

2026 Benefit Highlights

Overview

This document provides a summary of the key changes and highlights for your 2026 employee benefits. Please review each section carefully and refer to the Total Rewards (TR) Hub for detailed plan documents, FAQs, and videos.

Medical

Provider: UnitedHealthcare (UHC)

11 Medical Plan Options:

- 5 PPO Choice Plans
- 3 PPO Advantage Choice Plans
- 3 High-Deductible Health Plans (HDHP) with Health Savings Accounts (HSA)

Health Savings Account (HSA): Provided through Optum Bank (UHC partner). If you currently have an HSA with WEX, please review the FAQ for details on how to manage your WEX account going forward.

Flexible Spending Accounts (FSA):

- The Dependent Care FSA will not be offered in 2026.
- **New! Health Care FSA** – Employees not enrolled in an HDHP may participate in the Health Care FSA for 2026. Visit the TR Hub for an informational video outlining benefits, eligible expenses, and participation rules.

Important! Be sure all medical and dental claims for the 2025 year has been submitted by your providers to UHC.

The 2025 up to \$1,000 earned wellness incentives will not be available after 12/31/2025. If you earned 2025 wellness incentives, be sure and redeem prior to 12/31/2025.

Amazon One Medical – This FREE benefit WILL be available to all employees and your dependents for 2026. You maintain the benefit by creating your account for 2026. Review the Virtual health information on the TR HUB on the medical page.

Dental

Provider: UnitedHealthcare (UHC)

- One Dental plan offered.
- Dental enrollment is bundled with Vision coverage.
- The plan does not cover adult orthodontia, unlike the 2025 plan year.
- The Dental & Vision rates are combined.



Vision

Provider Change: UHC Vision → VSP

- When you enroll in Dental, Vision is automatically included.
- Enjoy expanded provider access and enhanced lens/frame options under VSP.

Life Insurance

Provider Change: UHC → New York Life Group Benefit Solutions

Basic Life Insurance:

- Coverage changes from 1x salary (up to \$100,000) to 3x salary (up to \$50,000).
- Employees may wish to review Voluntary Life options for additional coverage.

Voluntary Employee Life:

- Choose from 1–6x your annual salary.
- Guaranteed Issue: Up to 3x earnings (max \$500,000) — compared to \$200,000 in 2025.
- Lower rates on average compared to 2025.
- During initial enrollment, you can elect up to the guaranteed issue without evidence of insurability. Later elections will require evidence of insurability or medical review.

Voluntary Spouse Life:

- Flat-dollar coverage options available, up to a maximum of 100% of employee coverage.
- Guaranteed Issue: \$20,000 (previously \$50,000).
- Rates based on spouse age (previously based on employee age).
- Amounts exceeding guaranteed issue require evidence of insurability.

Child Life:

- Coverage options: \$5,000 or \$10,000.
- Rate for \$10,000: \$1.80/month (previously \$1.50).
- Covers all eligible children without medical evidence required.

Disability Coverage

Provided at No Cost to Full-Time Employees

Short-Term Disability (STD):

- Benefit: 60% of earnings, up to \$2,308 per week (previously \$1,500).
- No enrollment required.

Long-Term Disability (LTD):

- Benefit: 60% of earnings, up to \$10,000 per month (previously \$5,000).
- No enrollment required.



Voluntary Accident and Illness Options

Insperty offers options through MetLife. You will find more information about your options on the Insperty enrollment platform. For employees who had coverages through Trustmark, please review the FAQ for options regarding your Trustmark Plans.

Legal Plan

A legal plan is not provided by Insperty and unfortunately there is not an option to continue your legal plan. Your legal benefits will end on 12/31/2025.

Leave of Absence

Leave of Absence administration will move from Lockton Administration over to Insperty. If you are on a leave of absence on 1/1/2026, be sure and review the FAQ to understand how your leave of absence will move over to Insperty.

New Benefits for 2026

Educational Assistance Program:

- Up to \$1,500 for approved undergraduate or graduate courses at accredited institutions.
- Up to \$1,500 for continuing education (including professional association programs or accredited trade, vocational, or business schools).

Adoption Assistance Program:

- Available to full-time employees working 30+ hours per week with at least 180 days of continuous service.
- Reimbursement up to \$5,000 for eligible expenses per qualified adoption.
- Applies to private or licensed agency adoptions.

Need More Information or Questions?

Visit the Total Rewards Hub for FAQs, videos, and plan information.

email: benefits@immunotek.com.

Note: The Total Rewards Hub will be sunset later in 2026, as all 2026 benefit information will be located at Insperty. The Hub has been designed to help communicate the change to Insperty.