WHAT'S NEW?

YOUR GUIDE TO 2026 BENEFITS UPDATES

Open enrollment: Nov. 3-14, 2025

Vermeer

GET READY FOR OPEN ENROLLMENT

It's almost time to elect the Vermeer benefits that will protect and support you and your family in the new year. Are you prepared?

We're excited to launch two new resources to help you navigate open enrollment: This *What's New* guide, which provides a quick overview of benefit changes, and the Vermeer Benefits Center, your new online resource for accessing benefit information, tools, and updates anytime, anywhere.

Review these tools and share them with other decision makers in your family to ensure you're covered starting January 1, 2026.

Get started now! It's never too early to consider what's needed for your health, your family, and your future.

KEY DATES

- **Open enrollment:** Nov. 3-14, 2025
- **Enrollment closes:** Nov. 14 at 11:59 p.m. CST
- **New benefits effective:** Jan. 1, 2026

BEFORE YOU ENROLL

Review this guide for important benefits information and changes compared to the previous year. During the open enrollment period, access your *2026 Benefit and Enrollment* guide on the Vermeer Benefits Center to get detailed information and instructions on how to submit your choices.

IF YOU MISS THE ENROLLMENT DEADLINE

If you miss the deadline on November 14, 2025, at 11:59 p.m. CST, your current elections will continue with the exception of your contributions to health savings accounts (HSAs) and flexible savings accounts (FSAs). If you wish to fund these accounts in 2026, you must re-enroll during the open enrollment period.

REQUEST HELP

If you need help understanding your benefit options, reach out to Team Member Support at 641-621-8767 or email hr@vermeer.com.

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Coming soon

Watch for your *2026 Benefit and Enrollment* guide on the Vermeer Benefits Center.

WHAT'S NEW?

With expanded access to health care resources, enhancements to your dental plan, and higher annual contribution limits for health savings and flexible spending accounts, your 2026 benefits are stronger than ever.

On this page and the next, see what's new with your health plan options. Check your *2026 Benefit and Enrollment* guide for more information.

1 FREE ACCESS TO DOCTOR ON DEMAND® BY INCLUDED HEALTH

All Vermeer-sponsored Wellmark® Blue Cross® and Blue Shield® plans, including high-deductible health plans (HDHPs), now come with Doctor On Demand at no cost to you. Doctor On Demand is a confidential service providing virtual visits with doctors, therapists, or psychiatrists.*

2 FREE BEHAVIORAL HEALTH NAVIGATION

Team members with a Vermeer-sponsored Wellmark health plan now have free, confidential access to Wellmark Behavioral Health Navigation — a one-call resource to request help finding providers and open appointments to treat a variety of behavioral and mental health concerns.

3 DENTAL PLAN ENHANCEMENTS

Dental insurance plans administered by Delta Dental® of Iowa now have a higher annual maximum and lifetime orthodontics limits.

Dental maximum limits

Coverage	Annual Limit	Lifetime Limit
Dental care	$1,500	
Orthodontics		$1,500

Team members who are enrolled in Vermeer's dental plan may participate in Delta Dental's Enhanced Benefits Program, which offers additional oral health services to those with specific medical conditions.

*Member cost share applies to prescriptions. Doctor On Demand physicians do not prescribe Scheduled I-IV DEA Controlled Substances and may elect not to treat or prescribe other medications based on what is clinically appropriate.

WHAT'S NEW?

4 HIGHER HSA CONTRIBUTIONS

Individuals and families with high-deductible health plans (HDHPs) now have a higher health savings account (HSA) contribution limit. In addition, Vermeer contributions and matches are now combined.

HSA tax-free contribution limits

Coverage Level	2026 Limit
Individual	$4,400
Family	$8,750

Individuals 55 and older who are not enrolled in Medicare can make an additional $1,000 catch-up contribution.

Vermeer match

Coverage Level	2026 Match
Individual	$350 max.
Team member + spouse or child	$500 max.
Family	$750 max.

The Vermeer match is a dollar-for-dollar match based on team member contributions. Matching contributions will be made by Vermeer in sync with your own contributions up to the maximums listed above.

IMPORTANT!

You must elect your HSA and FSA contributions each year you wish to participate.

5 HIGHER FSA CONTRIBUTIONS

Health care reimbursement accounts (HCRAs) and dependent care reimbursement accounts (DCRAs) have higher tax-free contribution limits in 2026.

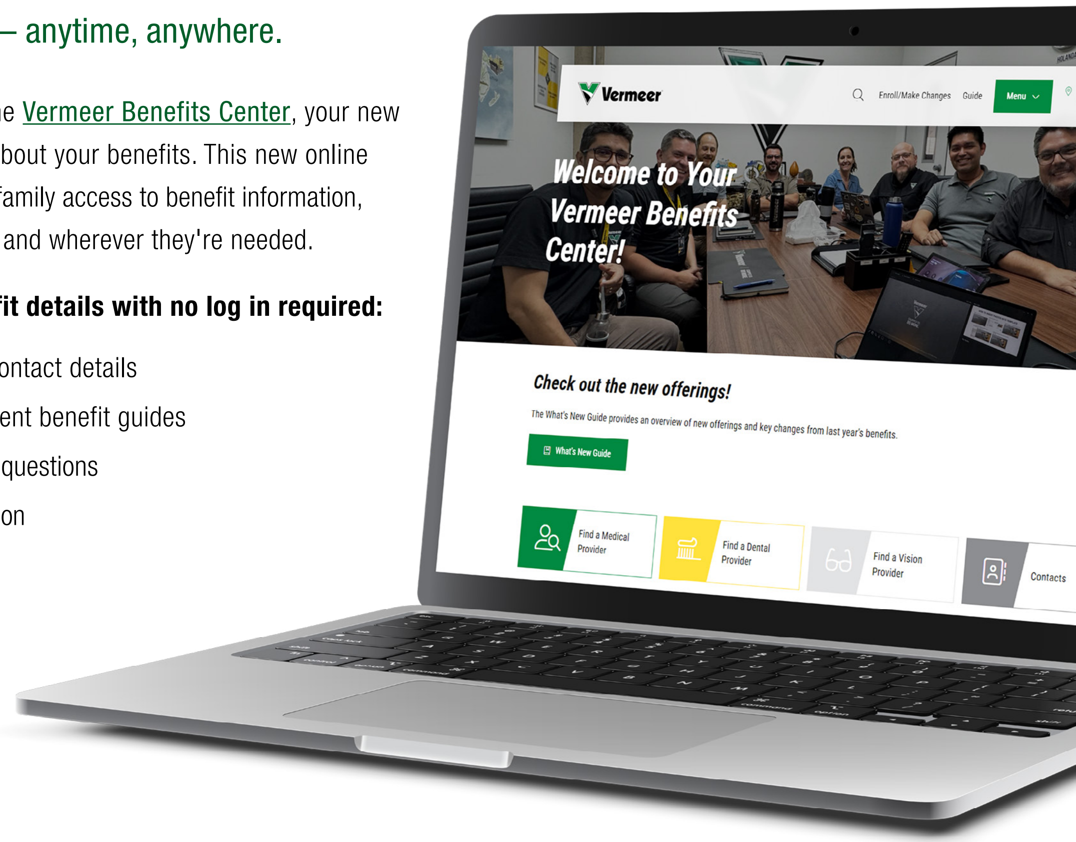
FSA contribution limits

Coverage Level	HCRA Limit	DCRA Limit
Individual	$3,400	$7,500
Family		$7,500
Married filing separately		$3,750

VERMEER BENEFITS CENTER

Explore your benefits — anytime, anywhere.

We're excited to introduce the Vermeer Benefits Center, your new go-to resource for learning about your benefits. This new online resource offers you and your family access to benefit information, tools, and updates whenever and wherever they're needed.



Quickly access your benefit details with no log in required:

- Find providers and get contact details
- Read and download current benefit guides
- Explore frequently asked questions
- Review new hire information
- And more!

TRY IT NOW

Visit vermeerbenefits.com to access your new benefits resource.

WHAT'S CHANGING?

Vermeer's benefits continue to evolve to keep pace with team members' needs. Review changes for 2026 below to see where your benefits are headed, and what it means for you.

1 RETIREMENT PLAN MANAGEMENT

Starting December 1, 2025, Vermeer is transitioning from **OneAmerica®** to **Principal®** as our new 401(k) and retirement savings plans provider. This new partnership comes with greater flexibility and support in how your retirement funds are managed, plus investment insights and reporting for team members. Get a head start on setting up your new account by visiting principal.com/welcome or by calling 800-547-7754.

2 VOLUNTARY WORKSITE BENEFITS

Effective January 1, 2026, Vermeer's voluntary worksite (accident and critical illness insurance) benefits are transitioning from **Assurity®** to Lincoln Financial Group®. All team members are eligible regardless of other insurance coverage, and any voluntary worksite benefit funds may be used any way you like.

If you are enrolled in voluntary worksite benefits with Assurity, your plans will be automatically transfered to Lincoln Financial Group unless you unenroll in Workday®.

Current Assurity policy holders can expect to receive a letter by mail in January providing instructions to those wishing to continue their coverage via independent, direct-bill elections.

3 VISION DISCOUNT PLAN UPDATE

Delta Dental Vision provided by EyeMed℠ Vision Care is no longer offered by Delta Dental® of Iowa. A vision discount plan is still available through **Avēsis**®, which allows you and your covered family members to save on either contacts or frames and lenses.

Learn more about the vision discount plan at the Vermeer Benefits Center.

Questions about the voluntary worksite benefits transition?

Our worksite benefits specialists are available to assist you.

Schedule a 20-minute appointment or call the help line at your convenience. Specialists are available Monday through Friday from October 27 through November 14. Standard hours are 8:00 a.m. - 5:00 p.m. on Monday, Tuesday, Thursday, and Friday, with extended hours from 7:00 a.m. - 6:00 p.m. on Wednesdays.

- Call the help line: 866-344-9460
- Schedule online: vermeer.simplybook.me

TEAM MEMBER TO-DOS

Follow the suggestions below as you prepare, elect your benefits, and complete your post-enrollment tasks.

BEFORE OPEN ENROLLMENT:

1. Collect necessary documents (e.g., spouse and dependent verification information).
2. Consider your needs for health care, retirement, voluntary worksite benefits, and life insurance. Plan for any upcoming life changes, known medical costs, and prescriptions. Log in or register for mywellmark.com to review last year's health care costs.
3. Gain an understanding of what's being offered this year. Consider costs for health premiums, deductibles, out-of-pocket-maximums, and voluntary contributions.

DURING OPEN ENROLLMENT:

1. Thoroughly review your *2026 Benefit and Enrollment* guide for detailed benefit information and enrollment instructions.
2. Double-check your selections, considering key factors such as dependent eligibility, voluntary life insurance rates, and HSA and FSA contributions.
3. **Log in to workday.vermeer.com to elect and submit your choices.** You must check ***I accept*** and then click ***Submit***. Note: Selecting ***Save for Later*** will not submit your elections.

AFTER OPEN ENROLLMENT:

1. In Workday, verify that your mailing address is correct to avoid delays in receiving your new insurance cards.
2. Look out for additional mailings and communications from your plan providers.
3. Visit the Vermeer Benefits Center throughout the year to access important benefits information, tools, and updates.

DON'T FORGET! Log in to enroll in and confirm your benefits in Workday before Nov. 14 at 11:59 p.m. CST.

If you miss the enrollment deadline, your current plan selections will carry over to 2026. No changes can be made to your 2026 benefit elections after November 14 unless you have a qualifying life event. Remember, your HSA and FSA contributions will not carry over. You must elect a new contribution each year you wish to participate.

Questions?

Reach out to Team Member Support at 641-621-8767 or email hr@vermeer.com.

ABOUT THIS GUIDE

The information provided in this guide describes benefit plan highlights only and does not constitute official plan documents. Additional terms and conditions apply. If there are any discrepancies between the information contained here and in the official plan documents, the plan documents will govern.

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