



©2025 Rich Products Corporation. All Rights Reserved.

CHOOSE THE
Right Mix
EXPLORE | SELECT | ENROLL

OCT 27 – NOV 7

2026 Open Enrollment kick-off

August 2025

CONFIDENTIAL The information contained in this document is confidential and only for the use of the intended recipient and may not be used, published or redistributed without the prior written consent of RPC.

myRewards | **Benefits**

Today's agenda

Goals & objectives

A look at the plans

Timeline

Resources

Communications timeline

Takeaways





Our goal

This year we're rolling out a refreshed approach to benefits—simpler plans, stronger support, and an easier experience for associates and their families. This presentation shares what's changing, why it matters, and how you can help your teams navigate their choices with confidence.

Our objectives

1

To show Rich's commitment to health and wellbeing is more than words—we're investing in new plans, resources, and programs to truly support our associates.

2

To inform associates they must enroll to have coverage next year.

3

To help associates understand what's new this year, why changes are necessary, and how to make the most of what's offered.

4

To direct associates to the right resources to help them choose and use their new benefits.

We can't make decisions for associates, but we can show them the way.

Changes for 2026

What's new this year



We're streamlining our medical, dental, and vision plan options to better align with what today's associates value most.



We're expanding our mental and behavioral health resources to support US associates and their families—regardless if they're enrolled in Rich's medical coverage.



We're providing more one-on-one help so associates can ask questions and feel comfortable in their decisions.

Why we're evolving our benefits

We're modernizing Rich's benefits to support our 2030 Vision—delivering sustainable, accessible, and predictable healthcare:

-  **Access first** – make sure associates and their families can get quality care whenever and wherever they need it.
-  **Tailored offerings** – use clear, transparent data to design plans that truly meet associate needs.
-  **Better experience** – simplify choices and costs, making care easier to navigate and more predictable.
-  **Long-term sustainability** – control rising costs while keeping benefits competitive and affordable.
-  **Expanded mental & behavioral health** – increase support and resources for emotional wellbeing, therapy, and substance use recovery.
-  **Whole-person wellbeing** – promote healthy lifestyles while providing quality coverage.



A look at the plans

2026 changes at-a-glance

Benefit	Current offering	2026 offering	What this means for associates and their families
Medical plans	5 plans with several carriers + Kaiser	3 plans with Highmark BCBS + Kaiser (CA only)	Over 55% of associates are currently covered by a Highmark BCBS plan
Pharmacy (PBM)	Several; tied to individual carriers	Express Scripts by Evernorth (ESI)	We'll cover this in more detail on slides 26 & 27
Dental	4 plans with several carriers	2 options with MetLife	Associates can find in-network dentists by using MetLife's provider search tool.
Vision	3 plans with several carriers	2 options with MetLife	Associates can find in-network providers by using MetLife's provider search tool.
Voluntary benefits	Offered with several carriers	Legal, identity theft, accident, critical illness, hospital indemnity, pet insurance with MetLife	Streamlined process to file claims and better rates. Associates will need to actively enroll regardless of 2025 election.
CAP	CAP with RFL	Spring Health with expanded mental health services and access	More details are shared on slide 23
Care navigation	Disparate experience with carriers	Collective Health offers personalized support from knowledgeable advocates and digital tools that make navigating medical and prescription benefits easier	More details are shared on slides 20-22
Critical illness	Employer paid for Bronze or Bronze Plus plans via Aflac	Employer paid for Essentials PPO plan via MetLife	Continued paid support for those diagnosed with a critical illness.

2026 Medical plans

Benefit Details	Complete PPO	Balanced CDHP	Essentials PPO*
Type of Program	PPO	CDHP PPO with HSA	PPO
Compatible Spending Account	FSA	HSA, FSA	HRA, FSA
Funding from Rich's	N/A	N/A	HRA: \$250/\$500
Deductible (Single/Family)	\$500 / \$1,000 Embedded	\$2,000 / \$4,000 Embedded	\$6,500 / \$13,000 Embedded
Coinsurance	20% after deductible	20% after deductible	20% after deductible
Out-of-Pocket Maximum (Single/Family)	\$2,000 / \$4,000 Embedded	\$4,500 / \$9,000 Embedded	\$6,500 / \$13,000 Embedded
Office Visit (PCP/Specialist)	\$25 / \$50 copay	20% after deductible	\$50 / \$100 copay
Telemedicine (PCP/Dermatology)	\$25 / \$50 copay	20% (not subject to deductible)	\$50 / \$100 copay
Urgent Care	\$50 copay	20% after deductible	\$100 copay
Emergency Room	\$200 copay	20% after deductible	20% (not subject to deductible)
Hospital Inpatient	20% after deductible	20% after deductible	20% after deductible

*Associates enrolling in this plan will receive an employer-paid Critical Illness benefit from MetLife

2026 Pharmacy benefits

Benefit Details	Complete PPO	Balanced CDHP	Essentials PPO
Prescription Out-of-Pocket Max	Combined with medical	Combined with medical	Combined with medical
Retail Pharmacy 31-Day Supply			
<i>Generic</i>	\$12	20% after deductible	\$12
<i>Preferred Brand</i>	20% up to \$60	20% after deductible	20% up to \$60
<i>Non-Preferred Brand</i>	20% up to \$120	20% after deductible	20% up to \$120
<i>Specialty</i>	20% up to \$200	20% after deductible	20% up to \$200
Mail Order 90-Day Supply			
<i>Generic</i>	\$35	20% after deductible	\$35
<i>Preferred Brand</i>	20% up to \$180	20% after deductible	20% up to \$180
<i>Non-Preferred Brand</i>	20% up to \$360	20% after deductible	20% up to \$360
<i>Specialty</i>	Specialty not covered through mail order		

2026 Kaiser plans – California only

Benefit Details	Complete HMO	Balanced HMO	Essentials HMO*
Type of Program	HMO	CDHP HMO with HSA	HMO
Compatible Spending Account	FSA	HSA, FSA	HRA, FSA
Funding from Rich's	N/A	N/A	HRA: \$250/\$500
Deductible (Single/Family)	\$500/\$1,000	\$2,500/\$5,000 Embedded	\$6,500/\$13,000
Coinsurance	20% after deductible	20% after deductible	20% after deductible
Out-of-Pocket Maximum (Single/Family)	\$2,000/\$4,000	\$5,000/\$10,000 Embedded	\$6,500/\$13,000
Office Visit (PCP/Specialist)	\$25/\$50	20% after deductible	\$50 / \$50 copay
Urgent Care	\$25	20% after deductible	\$50 copay
Emergency Room	\$200 copay after deductible	20% after deductible	20% after deductible
Hospital Inpatient	20% after deductible	20% after deductible	20% after deductible

*Associates enrolling in this plan will receive an employer-paid Critical Illness benefit from MetLife

2026 Kaiser pharmacy benefits

Benefit Details	Complete PPO	Balanced CDHP	Essentials PPO
Prescription Out-of-Pocket Max	Combined with medical	Combined with medical	Combined with medical
Retail Pharmacy 30-Day Supply			
<i>Generic</i>	\$10 copay	20% after deductible up to \$50	\$15 copay
<i>Preferred Brand</i>	\$30 copay	20% after deductible up to \$100	\$40 copay
<i>Non-Preferred Brand</i>	Applicable generic or brand cost shares may apply	Applicable generic or brand cost shares may apply	Applicable generic or brand cost shares may apply
<i>Specialty</i>	\$30 copay	20% after deductible up to \$100	20% up to \$250
Mail Order 100-Day Supply			
<i>Generic</i>	\$20 copay	20% after deductible up to \$50	\$30 copay
<i>Preferred Brand</i>	\$60 copay	20% after deductible up to \$100	\$80 copay
<i>Non-Preferred Brand</i>	Applicable generic or brand cost shares may apply	Applicable generic or brand cost shares may apply	Applicable generic or brand cost shares may apply
<i>Specialty</i>	\$30 copay	20% after deductible up to \$100	20% up to \$250

2026: Kaiser available in California

Here's what to expect with Kaiser in 2026:

-  **Availability:** for those associates living in California only
-  **Care navigation, virtual care, and pharmacy support:** since Kaiser is an integrated care system, 2nd MD, Collective Health, including Teladoc and ESI, will not be part of services offered to Kaiser members. Instead, they'll have available similar services within the Kaiser system.
-  **Transitioning to Highmark BCBS:** For associates transitioning off of Kaiser in areas it is no longer offered, Collective Health will be a great resource for them as they move to BCBS (starting October 20).



Spending account overview

We offer several pre-tax spending accounts to help associates cover eligible healthcare costs. Each account has its own rules—such as which plans it's linked to, whether the company adds seed money, and annual contribution limits.

Spending account	Plan(s) tied to	Rich's seed money	Annual limit*
Health Reimbursement Account (HRA)	Essentials PPO	\$250 single/ \$500 family	N/A- Employer funded account
Health Savings Account (HSA)	Balanced CDHP PPO	N/A	\$4,300 individual / \$8,550 family
Flexible Spending Account (FSA)	Essentials PPO, Complete PPO	N/A	\$3,200
Dependent Care Flexible Spending Account (DCFSA)	Any plan can have a dependent care spending account	N/A	Up to \$5,000 per year depending on tax filing status
Commuter Flexible Spending Account	N/A	N/A	\$325

*Annual limits are 2025 IRS limits unless otherwise stated.

New for 2026:

HRA funded by Rich's is available with enrollment in the Essentials PPO plan.

Timeline

Enrollment: Key dates



Help us get the word out

ENROLLMENT IS MANDATORY

All associates need to actively choose benefits during open enrollment to be covered in 2026.

Don't want benefits in 2026? No action is necessary.

What an active enrollment experience looks like:

- ☐ Login to enrollment system
- ☐ Select all benefits for 2026
- ☐ Confirm elections
- ☐ Receive a confirmation statement

If an associate is covered now and skips 2026 enrollment:

- All current benefits will end Dec. 31, 2025
- If they have a qualifying life event—such as having a baby or getting married—they'll have another opportunity to elect benefits. IRS regulations prohibit us from allowing changes outside the Open Enrollment period unless an associate experiences a qualifying life event.

Resources



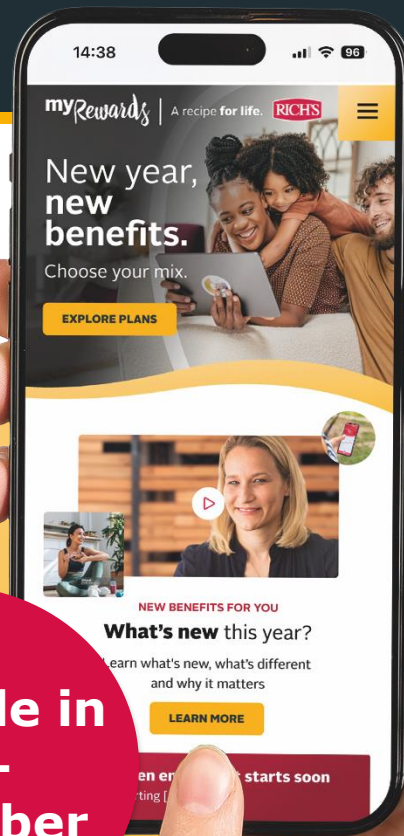
Benefits microsite

—accessible anytime, anywhere

MyRichsBenefits.com

The new benefits microsite is a one-stop hub—packed with plan details, comparison tools, and real-life examples to help associates—and their families—confidently choose the benefits that work best.

Available in
mid-
September

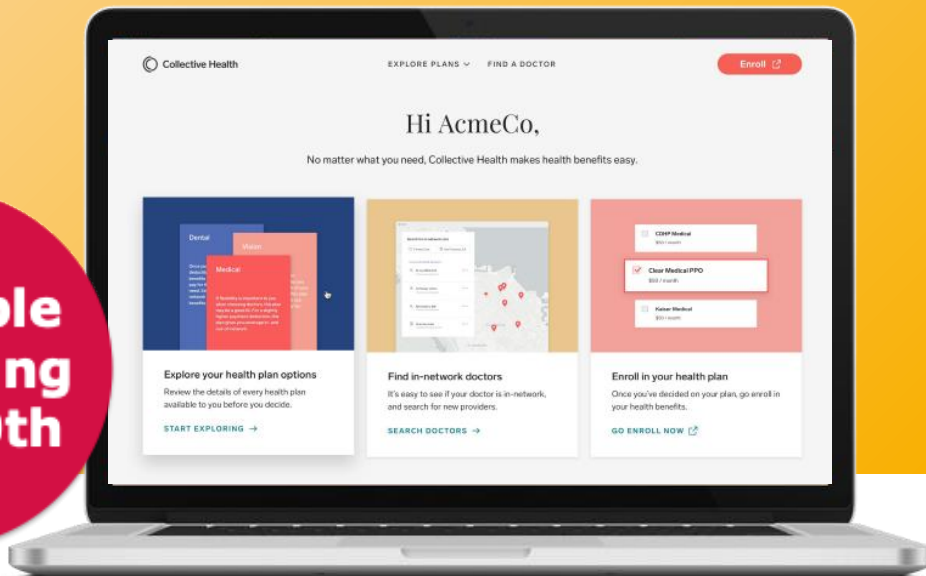


Collective Health—medical and Rx support

Think of Collective Health as the digital front door to all things medical and pharmacy. Plus, associates can talk to real people when they need help.

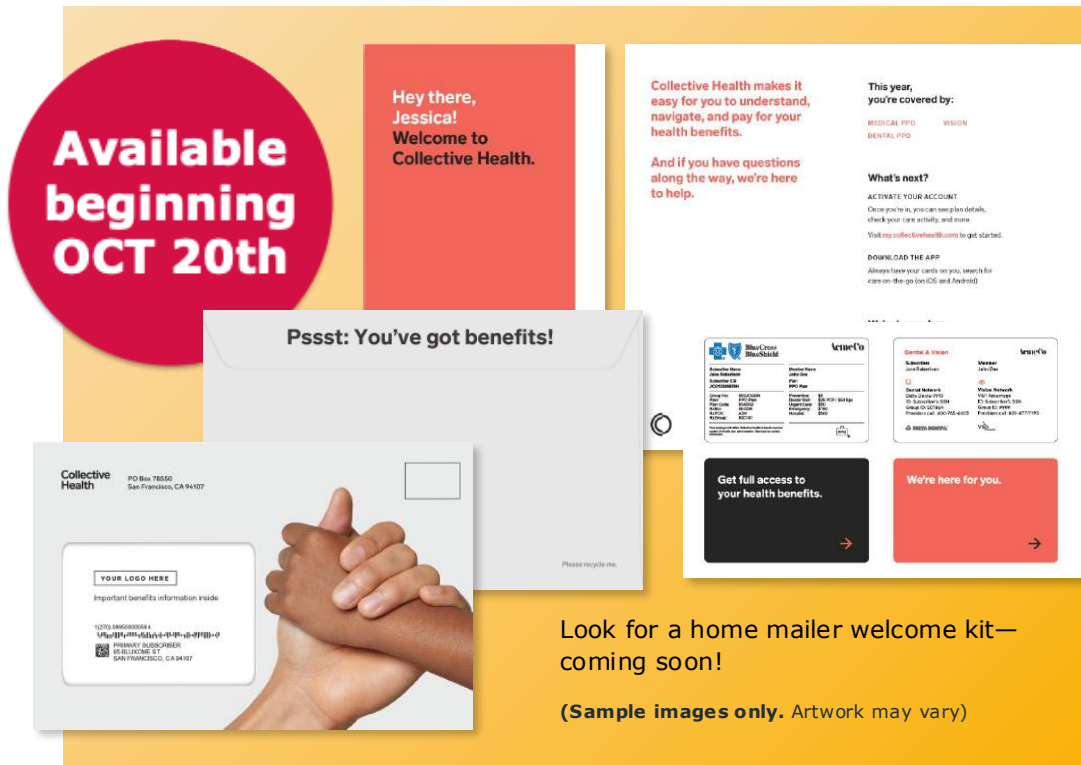


**Available
beginning
OCT 20th**



Collective Health —here's how they help

- **Find the right providers** – quickly see who's in-network and understand your treatment options
- **Got a new diagnosis?** – learn what to expect and next steps
- **Pharmacy questions?** – discover your benefits and lowest copays
- **Upcoming procedure?** – get clarity on out-of-pocket costs



Look for a home mailer welcome kit—coming soon!

(Sample images only. Artwork may vary)

Finding in-network care

For those new to Highmark BCBS, there are resources available to help answer questions and guide plan decisions when it comes to in-network care.

Follow these steps:

1. Visit: myproviderconnect.com/find-a-doctor
2. Select **"Don't know your alpha prefix? Browse a list of plans."**
3. Choose **Medical Network Name: PPOBlue**

Need support?

Collective Health will be available to help with **medical and pharmacy benefits**, including care navigation and plan support beginning October 20.

Benefits of the BlueCard® Suitcase

The Highmark Blue Cross Blue Shield ID card's suitcase symbol means access to doctors and hospitals across the country, all within the BCBS network.

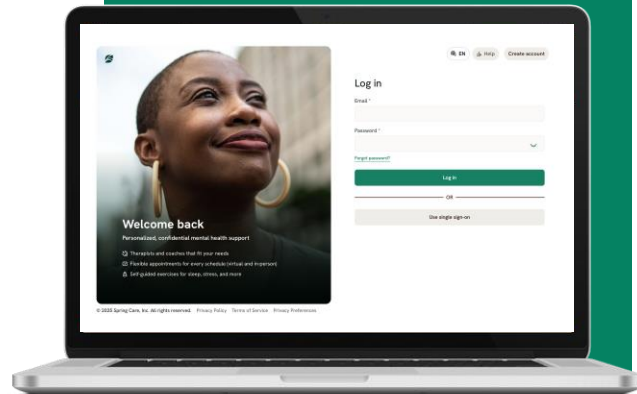
HIGHMARK. 		RICH'S INFINITE POSSIBILITIES. ONE FAMILY.	
Subscriber Name Firstname McLastname		Member Name Offspring McLastname	
Subscriber ID# ABCCH1234567			
Group Number:	W0012345	INN Ded Ind/Fam:	\$10000 / \$15000
Plan Name:	PPO	INN OOPM Ind/Fam:	\$30000 / \$35000
RxBIN:	001234	OON Ded Ind/Fam:	\$20000 / \$25000
RxPCN:	ABC	OON OOPM Ind/Fam:	\$40000 / \$45000
RxGroup:	RX1234	Rx Ind/Fam Ded:	\$50000 / \$55000
		Rx Ind/Fam OOPM:	\$60000 / \$65000
Collective Health AcmeCo has hired Collective Health to handle member claims and customer service. See back of card for contact information.			

Spring Health—our new CAP

Starting in January*, Spring Health provides personalized care and resources to support associates and their families through any of life's challenges.

- **Therapy:** Up to 6 free sessions per year (ages 5+). Choose by specialty, gender, language, or ethnicity.
- **Coaching:** Up to 6 sessions per year (ages 13+). Build skills and healthy habits.
- **Care Support:** Navigators help you find providers and guide your care.
- **Wellness exercises:** Self-guided tools for stress, sleep, burnout, and mindfulness.
- **Work-life services:** Help with legal, financial, child/elder/pet care, travel, and household services.
- **Easy integration:** Spring Health connects directly with **personify HEALTH** creating a single, convenient destination for personalized mental health and well-being support.

Spring Health



Additional highlights:

Access to care in **57 languages**

Appointments available within 24–48 hours

Ability to choose providers based on **personal preferences**

*CAP/RFL remains in place until Jan. 1

Because mental health matters

—we offer options

Spring Health 

CAP/Spring Health

What associates receive:
therapy, coaching, work/life tools, and much more.

Who's eligible: Benefit eligible associates and their whole family, regardless of being enrolled in a Rich's medical plan.

~personify[™]
HEALTH

Personify Health

What associates receive:
access to learning how to meditate and get mindfulness training.

Who's eligible: All benefit eligible associates and their medically enrolled spouse

 Teladoc[®]
HEALTH

Teladoc

What associates receive:
fast access to board-certified psychiatrists for therapy and medication management.

Who's eligible: Benefit eligible associates and their covered family members enrolled in a Highmark BCBS medical plan.

Personify Health

—continued wellbeing support

Personalized guidance and tools to help you manage your physical, mental, and financial health—all in one place. Complete just three of seven activities, like step tracking or a coaching session, to earn a \$600 premium credit.

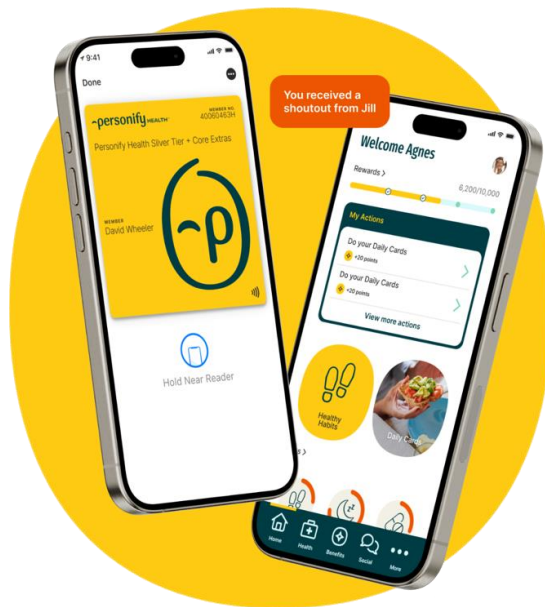
All U.S. associates are eligible (spouses/partners on Rich's medical included)!

- **Not on a Rich's health plan?** Earn up to \$200 in cash rewards annually (\$50 per quarter). There's still time to earn!
- **On a Rich's health plan?** Earn a \$600 premium credit (\$900 if you cover your spouse/partner).

How to sign up:

Go to the Personify Health site to participate. First time users must enter the passphrase "luckier-passionfruit-65" during registration. If you're already registered, no passphrase is needed.

~personify[™]
HEALTH



<https://join.personifyhealth.com/RichProducts>

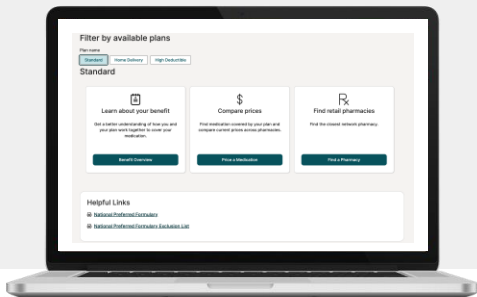
Express Scripts by Evernorth (ESI) —pharmacy benefits

EVERNORTH
HEALTH SERVICES

In partnership with Highmark, ESI will be Rich's pharmacy benefit manager. Think of ESI as the team buying in bulk to get us the best prices from drug manufacturers and passing along the savings to Rich's. The best part? Those already enrolled in a Highmark plan already use Express Scripts for their pharmacy needs.

Services associates can expect:

- ✓ Transparent pricing: **Select your plan and search any medication in the database to instantly see your copay**



- ✓ Online search for in-network pharmacies
- ✓ Language translation services for over 50 languages
- ✓ Stress-free delivery and most prescriptions will auto-transfer
- ✓ 24/7 pharmacy care for those who need a little more support in transferring

Communications associates can expect:

- ✓ ESI welcome kit mailer sent to home
- ✓ More transition info such as covered medications and prior authorization process

Express Scripts

—easing the transition



Many associates are currently covered by Highmark and ESI, but some may be affected by updates to our covered medication list. If an associate's prescription is no longer covered under the ESI program, here's what they can expect:

- ✓ **Advance notice** – Impacted associates will receive letters with details and next steps.
- ✓ **90-day transition period (Jan-Mar)** – Associates on medications no longer covered can continue refills through March 31.
- ✓ **Provider coordination** – Guidance will be given on working with providers to identify alternative treatments.
- ✓ **Prior authorizations** – Current prior authorizations will be honored for 90 days only, through March 31.
- ✓ **Coverage ends April 1** – Affected medications will no longer be covered under the new plan after this date.
- ✓ **Ongoing communication** – Multiple reminders and updates will be shared before changes take effect.

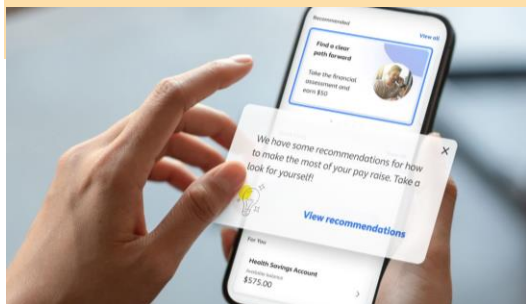
Additional enrollment support

Here are a few more quick, associate-friendly resources worth sharing:

Alight Worklife Portal

Where associates go to review and enroll in their benefits.

The "Ask Sarah" decision support tool can help them determine which plan might work best.



Alight telephone support

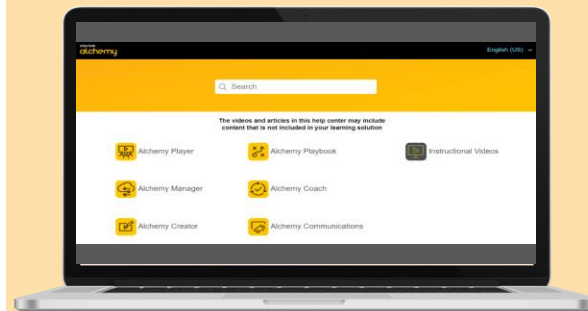
Telephonic support from Alight is available to assist associates who don't want to or are unable to enroll online.

- Online chat with real people
- Appointments
- Translation services



Alchemy

Encourage associates to use kiosks for extra support while completing their elections. Each kiosk will feature direct access to the new benefits microsite as well as an Alchemy highlight for key options and steps to take.





myRewards

Benefits

Accessible care and navigation reaching all our associates and their families

I'm looking for...



Medical care



Prescriptions



Dental services



Vision services



Mental/behavioral health care or substance use treatment



More info on additional voluntary benefits

How and when to get help

Starting October 20, contact **Collective Health** the digital front door to your medical and prescription benefits

- Visit **MyRichsBenefits.com**
- Contact **Alight**
- Starting January 1, contact **MetLife**

Starting January 1, the following resources will be available:

CAP/Spring Health
Teladoc
Personify Health

- Visit **MyRichsBenefits.com**
- Contact **Alight**
- Starting January 1, contact **MetLife**

What I'll find

Support for:

- ✓ Finding in-network doctors
- ✓ Getting a second opinion
- ✓ Understanding my costs

- ✓ Refills from in-network pharmacies
- ✓ Understanding my costs
- ✓ Moving to mail order

- ✓ Getting an annual exam for a \$0 copay
- ✓ Finding in-network dentists
- ✓ Understanding covered services and my cost

- ✓ Getting new lenses or frames
- ✓ Having an annual vision exam for a \$0 copay

- ✓ 6 free counseling visits per issue (Spring Health)
- ✓ Treatment options for substance use
- ✓ Family support options

- ✓ Life/ AD&D
- ✓ Critical illness
- ✓ Hospital indemnity
- ✓ Accident
- ✓ Identity theft protection
- ✓ Legal
- ✓ Pet insurance

What happens behind the scenes

Highmark BCBS processes medical claims with Collective Health ensuring your billing is correct

ESI processes prescriptions and focuses on getting the best prices

MetLife processes dental and vision claims while maintaining the in-network provider directory

There are several options for finding the right mental health services. For those covered under a **Highmark BCBS** medical plan, **Collective Health** can also help to direct support based on their needs (starting October 20).

MetLife helps individuals make the most of their elected voluntary benefits, including filing claims if benefits are owed.

Communications timeline

Communication plan: Week-by-week*

									OE window	
		Sept. 8	Sept. 15	Sept. 22	Sept. 29	Oct. 6	Oct. 13	Oct. 20	Oct. 27	Nov. 3
HRBPs, Functional Leaders & Steering Teams		Email with Executive Video, Digital Benefits 'Quick Guide' & Microsite Launch		Regular FAQ updates & downloadable assets					Email to promote OE and request their support	Email to remind of OE deadlines and request their support
Associates	To home		Printed flyer arrives			Printed magazine arrives		Printed postcard arrives		
	At work		Alchemy content, Digital signage (Rich Connect)	Posters & table tents V1				Posters & table tents V2	Updated digital signage (Rich Connect)	Updated digital signage (Rich Connect)
	Digital	Microsite launches – inc. Exec Video, Animation and FAQs	Email, Enrich Café tile, and Viva Engage post to promote Microsite	Weekly FAQ updates on Microsite	Email to promote FAQs and OE Overview (in all languages)		Email with scenarios, decision support and benefits guide		OE start email, Viva Engage post, and SMS	OE reminder & final push email and SMS

*Please note- dates shared here may shift and are subject to change.

Communication



NEW: Dedicated benefits microsite



Education campaign



Jargon-free key messages will be repeated



Helpful tips and scenario-based examples



Multiple touchpoints and layers of learning



Key materials in English and Spanish



Welcome info from Collective Health and ESI



Vital details will be in 18 languages

Supporting language access for all

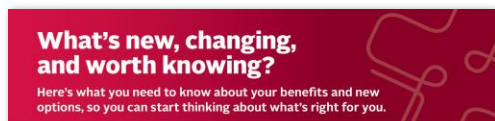
We're committed to making benefits information clear and accessible to all associates and their families. This year, we're expanding translation and interpretation resources across all channels—so everyone can get the information they need in their preferred language.

How we're supporting translation & accessibility:

- ✓ **Digital summary to benefits & enrollment** – Available in **18 languages** for easy online access.
- ✓ **Print materials** – Key benefits guides, enrollment instructions, and FAQs available in Spanish.
- ✓ **Benefits microsite** – One-click Spanish translation toggle for easy navigation and access to resources.
- ✓ **Align benefits platform** – Built-in language toggle to switch the site into Spanish for a full user experience.
- ✓ **Other vendor support** – Partnerships with carriers and vendors who offer translation services for their communications, forms, and portals.

A taste of what's to come

Examples only to show 'look and feel' of communications.



- We've been listening**—and making meaningful changes based on your feedback. With your health and wellbeing at heart, we're rolling out three streamlined medical plans, expanded mental health resources, and access to a team ready to guide you to the care that fits you best.
- ✓ **Straightforward choices.** We've simplified medical, vision, and dental options for you to compare and choose.
 - ✓ **Personalized guidance.** Starting October 20, you'll have 24/7 access to Collective Health, a team of healthcare experts ready to answer your medical and pharmacy questions. Aight will also be available to help you navigate enrollment and all your other benefits.
 - ✓ **New medical plans.** With Highmark Blue Cross Blue Shield (BCBS), you'll get access to the largest network in the country.
 - ✓ **Balanced plan options.** Each option is designed to balance coverage, cost, and support to meet a range of needs.
 - ✓ **Streamlined pharmacy.** Your prescription drug plan through ExpressScripts by Evernorth ensures access to a broad network of pharmacies nationwide, and also offers savings through mail order if you prefer to have your medication shipped to your front door.
 - ✓ **More mental health resources.** Expanded Confidential Assistance Program (CAP) support through Spring Health provides convenient, confidential therapy, coaching, and more.

ACTION IS REQUIRED Make sure you're covered

- Everyone will need to take action during the enrollment period. You need to actively enroll in coverage between **October 27 - November 7**, or you will not have benefits through Rich's for 2026. **What to do next:**
- ✓ **Mark your calendar.** Open Enrollment runs October 27 - November 7. Set a reminder with Siri, Alexa, Copilot or your trusted AI assistant so you don't miss your window.
 - ✓ **Explore your options.** Before enrollment opens, visit the new benefits microsite (myrichsbenefits.com) to explore options and compare plans side by side, in both English and Spanish. See the back page for more details.
 - ✓ **Take action by November 3.** Log in, review the full menu of benefit choices available to you, and make your decisions.
- Take action before November 30, 2025** and you can earn a \$500 credit on your 2026 healthcare premium through Personally Health. That increases to \$600 if your spouse is enrolled too. Check the Wellbeing page on the Enrich Cafe for details.
- Scan the QR code to get started**
- New members use enrollment passphrase:** luckier-assess@rich.com at registration
- Can't scan the code?**
Visit: join.personallyhealth.com/RichProducts



- Key messages**
- This year's open enrollment is designed to help you make the best choices for you and your family.
- What's changing?**
- ✓ **Straightforward choices.** We've simplified medical, vision, and dental options for you to compare and choose.
 - ✓ **Personalized guidance.** You'll have 24/7 access to Collective Health—a team of healthcare experts who know the system inside and out and are ready to answer questions and help you navigate. This one-on-one experience means faster answers and better outcomes for a more empowered healthcare journey.
 - ✓ **New medical plans.** With Highmark Blue Cross Blue Shield (BCBS), you'll get access to the largest network in the country, supported by our new plan administrator, Collective Health.
 - ✓ **Thoughtfully designed plans.** Each option is designed to provide the right balance of coverage, cost, and peace of mind.
 - ✓ **Streamlined pharmacy.** Your prescription drug benefits through ExpressScripts (ES) ensures access to a broad network of pharmacies nationwide and also offers savings through mail order if you prefer to have your medication shipped to your front door.
 - ✓ **More mental health resources.** Expanded Confidential Assistance Program (CAP) support through Spring Health provides convenient, confidential therapy, coaching, and more.
- *In California, Kaiser remains an option.
- Key dates**
- ✓ **September-October**
Rich's associates will receive a printed flyer outlining the changes for 2026 and directing them to the new benefits microsite (myrichsbenefits.com) and other resources.
 - ✓ **October 27-November 7**
Enrollment is open for associates to make their benefit elections using the myrichsbenefits.com, or by calling and enrolling over the phone (1-800-455-2587). All associates must enter email or they will not have Rich's coverage in 2026.
 - ✓ **November 30**
This is the deadline for associates to earn a \$500 credit on their healthcare premium through Personally Health. That increases to \$600 if their spouse is enrolled too. Check the Wellbeing page on the Enrich Cafe for details.
 - ✓ **December 31**
Salary correction window closes. This is the absolute deadline for all elections to be made for 2026 benefits. Use only a new claim—as on the standard process—and don't expedite to associates.
 - ✓ **January 1**
Associate decisions take effect and new plan coverage starts.

And the most important point...

This year, everyone who wants coverage through Rich's must enroll. There is no automatic rollover. Choose your benefits by November 7 or you won't be covered by Rich's in 2026.



Takeaways

Your role

**1****Support:**

Please **support the rationale** for Rich's evolving benefits to keep pace with associates needs while balancing cost.

**2****Cascade:**

You will be sent materials to distribute to associates at your location(s). Please **distribute them promptly** and display posters and table tents in high-traffic areas—like near kiosks, break rooms, and restrooms.

**3****Direct:**

When associates have questions, **point them in the right direction** to find the answers they need—whether that's the new benefits microsite, Collective Health, Alight, or HRHelp.

Just the facts: quick reference



Active benefits enrollment

All associates must complete an enrollment session via the [Alight Worklife Portal](#) during Open Enrollment to have benefits in 2026.



Benefits are consolidated and made simpler to keep pace with our evolving associate's needs nationwide. For more details see slides 3-6.



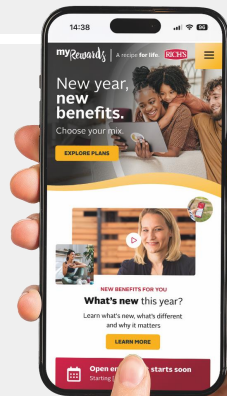
Rich's is investing in additional mental and behavioral health services for all benefit eligible associates and their families, even those not on a medical plan, starting in 2026.



Added support for medical and pharmacy questions available through Collective Health starting October 20.



We've simplified and expanded benefits communication by rolling out a **new benefits microsite**: [MyRichsBenefits.com](#), launching in September.





CHOOSE THE
Right Mix

EXPLORE | SELECT | ENROLL

OCT 27 – NOV 7

Thanks for your support

Stay tuned: A recording of this session and summary of the headlines covered today will follow next week.