



Your life. Your needs. Your benefits.



myRewards | A recipe **for life.**

Benefits • Wellbeing • Recognition • Compensation • Retirement

It's nearly time to choose your benefits for 2027

Rich's offers benefits designed to meet you where you are—with options you can choose based on what matters most to you and your family.



What's new for 2027

Here's what's new and what you need to know as you explore your benefits and make your choices.

- ✓ **Benefits with you in mind**
We're refining our medical plans to be more in line with the market, while limiting contribution increases. Dental and vision plans—and their costs—will stay the same.
- ✓ **Introducing our new lifecycle specialty health vendor**
We're launching new and enhanced benefits with Carrot to support every stage of life, including fertility, adoption, family care, parenting, childcare, menopause, men's health, and more.
- ✓ **Thoughtful updates to GLP-1 coverage**
We're making changes to help keep this coverage available, including new prior authorization requirements and updated cost sharing. Impacted associates will receive details directly from Evernorth (formerly ESI) by mail.
- ✓ **More life insurance options—and savings**
Supplemental life insurance will now be available up to \$2M with lower cost for coverage, and additional options for dependent life coverage.
- ✓ **Investing in what matters most**
We're continually evaluating where our benefits can have the greatest impact. As part of these changes, we will sunset our partnerships with 2nd.MD and Care@Work at the end of 2026, and have reinvested those resources into this year's plan changes.
- ✓ **Strengthening the Collective Health experience**
Collective Health is adding more training, support, and resources to help resolve questions faster and create a more personalized experience for every Rich's associate.

Key resources

Explore your options

Visit our updated benefits website, **MyRichsBenefits.com**, before Open Enrollment begins to compare plans, explore vendor resources, and get the insights you need to make informed decisions.



Scan to visit
MyRichsBenefits.com

Know before you enroll

Starting October 9, visit the Collective Health and Express Scripts by Evernorth preview sites to explore covered prescriptions and their costs, find in-network providers, review plan details and more. Scan the QR codes below to get started.



Scan to visit the
Collective Health
preview site



Scan to visit the
Express Scripts by
Evernorth preview site

Need help?

Collective Health has a team of experts ready to answer your medical and pharmacy questions.

You can contact Collective Health by calling: **1-855-242-5559**.

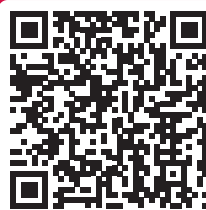
Associates covered by a collective bargaining agreement (CBA) should refer to their agreement for details specific to their plan.

Get ready

Open Enrollment starts Monday, October 26 and ends on Friday, November 6.

Enroll online

Starting on October 26, you can enroll using a computer or mobile device via the Alight portal. Scan these QR codes for quick access:



Scan to visit
Alight portal



Download Alight
portal app in
Apple App Store



Download Alight
portal app in
Google Play

Enroll over the phone

During Open Enrollment, you can speak to an Alight Customer Care Representative. They can help with translation, enroll you into benefits over the phone, and answer any other questions you have.

Book an appointment at a time that works best for you

Call: **1-800-455-2587**, option 1,
Monday to Friday, 8 am - 9 pm ET.

Important:

There's no automatic rollover—if you don't enroll this year, you won't have Rich's coverage in 2027.

