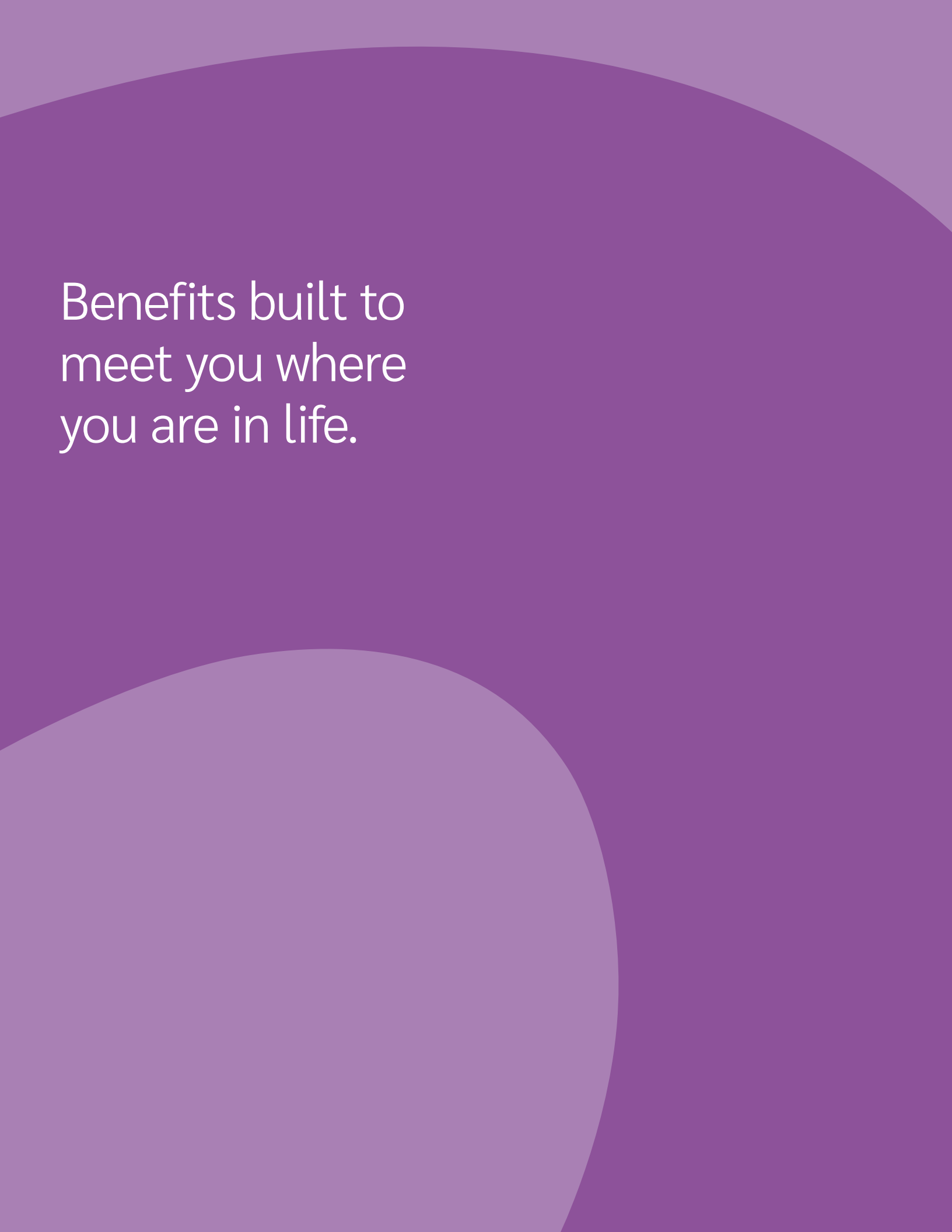




2027

Benefits guide



The background is a solid purple color. It features two large, overlapping circles. The top circle is a darker shade of purple and is positioned towards the upper left. The bottom circle is a lighter shade of purple and is positioned towards the lower left. The text is located in the upper left area, within the darker purple circle.

Benefits built to
meet you where
you are in life.



Contents

Benefits that fit your life	2
What's changing in 2027	3
Enrolling for 2027	4
Your open enrollment checklist	5
Being a wise health care consumer	6
Supplemental health benefits	7
Flexible spending accounts.....	8
Planning for retirement.....	9
External contact information	10

Benefits that fit your life

A word from the Benefits team

At EMC, we believe your benefits should work as hard for you as you do for us. That means keeping the foundation strong while giving you the flexibility to shape a benefits package that fits your life, goals, and where you are in your career. We keep this in mind each year as we review the benefits we offer you.

We'll be making a few updates to our benefit plans for the upcoming year. We want to be transparent about what's changing, why it's changing, and how you can make the most of it.

What's changing

- **Premiums:** Team member medical premiums will increase by 4%, and dependent coverage premiums will increase by 6%—about \$2-\$16 more per paycheck, depending on your coverage level.
- **Coverage adjustments:** There will be small changes to medical copays.
- **Additional coverage:** We are pleased to announce we will be adding virtual primary care as an option through Doctor on Demand. This will be a no-cost benefit to team members.
- **FSA enhancements:** There will be a new plan administrator and a new feature that allows Health Care flexible spending account (FSA) participants to carry over up to \$680 in unused funds. In addition, the maximum contribution amount for the Health Care FSA will increase, giving you more pre-tax savings to use for what matters most to you.
- **Additional floating holiday:** Team members will now have one additional floating holiday each year.
- **Well-being program:** There will be exciting changes to the well-being program coming soon!

Why these changes are needed

While healthcare and pharmacy costs are projected to increase by approximately 9% this year, EMC continues to make a significant investment in your benefits and has worked to keep premium increases well below the overall trend. Over the past five years, EMC has passed through minimal premium increases annually, compared to the 8-10% average increases seen at many other employers. Rising healthcare and pharmacy expenses, increased claim costs, and evolving pharmacy regulations have made these modest adjustments necessary. These changes help us balance costs today, while continuing to invest in benefits that reflect what our team members actually value—now and as your needs evolve.

Get ready for open enrollment: Oct. 26 – Nov. 6

Open enrollment is your once-a-year opportunity to select benefits that fit your unique needs. Take time to review your options and choose benefits that fit your life today, whether that's building an emergency fund, planning for a family, prioritizing well-being, or looking ahead to retirement. The enrollment window lasts only two weeks, so don't wait—all elections must be completed by Nov. 6 to take effect Jan. 1, 2027. You'll find benefit details, plan documents, and enrollment materials in Workday.

Getting support

We're with you every step of the way. If you have questions or feedback, create a case in the Workday Help app and our Benefits team will be in touch.

Thank you for taking the time to make informed benefit elections.

With appreciation,

Your HR team



Questions or feedback?

Submit your question or feedback via the Workday Help app or contact Human Resources — Benefits, ext. 7493.



What's changing in 2027

Medical: Alliance Select PPO Plan

Members may now utilize Doctor on Demand for primary care, not just acute, urgent care, or mental health needs.

Medical: Blue POS Plan

The copayment for non-primary care visits under the open access network will reduce from \$30 to \$25.

A copayment of \$50 will apply to specialist* visits (not including physical therapy, speech therapy, or occupational therapy).

The outpatient copayment will change from \$50 to \$100 for all outpatient services received (not just surgery).

Members may now utilize Doctor on Demand for primary care, not just acute or urgent care or mental health needs.

Prescription drug coverage

Prescription drug coverage will now be integrated with Wellmark through CVS.

You will receive new ID cards this year and will have one card that reflects both medical and pharmacy benefits.

Dental Plan

Coinsurance for posterior composites (white filling on back teeth) will change to 10% for the PPO network and 20% for the Premier network.

Flexible spending account plans

P&A Group will replace WEX Health as the plan administrator for the flexible spending accounts.

We will be implementing a new feature that allows Health Care FSA participants to carry over up to \$680 in unused funds from 2027 to 2028. The new carryover feature will replace the current grace period that allows participants to incur eligible expenses through March 15 of the following year.

The Health Care FSA maximum annual amount will increase to \$3,400 per team member.

Health plan premiums

Premiums are increasing 4% for team members and 6% for dependent coverage (about \$2-\$16 more per paycheck depending on coverage level).

Supplemental health benefits

Members may now enroll in supplemental benefits including accident, critical illness, and hospital indemnity..

Additional time off work

Members will now have one additional floating holiday.



Watch for exciting changes to the Well-being program!

There will be a new platform through Wellmark Connect that offers you a simplified program with opportunities to save on health care premiums and access to resources to support your unique needs.



*Specialist visits include visits to any physician who has additional training in one specific area of medicine such as cardiologists, allergists, gastroenterologist, neurologists, hematologist, oncologists, infectious disease specialists, etc.

Enrolling for 2027

Mark your calendars!

Oct. 26 through Nov. 6 is the time to review your health insurance, flexible spending benefits, life insurance and supplemental health benefits and make changes, and confirm your enrollment for 2027.

Starting Oct. 26 at 8 a.m. CT, you can access your open enrollment journey in Workday and complete your elections through the open enrollment event in your Workday inbox. Review, edit, and select your benefits and dependent(s).

Important dates

[Mark these dates on your calendar](#)

All team members

Open enrollment	OCT. 26-NOV. 6, 2026
-----------------	----------------------

Team member meetings

Visit the Corporate Calendar on Blu to add a meeting to your calendar

Iowa-based team members

Oct. 20 at 10:15 a.m. CT (Virtual only)
Oct. 28 at 1:30 p.m. CT (Live and virtual)

Outside of Iowa team members

Oct. 22 at 10:15 a.m. CT (Virtual only)
Oct. 27 at 2:15 p.m. CT (Virtual only)

Open enrollment closes	Nov. 6, 2026 at 8 p.m. CT
------------------------	---------------------------

New elections effective	Jan. 1, 2027
-------------------------	--------------

Current health benefits, life insurance, and supplemental health coverage elections will carry over if you don't make any changes by Nov. 6.

Submit an election for the 2027 Flexible Spending Account by Nov. 6.



Ready to enroll?

Complete your open enrollment elections in Workday. Make sure to click “submit” when you're finished—not just “save for later.”



Your open enrollment checklist

When it comes to open enrollment, you have some important decisions to make about your benefits. A little preparation can make the process easy, though, as the right benefits for you depend on where you are in life. Use the checklist on this page to help make the decisions that are right for you.

Your checklist

[Read all the enrollment materials](#)

For a quick review of what's new or changing for 2027, check out pages 3 and 4 of this guide.

[Consider your potential health care needs](#)

- Do you or any covered family members have planned health-related procedures coming up?
- Are you managing any new chronic conditions or taking new medications?
- Are you considering any major life changes, such as starting a family or retiring?

[Review dependents currently covered](#)

Have you had any major life changes in the last year? Even if you haven't, it's good to double check and confirm those whom you plan to include on your coverage this year. Be sure to verify their name(s), date(s) of birth, and Social Security number(s).



[Consider enrolling or re-enrolling in a flexible spending account](#)

Use these tax-free accounts to pay for certain out-of-pocket health care costs for you and your family or dependent/child daycare costs.

[Take this opportunity to elect supplemental health benefits or increase life and AD&D insurance](#) for more peace of mind.

During open enrollment, evidence of insurability (EOI) will be required when electing supplemental life in any amount for yourself or your spouse. EOI is not required for AD&D or child life coverage. Don't forget to update your beneficiaries in Workday.

[Confirm 2027 benefit elections by Nov. 6, 2026, 8 p.m. CT](#)

Missing the open enrollment deadline means you cannot make changes or enroll in benefits until the next open enrollment (or within 31 days following a qualifying life event).

[Health benefits](#)

Did you know that when you enroll in a health plan offered by EMC, you are covered for medical, prescription drug, dental, and vision services?

Open enrollment is the time to review your health plan and consider your options. Review the 2027 Health Plan Options booklet within Workday. This summarizes the medical, prescription drug, dental, and vision coverages.

All enrolled members will receive a new medical and pharmacy ID card for 2027. Medical and pharmacy benefits will now be maintained under one ID card provided by Wellmark Blue Cross Blue Shield. ID cards will arrive in an unmarked white envelope, so please be on the lookout in the weeks prior to Jan. 1.

[The cost of coverage](#)

It's important to understand that the medical, prescription drug, and dental coverages offered by EMC are self-funded plans. This means that the funds to pay claims come from EMC and the monthly premiums paid by team members. So, you truly play an important part in reducing our health care costs by living a healthy lifestyle, participating in the well-being programs offered by EMC, and taking advantage of preventive care benefits. We're all in this together and can make a difference in our health.

Visit emcbenefits.com to learn more about your EMC benefits.

Being a wise health care consumer

To manage costs, all team members need to continue understanding their coverages and being wise health care consumers.

Team members have access to valuable online tools and resources to help with understanding the benefits, managing health care spending, and living a healthier life.

- Visit wellmark.com to better understand and get the most from your health insurance, including where to get care and how much care will cost.
- You can also check the Blue Rx Value drug list at wellmark.com/member/prescription-drugs to see which prescription drugs are covered or not covered, what tier the drug is in, or if there is a less expensive or generic option available.
- **Doctor on Demand** provides virtual office visits from your smartphone or tablet for primary and preventive care, illnesses, injuries, or mental health care.
- You can access your ID card, review claims and coverage information, search for a provider, and manage your overall oral health at deltadentalia.com.
- Visit eyemed.com to view your ID card and benefits or find a provider near you.

Medical coverage

Your medical coverage is administered by Wellmark Blue Cross and Blue Shield. Iowa team members have a choice between two plans: Wellmark Alliance Select, a preferred provider organization (PPO), and the Wellmark Blue POS plan. Team members outside of Iowa have access to the Wellmark Alliance Select (PPO) plan only.

Prescription drug coverage

Your prescription drug coverage is with CVS, administered through Wellmark. Log in at wellmark.com to search for an in-network pharmacy, enroll in mail order, discover easy ways to save on your medicine, and find lower-cost or generic options. To find out if a prescription is covered, check the Blue Rx Value drug list at wellmark.com/member/prescription-drugs or call the number on your ID card.

Covered members taking specialty medications that qualify may sign up for the PrudentRx Specialty Medication

Copayment Assistance Program.

Drug manufacturers provide copay assistance for certain specialty medications. The PrudentRx program allows members and health plans the opportunity to take advantage of the savings. If your specialty medication qualifies, you can enroll in the PrudentRx program and receive your specialty medication at no cost to you. If you choose not to enroll in the PrudentRx program, you will pay 30% coinsurance and the cost of that drug will not apply to your out-of-pocket maximum. Your enrollment in the program will begin automatically, but you can choose to opt out at any time.

Dental coverage

Delta Dental administers the dental plan and processes your claims. Practice good dental hygiene, brush often, and visit the dentist regularly.

Vision coverage

Our vision plan is administered by EyeMed. To find participating providers, go to eyemed.com, click “Find a Provider” and select the “Insight Network.” You can choose to look for a specific provider or search for providers near you. You can also call EyeMed at 866-800-5457 to find out if your doctor is a participating provider.



Need more info?
Search “health and insurance” in Workday.



Supplemental health benefits

This open enrollment, you can now enroll in accident, critical illness, and hospital indemnity coverage. We introduced these supplemental health benefits in June 2026, as added support just for you and your family. These voluntary plans pay cash benefits directly to you to help offset the costs of an accident, a serious diagnosis, or a hospital stay.

You may elect or make changes to your coverage in Workday during open enrollment (Oct. 26–Nov. 6) for coverage effective Jan. 1, 2027.

Reminder: Supplemental health plans work alongside your medical coverage—not in place of it.

Your supplemental health options:

Accident insurance

- Pays cash for ER visits, fractures, x-rays, ambulance services, and follow-up care
- Helps cover out-of-pocket costs and everyday expenses

Critical illness insurance

- Pays a lump-sum benefit for conditions such as a heart attack, stroke, or cancer—use it however you need
- Includes infertility benefits and a Health Navigator Help Line, plus surrogacy/adoption support where available (not offered in Missouri or Florida)

Hospital indemnity insurance

- Pays benefits for hospital admissions, daily stays, ICU care, and more
- Covers stays due to illness, injury, pregnancy, and certain complications

Wellness benefit

Each plan includes a \$50 annual wellness benefit from Sun Life for eligible preventive care, such as annual exams, screenings, and immunizations. You can earn this reward once per plan, per year—submit a separate claim for each plan you're enrolled in.

How to file a claim

Sun Life administers all three plans. File online at sunlife.com/account, or submit by email, fax, or mail using the forms at sunlife.com/findaform.



Flexible spending accounts

Your elections don't carry over from year to year. You must make a new election to participate in 2027. Set money aside for:

- Health care expenses for you and your family
- Dependent daycare expenses including child care and elderly care while you work

What to know about FSAs

A flexible spending account (FSA) offers you the chance to set aside money from your paycheck before payroll taxes are taken out.

The Health Care FSA will help pay for out-of-pocket medical expenses for you and your family. The maximum annual contribution to your 2027 Health Care FSA is \$3,400 per team member.

The Dependent Care FSA allows you to set money aside for child care and dependent care expenses. Keep in mind the Dependent Care FSA is not for medical expenses. The maximum annual contribution to your 2027 Dependent Care FSA is \$7,500 per family.

As of January 1, 2027, P&A Group is our new plan administrator for the flexible spending accounts. P&A Group has a variety of resources and a user-friendly platform to submit your Health Care FSA and Dependent Care FSA reimbursements. Visit padmin.com for more information.

During open enrollment, you can elect the total amount you want to contribute for 2027, and the contributions will be deducted evenly from the first two paychecks of each month.

FSA FYIs

Carefully consider your annual election(s)

Outside of the annual open enrollment event, you can only make a change to your contribution during the plan year within 31 days following an IRS-approved qualifying life event.

Your FSA accounts are "use it or lose it." So, you forfeit any money remaining in your account when the reimbursement period is over (aside from the amount you are eligible to carry over).

Confirm you are enrolled in the correct FSA. You cannot transfer money between the Health Care FSA and Dependent Care FSA plans.

Submit your FSA elections by Nov. 6, 2026.

Reminders for the current 2026 FSA Plan

- If you participated in the 2026 Health Care FSA, you may continue to incur eligible expenses through March 15, 2027, and be reimbursed as long as there are funds remaining in your 2026 Health Care FSA. If you are using 2026 funds beyond Jan. 1, you will continue to submit those expenses to WEX Health for reimbursement. Only 2027 fund reimbursements should be submitted to P&A Group.
- If you participated in the 2026 Dependent Care FSA, the deadline to incur eligible expenses is Dec. 31, 2026.
- The deadline to request reimbursement of funds from your 2026 Health Care FSA and Dependent Care FSA through WEX Health is March 31, 2027.

New in 2027! Health Care FSA carryover

Beginning in 2027, FSA participants can carry over up to \$680 in unused funds from 2027 to 2028. The new carryover feature will replace the current grace period that allows participants to incur eligible expenses through March 15 of the following year.



Need more info?
Search "flexible spending account" in Workday.



Planning for retirement

Did you know that only about 25% of companies in the country offer pension plans? As an EMC team member, you not only have a pension plan but a 401(k) savings plan, too!

Retirement plans

Empower

View your 401(k) and pension accounts through Empower's website.

For eligible team members, EMC and EMC Life will contribute between 5.25% and 13.5% of annual earnings to their respective pension plans. This contribution is completely funded by the company and is in addition to the 401(k) match.

While you're visiting Empower's website, utilize resources and calculators available to you under the "Budgeting", "Investing", and "Planning" tabs.

EMC will match 100% of your 401(k) savings contribution, up to 4%.

Check out the Empower website at: empower.com/emcins.

Beneficiaries

To help you with investing and planning for retirement, please review the beneficiaries you have designated for retirement plans on an annual basis. You can sign in to your online Empower account to review your pension and 401(k) savings plan beneficiaries.

You can also review and update your basic group life insurance, supplemental term life insurance, and accidental death insurance beneficiaries in Workday. For more information on how to change a beneficiary, search "beneficiary changes" in Workday.

Planning for retirement

To help you with investing and planning for retirement, the special services of independent financial consultants from Advanced Capital Group (ACG) are also available to you.

You can speak with an investment professional from ACG in person or on the phone. This service is paid by the company, so it's free of charge to you as a team member. Contact ACG at 866-225-5224 for answers to your questions. To schedule an appointment and find more information, search "ACG" in Workday.

Review your 401(k) savings plan

Can you save more in 2027?

- Are you invested in the funds that are appropriate for you?
- Should you be more conservative? More aggressive?
- Do you need to rebalance your portfolio?
- Are Roth 401(k) contributions something to consider?



Need more info?
Search "retirement" in Workday and find out how to access your online account at Empower.



External contact information

Medical and Prescription Drug Plan

Wellmark Blue Cross and Blue Shield

800-852-9790

[wellmark.com](https://www.wellmark.com)

Dental Plan

Delta Dental of Iowa

800-544-0718

[deltadentalia.com](https://www.deltadentalia.com)

Vision Plan

EyeMed

866-804-0982

[eyemed.com](https://www.eyemed.com)

Insight Network

Supplemental health benefits

Sun Life

800-247-6875

[sunlife.com](https://www.sunlife.com)

Flexible spending accounts

P&A Group

716-852-2611

padmin.com/contact

401(k) Savings Plan and Pension Plan

Empower

888-826-4015

empower.com/emcins

EMC contact information

Human Resources – Benefits

ext. 7493

humanresources.benefits@emcins.com

Questions? Submit your question
via the Workday Help app.



717 Mulberry Street
Des Moines, IA 50309
[emcinsurance.com](https://www.emcinsurance.com)

515-280-2511
800-447-2295

©Employers Mutual Casualty Company 2026
All rights reserved. HR0265 (10-26)

