GEAR'D UP
GIOA TEAM MEMBER BENEFITS

GEAR UP TO ENROLL

Benefits Open Enrollment is October 20 – November 3, 2025.

5 Things to Know

1. Our new portal – mygearedup.com – makes enrolling and finding information easy.
2. You must enroll in medical this year, but all your other benefits will simply roll over.
3. Our medical plans have new names and some changes to costs.
4. Think about adding money to a Health Savings Account if you elect the Purple plan.
5. You could be a "prize winner" just by enrolling!

A CHANCE TO WIN

See page 3 to find out what awesome prizes you can score in our special drawings. All you have to do is complete your enrollment on time to be entered. Good luck!

WHAT'S CHANGING FOR 2026

Enrollment for medical is active! This means you need to go online and choose the plan you want in 2026.

What if you don't?
If you're already enrolled in a medical plan but don't take action, you'll be automatically assigned the plan most similar to your current one. Your 2025 elections for benefits like dental and vision will roll over automatically, but that's not the case for medical.

Starting January 1, 2026, you'll be able to save money on your medical, dental, and vision benefits.

Here's the breakdown: When you pay for these benefits, the money will come out of your paycheck before taxes are taken out. Since a lower amount of your paycheck is being taxed, you'll get to keep more of your money. It's like a free discount!

Why this is a big win:
- **Boost your cash:** More of your paycheck stays in your pocket.
- **Instant savings:** You'll see the extra cash right away on your paystub.

FYI: Your four medical plan options from Anthem are getting a refresh for 2026! They have new, easier names, plus some updates to deductibles and other costs. These changes help keep things affordable. You can see all the details on the mygearedup.com team member portal. Log in to see all the details.

Gear up to level up your savings! Starting in 2026, we're adding a Health Savings Account (HSA).

What's an HSA? It's a special savings account for your health that lets you save money for things like medicine and doctor visits, all **tax-free!**

How to get one: If you choose the new **Purple plan** (the old Freedom plan) during enrollment, you can start contributing to an HSA. Check out page 3 for the full scoop!

Your Other Benefits

For all your other benefits—like **dental, vision, life, and disability**—there are no changes for 2026.

Everything is staying exactly the same! This means: Same coverage. Same rates. Same part-time MEC plan options (if you're eligible).

So, while you're busy picking your medical plan, you don't need to worry about the rest of your benefits. They'll roll over to 2026 just as they are, but be sure to check your rates as your Operator contributions may have changed.

MEDICAL PLAN CHANGES AT-A-GLANCE

2025		2026
PLATINUM	New Name ▶	**HEALTH BLUE**
$750 Individual, $1,500 Family	Deductible ▶	$1,500 Individual, $3,000 Family
$4,500 Individual, $9,000 Family	Out of Pocket Maximum ▶	$5,250 Individual, $10,500 Family
$75 Urgent Care	Other Changes ▶	$50 Urgent Care
GOLD	New Name ▶	**HEALTH GREEN**
$1,550 Individual, $3,100 Family	Deductible ▶	$2,500 Individual, $5,000 Family
$7,075 Individual, $14,150 Family	Out of Pocket Maximum ▶	$8,075 Individual, $16,150 Family
$75 Urgent Care $250 Emergency Room	Other Changes ▶	$50 Urgent Care $500 Emergency Room
SILVER	New Name ▶	**HEALTH YELLOW**
$4,000 Individual, $8,000 Family	Deductible ▶	$4,600 Individual, $9,200 Family
$8,000 Individual, $16,000 Family	Out of Pocket Maximum ▶	$8,300 Individual, $16,600 Family
$75 Urgent Care $250 Emergency Room Rx Non Preferred Drugs: $90 Copay Out of Network Coverage Open	Other Changes ▶	$50 Urgent Care $500 Emergency Room Rx Non Preferred Drugs Ded +30% Out of Network Coverage Emergency Only
FREEDOM	New Name ▶	**HEALTH PURPLE**
$75 Urgent Care	Deductible ▶	$50 Urgent Care
$250 Emergency Room	Out of Pocket Maximum ▶	$500 Emergency Room
Out of Network Coverage Open	Other changes ▶	Out of Network Coverage Emergency Only

Name Your Beneficiary

Whether you just signed up for life insurance or already have it through work, there's one super important thing you can't forget: naming your beneficiary.

What's a beneficiary?
It's who you choose to receive your life insurance money if something happens to you. Think of it as your designated person. It could be a partner, a parent, or someone else you want to take care of.

What to do now:
Take a minute to jump on mygearedup.com and name or update your beneficiary during Open Enrollment. It's a simple, quick step that makes a huge difference.

THE HSA ADVANTAGE

Remember, if you enroll in the Health Purple medical option for 2026, you can save money in a Health Savings Account (HSA). Use your HSA to pay for eligible healthcare expenses tax-free.

How an HSA Works

- **It's yours.** Think of your HSA as a personal savings account. Any unspent money in your HSA remains yours, allowing you to grow your balance over time. When you reach age 65, you can withdraw money (without penalty) and use it for anything, including non-healthcare expenses.
- **Use now or later.** Save for a rainy day, invest for your future retirement, or spend your funds on qualified expenses, tax-free.
- **Easy to use.** Swipe your benefits debit card at the point of purchase. There's no requirement to verify any of your purchases but it's a good idea to keep any receipts in case of an IRS audit.
- **Smart savings.** The HSA's unique triple-tax savings means the money you contribute, earnings from investments and withdrawals for eligible expenses are all tax-free.
- **Investment options.** You can invest your HSA funds in an interest-bearing account or mutual fund lineup—and savvy investors can opt for the brokerage account option.

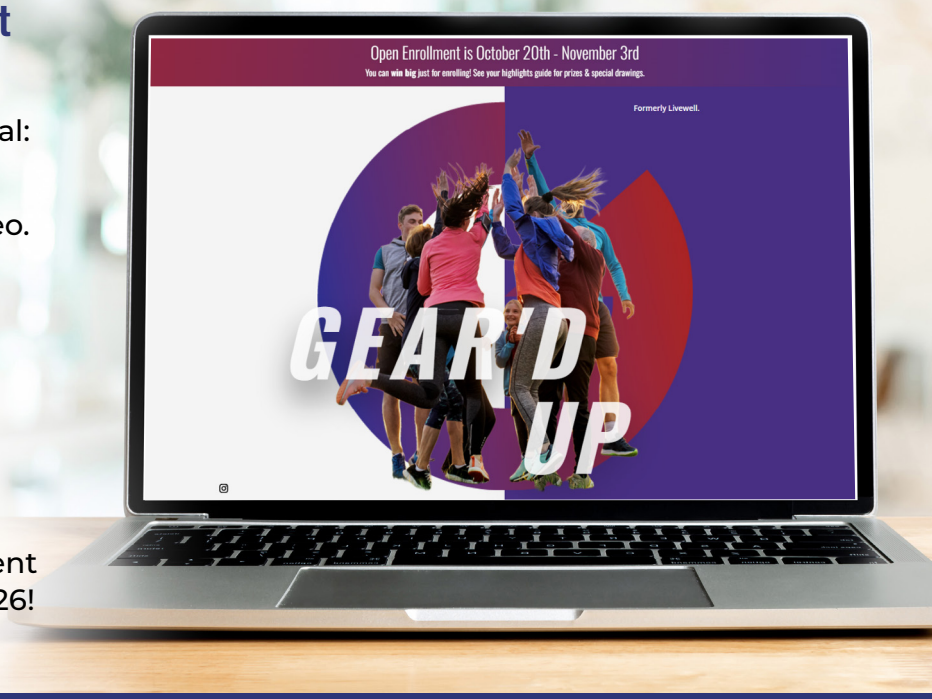
What's Covered?

There are thousands of eligible items including: copays, coinsurance, insurance premiums; doctor visits and surgeries; over-the-counter medications (first aid, allergy, asthma, cold/flu, heartburn, etc.); prescription drugs; birthing and Lamaze classes; dental and orthodontia; and vision expenses, such as frames, contacts, and prescription sunglasses. You can find the list of eligible expenses on **Voya's website**. *Note: if you are prompted to read and agree to the Terms and Conditions, the HSA is not fully active until you complete this step.*

MORE SUPPORT FOR YOU

Beginning October 20th, visit our new benefits portal during Open Enrollment and throughout the year!

- Log into your new team member portal: mygearedup.com
- Watch the 2026 Open Enrollment video.
- Access your Benefits Guide.
- Tour the Virtual Benefits Fair.
- Check out our social media page and stay up to date on benefit news and happenings.
- Connect seamlessly, with no login required, to our Benefitfocus enrollment site when you're ready to enroll for 2026!



WIN GREAT PRIZES

Don't miss out! We're giving away special prizes including Fitbit fitness trackers, an Amazon Echo and a variety of gift cards. During Open Enrollment, visit the benefits portal and enter special drawings for a chance to win! The store with the highest participation will win a pizza party!

Two "Must-Do's" for Open Enrollment

1. **Provide proof of dependent eligibility,** such as a marriage certificate, birth certificate or adoption decree, when covering a spouse or child(ren) in benefits. If you have a dependent enrolled in coverage, you will be asked to verify your dependent eligibility for 2026, even if previously provided.
2. Designate or update your beneficiaries to protect your loved ones. If you have no or an old beneficiary on file and you were to die unexpectedly, the individual(s) you would like to receive your benefit may not receive it. Take action to confirm your beneficiaries today!

Check out mygearedup.com for more benefits information.

For questions about your benefits or enrolling:

Call: 855-915-3015

Member Service Center is available Monday – Friday, 9 am - 5 pm EST

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