



Monthly Mix

Midyear Benefits Check-in

June 2026

As we reach the halfway point of 2026—and our final benefits education communication of the year—we wanted to take a moment to help you revisit the value and support available through your benefits for the months ahead.

Rich's is committed to helping you take advantage of your benefits in ways that work for you and your family. We have personalized tools, accessible resources, and programs designed to help you make the most of your coverage all season long.

» Make the Most of Your Benefits

Many of the resources Rich's offers are designed to support your overall health and wellbeing, and now is the perfect time to take advantage of what you have.

TAKE A MOMENT TO:

- Review what benefits you've already used this year.
- Explore programs you haven't tried yet.
- Revisit goals you set back in January and reset where needed.

» Take Care of the Basics: Your Annual Visit is Covered

Summer is also a great time to take care of something simple but important—your annual preventive visit.

Preventive care visits are covered at 100% in-network, meaning your annual checkup comes at no cost to you.* These visits help you stay ahead of your health by catching issues early and keeping your care on track.

Need help getting started? Collective Health can guide you to an in-network primary care provider (PCP), explain your coverage, and answer questions along the way.

» Midyear Formulary Update

Starting July 1, 2026, updates to our pharmacy formulary (National Preferred Formulary) will take effect. Midyear formulary transitions are normal and not specific to Rich's Products.

This update is expected to impact a small number of associates with Highmark BCBS plans. (Kaiser plans do not apply). If you're affected, you'll receive more information directly from Evernorth (ESI) about your options.



The full list of changes for July 1st is available here.



 **Collective Health**

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» Additional HRA Funding in July

If you're enrolled in the Essentials PPO medical plan through Highmark BCBS, the second half of your employer HRA contribution will be funded in early July, adding to your available balance for eligible medical expenses. This additional deposit helps ensure you continue to have support for covered care throughout the year. No action is needed to receive these funds.

DON'T FORGET: USE YOUR FSA FUNDS BEFORE YEAR END

If you're enrolled in a Flexible Spending Account (FSA), now's a good time to check your balance and plan ahead. Here are some ways to use FSA funds this summer:

- Sun protection: sunscreen (SPF 30+), after-sun care, lip balm with SPF.
- Allergy relief: over-the-counter antihistamines, eye drops, nasal sprays.
- First aid for outdoor activity: bandages, antiseptic wipes, burn relief gel.
- Insect protection: bug spray and bite relief treatments.
- Vision care: sunglasses (if prescription), contact lenses, solution, eye exams.
- Travel health essentials: motion sickness meds, travel first aid kits.



Find more FSA approved goods by visiting: <https://fsastore.com/>

» Move More This Summer: Get Outside & Join the Challenges

Wellbeing doesn't only happen at appointments—it happens in movement, too. Summer is the perfect time to step outside, get active, and make movement feel more natural and fun.

» Walking/Destination Soccer Challenge

Registration opens May 25 and runs through June 7, with the challenge taking place June 8–21. Earn points by tracking your steps and commenting weekly in the challenge chat, then sync your steps by June 28 to be included on the final leaderboard.

There are lots of other fitness challenges to explore through Personify Health, designed to fit into real life:

- Walk, run, or roll your way through daily movement goals.
- Get outside and track time spent in fresh air.
- Join step challenges that build momentum over time.
- Turn everyday activity into progress you can actually see.

And don't forget, you can earn up to \$600 for yourself and \$300 for a covered spouse toward next year's medical plan by completing 3 of 7 actions by November 30, 2026. All associates are eligible to participate and earn \$75 in Rewards Cash each quarter by completing healthy activities.**

» Get Started

Apple iOS



Android



Scan the QR Code to download the Personify app to your mobile device.



LOOKING FOR MORE INFORMATION?

Visit MyRichsBenefits.com by scanning the QR code and filter by provider.

*Standard lab work is covered at no cost. Any additional testing will follow your normal plan cost-sharing. **Rewards earned are taxable. Rich's grosses up rewards earnings and pays these taxes.