2027 OPEN ENROLLMENT FAQ

OPEN ENROLLMENT: NOVEMBER 2–13, 2026 | COVERAGE STARTS JANUARY 1, 2027

Open Enrollment is your once-a-year opportunity to review your coverage and make changes for 2027. Here are answers to the questions we hear most. For plan details, forms, and videos, visit **HolleyBenefits.com**.

ENROLLING

When is Open Enrollment, and how do I enroll?

Open Enrollment runs **November 2–13, 2026**. Log in to the ADP app or go to workforcenow.adp.com to review your options and make your 2027 elections. Coverage you elect takes effect January 1, 2027. New hires have 14 days from their hire date to make elections.

Need help enrolling? Call My Life Advisors at 855-547-8505, Monday–Friday, 8 a.m.–11:30 p.m. ET.

Do I have to do anything if I like my current coverage?

Most current elections carry forward, but take a moment to confirm they still fit. You do need to act if you want to:

- Contribute to a **Health Care or Dependent Care FSA** in 2027. FSA elections do not carry forward, so you must make a new election.
- Change your HSA payroll contribution. Your HSA balance rolls over from year to year.
- Add or remove a dependent. New dependents need documentation uploaded in ADP.

COSTS

Why are medical premiums going up?

Medical rates increase **8.8%** for 2027 on every plan, at every coverage level, on both the Standard network and the High Performance Network (HPN). Healthcare costs are rising across the country, and Holley worked to keep the increase down. Holley continues to cover the majority of the cost of your medical coverage.

For example, Team Member only coverage on the Standard Core plan goes from $55.75 to $60.65 per paycheck (+$4.90). See the 2027 Medical Premium Increase Comparison on HolleyBenefits.com for every plan and coverage level.

Why can’t my working spouse be on the Holley medical plan?

If your spouse or domestic partner is eligible for medical benefits through their own employer, they are not eligible for Holley’s medical plans. The policy helps share the cost of coverage fairly between employers when both offer medical insurance, and it keeps our plans sustainable. It does not affect your children, who remain eligible up to age 26.

Premiums still increase for 2027. They are driven mostly by overall claims experience, medical inflation, and rate changes from our carrier, not just by the number of people covered.

MEDICAL PLANS

What is the High Performance Network (HPN)?

The HPN is a smaller, closed network of participating Anthem providers, including doctors, hospitals, and specialists. HPN eligibility is based on your home zip code. If you are eligible, the HPN plans appear in your ADP enrollment event. If you do not see them, they are not available where you live. You enroll in an HPN plan during Open Enrollment, and coverage starts January 1, 2027.

What is improving for the HPN in 2027?

- Lower deductibles on HPN Buy-Up ($1,250 / $2,500) and Core ($2,000 / $4,000). The HPN HSA deductible stays the same.
- Lower out-of-pocket maximums on all three HPN plans.
- Coinsurance drops from 20% to 10% after your deductible, including emergency room, inpatient, and outpatient services.
- HPN plans cost about 10% less per paycheck than the matching Standard plan. For example, Team Member only Core is $54.42 on the HPN and $60.65 on the Standard network.
- Office visit and urgent care copays and preventive care (covered at 100%) do not change.

Does the HPN cover care outside the network?

Outside of emergencies, HPN plans do not pay for care from providers outside the network, and non-emergency care is covered only when both the provider and the facility are in the HPN. Emergency care is covered both in and out of network.

Will I still have access to specialists?

Yes. Your in-network primary care provider can refer you to a specialist in the HPN.

How do I find providers in the HPN?

Look up your doctors, hospitals, and facilities at **engage.ameriben.com** before you enroll. For provider help, call AmeriBen at 855-655-6265.

How do I choose the right plan for my family?

- Check that your doctors participate in the network for the plan you are considering at engage.ameriben.com.
- Compare your biweekly costs with the deductible and out-of-pocket maximum for each plan in the 2027 Benefits Guide and Benefits at a Glance.
- For help comparing medical plan options through December 31, 2026, contact Health Advocate at 866-695-8622.
- For enrollment questions, call My Life Advisors at 855-547-8505 or email Benefits@holley.com.

Did my prescription copays change?

No. Prescription copays are the same on every Holley medical plan. On Buy-Up and Core you pay a copay with no deductible; on the HSA plans you pay the deductible and coinsurance. Optum Rx administers your pharmacy benefit.

WHAT'S NEW FOR 2027

What is ImpaxRx?

ImpaxRx is a new pharmacy program that helps eligible team members obtain certain high-cost specialty medications at a significantly reduced cost. Eligibility is generally based on income, and you must be enrolled in a Holley medical plan. If you qualify, ImpaxRx will contact you by mail, email, or phone. No action is needed unless they contact you. Questions: 844-467-2979.

What is Transcarent, and what happens to Health Advocate?

Beginning in January 2027, Transcarent replaces Health Advocate as Holley's care navigation provider. Transcarent can help you find high-quality providers and resolve complex claims and billing issues. You can reach them at 888-899-5155. Health Advocate services remain available through December 31, 2026.

What changed with dental coverage?

The 12-month waiting period for major dental services has been removed. Coverage for major services (such as crowns, bridges, and dentures) is available upon enrollment.

What is the new ARAG Legal plan, and how is it different from the EAP?

ARAG Legal is a new voluntary benefit that costs **$9.16 per paycheck** through payroll deduction. Enroll in ADP during Open Enrollment. It covers you, your spouse, and eligible dependent children, and helps with matters such as wills and estate planning, family matters, home and tenant issues, debt, traffic tickets, tax, immigration, and caregiving needs.

The Employee Assistance Program (EAP) is available at no cost and needs no enrollment. It can refer you to a local attorney for an initial consultation, with 25% off the attorney's normal rate if you choose to hire them. ARAG has limitations and exclusions; review the plan documents at HolleyBenefits.com. ARAG Legal: 800-758-2860.

YOUR BENEFITS VALUE

What does Holley contribute toward my benefits?

Holley pays the majority of the cost of your medical coverage, and also provides:

- **HSA funding:** Holley adds $500 (individual coverage) or $1,000 (all other coverage tiers) to your HSA each year when you enroll in an HSA medical plan.
- **Protection at no cost to you:** Holley-paid group life insurance of 1x your earnings up to $300,000, AD&D coverage of half your base salary up to $33,000, and short-term disability coverage.
- **401(k) match:** Holley matches 100% of your first 1% and 50% of the next 5% you contribute, for a total match of up to 3.5%.
- **Prescription savings:** RxManage provides $0 high-cost brand medications, insulins, and specialty medications for team members and dependents on the health plan. Specialty medications require prior authorization for the first fill.
- **Support at no cost to you:** The EAP includes 3 in-person counseling visits per household each calendar year, and Tria Health pharmacist and health coaching support is available to team members and eligible dependents enrolled in a Holley medical plan.

How can I get the most from my benefits?

- Preventive care from in-network providers is covered at 100% on every Holley medical plan.
- If you live in an eligible zip code and your doctors are in the HPN, compare the HPN plans. They cost about 10% less per paycheck than the matching Standard plan.
- On an HSA plan, your HSA balance rolls over every year and stays with you if you leave Holley.
- Check the RxManage formulary at HolleyBenefits.com or call 800-883-8841 if you take a name-brand or specialty medication.
- Make a new Health Care or Dependent Care FSA election during Open Enrollment if you want to set aside pretax dollars for 2027.

Who do I contact?

Need	Contact
Plan details, forms, and videos	HolleyBenefits.com
Enrollment help in ADP	My Life Advisors: 855-547-8505
Medical claims and HPN provider help	AmeriBen: 855-655-6265 | engage.ameriben.com
Prescriptions	Optum Rx: 800-765-6830 | RxManage: 800-883-8841
Care navigation (January 2027)	Transcarent: 888-899-5155
General benefits questions	Benefits@holley.com

This FAQ is a summary. Official plan documents control if information differs. Dates and amounts are for the 2027 plan year. Open Enrollment is November 2–13, 2026; coverage elected takes effect January 1, 2027. Medical costs are biweekly.