

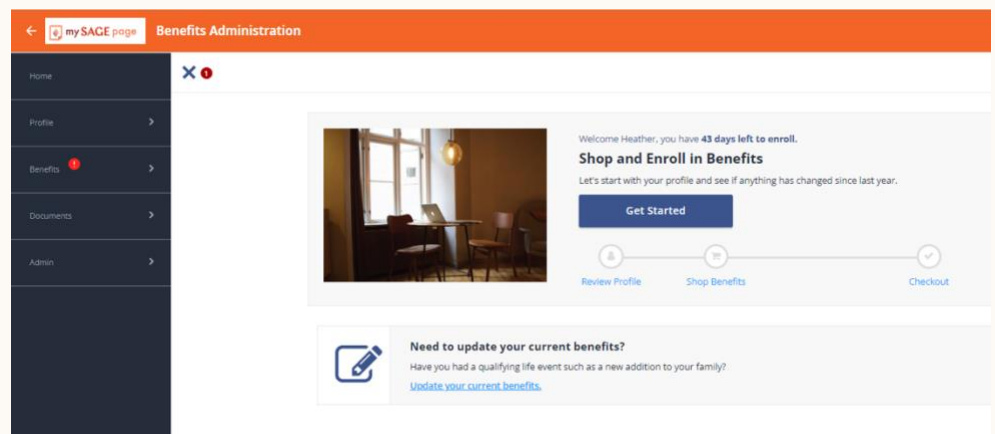
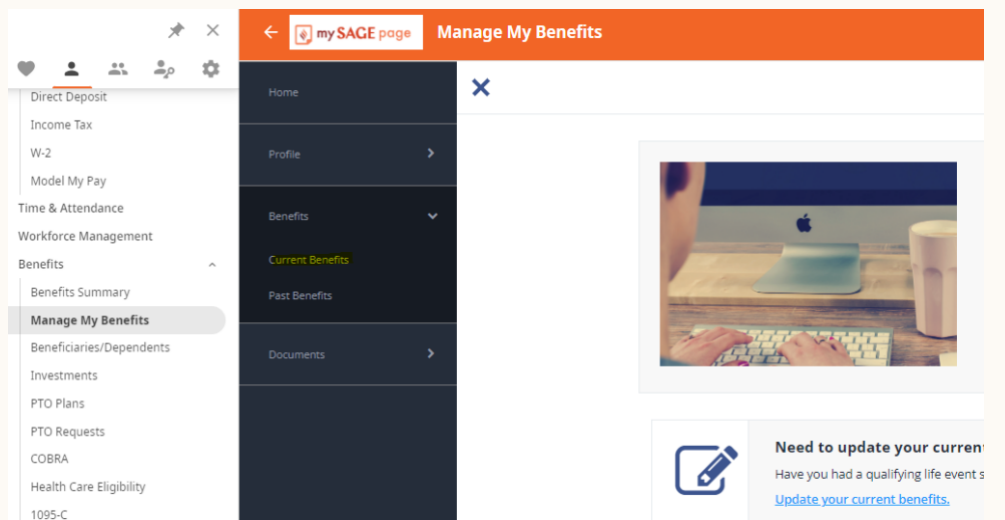


YOU
BELONG
HERE

2026 Open Enrollment | Benefits FAQ

How do I enroll in benefits?

Begin by logging in to mySAGEpage. For instructions on how to login, please refer to this [job aid](#). Once logged in go to Menu → Myself → Manage My Benefits → Get Started. You will be able to login and make elections from October 27th to November 7th. This is an passive open enrollment year, so all employee elections will automatically rollover with the exception of Health/Flexible savings account employee contributions. If you want to view your current 2025 benefit elections to help guide you with your 2026 elections, you can click Benefits → Current Benefits and also download a 2025 benefit confirmation statement.



What is an “passive” open enrollment?

Passive open enrollment means that all current benefits elections will rollover into 2026 with the exception of HSA/FSA employee contributions. This is your only opportunity each year to make changes to your benefits elections, outside of a qualifying life event. All Sage-paid benefits such as Life Insurance or Basic STD, etc. will be applied regardless of whether or not an employee logs in and elects benefits (however it is always a good idea to enter in beneficiary designations).

Where can I find Benefit Guides?

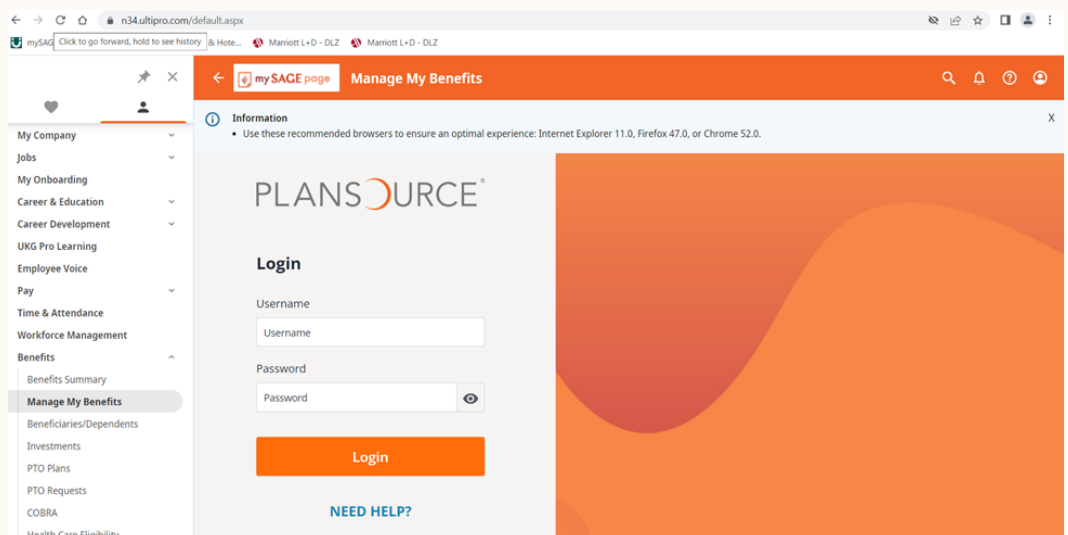
You can access these and all benefits information on mySAGEpage and sagehospitalitybenefits.com. To access on mySAGEpage to to Benefits>Manage My Benefits>Select Documents on the left side of the page>Benefit Documents.

What if I get a PlanSource screen when I click “Manage My Benefits”?

This screen is an error, this is the back end of the system and associates should not get this screen. If you do, please follow these troubleshooting steps:

- If you are an SSO user, be sure to click the mySAGEpage tile from the [Okta dashboard](#)
- Make sure you are using a desktop computer, not a mobile phone
- Make sure the browser is up to date (can check this in browser settings)
- Clear cache and cookies in browser settings (Ctrl+Shift+Del)
- Try clicking Manage My Benefits again
- Try clicking Refresh (Ctrl+R) on your browser
- If this still doesn't work, try logging in on another computer or browser (Internet Explorer, Google Chrome, etc.)

If this troubleshooting fails, have your P&C team reach out to benefits@sagehospitalitygroup.com



What if I notice my information (name, address, date of birth, etc.) is incorrect while completing my benefits open enrollment?

All information feeds from MySAGEpage also known as UKG CORE to the Benefits Administration section. If anything is incorrect, such as date of birth, address – it needs to be corrected in MySAGEpage and then the data will feed over to the benefits system overnight. Reach out to your local P&C team if you need any assistance.

What is a Qualifying Life Event?

In the event that an associate experiences a qualifying life event (QLE), changes may be made to applicable benefit elections within 60 days of the event. Life Event examples include birth, marriage, divorce, change in your spouse's coverage, gaining new coverage, dependent(s) losing eligibility, etc. All changes and supporting documentation/proof must be submitted within 60 days of the QLE or you will have to wait until the next open enrollment period to make changes to your benefits. These guidelines are set by the IRS which is why changes must be made timely – reach out to your local P&C team if you have any questions or are unsure if you experienced a QLE.

What if I plan on enrolling in my spouse's benefits during their open enrollment?

Sage's open enrollment period is from October 27th through November 7th and you must make elections during this period to enroll in 2026 benefits. If your spouse's open enrollment is occurring at a future date and you decide to enroll in their benefits, this would be a considered Qualifying Life Event (gaining other coverage) and you could terminate Sage benefit coverage(s) as long as you request the changes in MySAGEpage and provide supporting documentation/proof within 60 days of the effective date of the other coverage.

Can I enroll my Domestic Partner and their children?

Yes! Domestic Partners and their children are eligible to be enrolled in your benefits. The Domestic Partner Affidavit will need to be filled out and notarized for approval. You can access the Affidavit through the prompt in MySAGEpage during after making your Open Enrollment elections. All Domestic Partner benefit elections will show as pending until the affidavit is returned and approved by the Sage Benefits Team within 60 days of the effective date of coverage(s).

Benefit deductions are taken on a pre-tax basis, however domestic partners and their children are not considered tax eligible dependents of the employee. Therefore, the pre-tax benefit cannot be applied. If approved, imputed income will be applied to the employee's taxable income. This will be in the amount of the cost to add the domestic partner and children to the plan. This is not an additional cost to the employee, it simply adds more to their taxable income.

Additional information can be found in TruHu under Resources → Domestic Partner Forms or in the Document Library in MSP.

What if I'm a New Hire or Newly Eligible (Full-Time) and need to submit my 2025 & 2026 benefit elections? Does Open Enrollment apply to me?

Once you click Manage My Benefits, you will see that there are two benefit enrollment windows to complete – one for your New Hire elections (the remainder of the 2025 plan year) and a second one for Open Enrollment (2026 elections). Employees will have 30 days from their hire date or newly eligible date to submit their elections regardless of the Open Enrollment timeframe (10/27-11/7). For example, if you were hired on 10/25/25, you would have 30 days from that date (11/24/25) to submit benefit elections for both windows. Be sure to fully Review & Checkout both windows to ensure all enrollments are



How do I receive the wellness discount on my medical premium?

2026 Plan Year:

- If you are receiving the discount as of December 1st, 2025 you will receive it in 2026
- If you are not currently receiving the discount and want it applied in 2026, you must register for and complete the Amaze Health video module by December 1st, 2025. You can download the Amaze Health app or contact them directly for assistance at 720-577-5251.
- New hires in 2026 (and those hired in November or December 2025) and associates who become newly eligible (for example, moving from part-time to full-time) will automatically receive the wellness rate for 2026.

2027 Plan Year:

- Complete your annual physical by October 1st, 2026 to qualify for the 2027 wellness discount
- If your hired between September 1st and December 31st, 2026, you'll automatically receive the wellness rate for 2027, but you must complete a physical by March 31st, 2027 to maintain that discount.

- Once your physical is completed and your verification information is submitted, please allow time for administrative processing. you'll then see a \$30 reduction in your Medical premiums per paycheck-or \$15 if paid weekly-for a total monthly savings of \$60

Will I still have access to Amaze Health?

Unfortunately, no. Amaze Health will be ending on 1/1/26. If you have engaged with Amaze prior to that date, you will have a 60 day grace period of continued service for continuity of care. Individual subscriptions will be available through Amaze at \$34.99 per month.

What is UMR? Will I receive an ID card?

UMR is the nation's largest third-party administrator which means whenever you need assistance regarding your medical insurance or pharmacy benefits, you will reach out to UMR (not United Healthcare or OptumRx directly). UMR provides concierge customer service and works with Sage to ensure you receive the most out of your benefits. Through UMR, we will be utilizing the United Healthcare Choice Plus Network and OptumRx as our prescription drug administrator. You will have the convenience of an all-in-one ID card from UMR that includes both Medical & Rx information needed for your provider.

How do I make sure my doctor will accept our carrier (UMR) for medical?

Go to umr.com and select "Find a Provider" towards the bottom middle of the page. In the provider network search box, type United Healthcare Choice Plus Network using the alphabet navigation or type United Healthcare Choice Plus in the search box.

PROVIDER NETWORK SEARCH

Select a network for search

☒ Medical ☐ Dental

Provider network

UnitedHealthcare Choice Plus Network (English)

Or, select a letter to see: UnitedHealthcare Choice Plus Network (Spanish)

What is OptumRx?

OptumRx is our prescription drug administrator – you can go to optumrx.com/getstarted to learn about drug tiers, compare ways to get medications, and view their FAQ.

When will benefit

Benefit deductions for 2026 will continue to be semi-monthly, which means

deductions be taken out of my paycheck?	they will come out of 24 paychecks out of the year (no deductions on the 3rd paycheck in a month).
Will my current available HSA funds rollover to 2026?	Yes! Any funds you have available in your HSA will rollover into 2026. You will never lose any funds you have contributed to your HSA.
Do I have to contribute to the HSA to get the Sage contribution?	No! As long as you are enrolled in the Sage HDHP plan, you will receive the Sage contribution, regardless if you personally contribute to the account. Individuals receive \$500 and all other coverage levels receive \$1000. This contribution is spread out evenly over 24 paychecks. If for any reason you do not want the HSA account or Sage contributions, please reach out to benefits@sagehospitalitygroup.com .
Will my current available FSA funds rollover to 2026?	If you are enrolled in a medical or dependent care FSA, your funds will not rollover to the next plan year. You will have 60 days after the 2025 plan year ends to submit any remaining claims for the 2025 plan year. If you are enrolled in a transit or parking FSA, your funds will rollover, as long as you are an active employee and re-enroll in the FSA. Your account must be considered active (contributing at least \$1 per paycheck) for you to keep access to those funds.
What happens to my benefits if I terminate employment or go to Part-Time status?	If you are to leave Sage, your benefits will continue through the end of the month in which you terminate. You are eligible to continue your benefits through COBRA if you wish to do so. You will receive a COBRA packet in the mail from Alerus, who you will then enroll with directly. You will continue to have access to the same network, but premiums will be 100% paid by you. If you move to part-time status, you may be eligible to continue your benefits. Under ACA guidelines, an employee is eligible to continue their benefits if they have worked on average 130 hours per month during the measurement period. The New Hire Measurement Period is for 1 year from the hire date. Once that measurement period has passed associates fall under a Standard Measurement Period which runs from October-October annually. If you are eligible to continue your benefits as a part-time employee, your property People & Culture team and the Sage Benefits team will reach out to you. If you

are not eligible, you will receive a COBRA packet in the mail and may elect to continue coverage that way.

How do I change my 401(k) or Roth contribution?

Making changes to your 401(k) can be done at anytime! You do not need to do this during open enrollment. To make changes go to [Principal](#) and login to your account. Changes may take 1-2 pay periods to go into effect based on the time the change is requested through the portal.

NEW! Employees will now be 100% vested at time of hire. The employer match is also changing.

- First 3% you contribute
 - Sage matches dollar-for-dollar (100%)
 - Example: If you earn \$1,000 in a paycheck and contribute 3% (\$30), Sage contributes \$30
- Next 2% you contribute (from 4% up to 5%)
 - Sage matches at .50 cents on the dollar (50%)
 - Example: On that same \$1,000 paycheck, if you contribute 5% (\$50 total), Sage adds:
 - \$30 for the first 3%
 - \$10 for the next 2% (50% of 20)
 - Total Sage match: \$40
- Quick Snapshot
 - Contribute 3%=Get 3% Match
 - Contribute 4%=Get 3.5% Match
 - Contribute 5%=Get 4% Match (maximum)