

BENEFITS ENROLLMENT

THE OPEN ENROLLMENT PERIOD BEGINS OCTOBER 27 AND ENDS NOVEMBER 10, 2026

CURRENT ANTHEM MEMBERS

During open enrollment, you can:

- Newly enroll in coverage.
- Change plans.
- Add/drop dependents.
- Drop coverage.
- Review current benefit elections.

To elect your benefits, log into Paycom by November 10, 2026.

Your current benefit elections will NOT carry over for the 2027 plan year. If you wish to maintain coverage in 2027, you must enroll through the portal during the open enrollment period. To decline coverage for 2027, you must log into Paycom and elect to waive coverage.

All benefit changes are effective January 1–December 31, 2027.

Questions?

Contact the Benefits Concierge Center at 800-781-7965. Open Monday–Friday from 9 a.m. to 8 p.m. EST. Licensed benefit counselors are available to assist you.



WHAT'S NEW?

Medical Insurance—NEW! Imagine360

- The Kenan Advantage Group, Inc. is introducing two **BRAND NEW** medical plans — the Core and Buy-Up plan — and each will be administered by our **NEW CARRIER** Imagine360.
- **IMPORTANT NOTE:** This means we will no longer offer the current Anthem medical plans under Coupe as of January 1, 2027.
- The Buy-up and Core medical plans have an open network, allowing you to seek care with any provider.
- You will receive new ID cards featuring new member ID numbers, a new member services contact number, and listed dependent names.
- Visit imagine360.com/TheKAG or scan the QR code to explore the benefits of the Buy-Up and Core plans administered by Imagine360.



Medical Plan Changes

- KAG has strategically partnered with Imagine360 to offer the Buy-Up and Core plan. Both medical plans will no longer have in- and out-of-network benefits, but instead you will have the freedom to seek care from any provider you choose, while also ensuring you never overpay for services.
- The Core Plan is a High Deductible Health Plan (HDHP), while the Buy-Up Plan is a PPO plan. Both are traditional medical plans that include deductibles, coinsurance, and out-of-pocket costs. These new plans function differently than the Coupe model available today. Below is a general overview of those differences:
 - » The Buy-Up plan (your PPO plan option) has an individual and family medical deductible (\$500/\$1,000), and the pharmacy deductible will increase to \$100.
 - » The Buy-Up plan has a \$5,000 individual/\$10,000 family out-of-pocket maximum, which is less than our current plan.
 - » Additionally, due to IRS regulations for 2027, the individual deductible for the Core plan (your HDHP option) will rise to \$3,500.

2027 Premiums

Medical Premiums

- By partnering with our new carrier Imagine360, the medical premiums for the Imagine360 plans will *decrease* by 5% for all tiers for 2027.

Dental Premiums

- Dental premiums will increase by an average of 2.65% for 2027.

Vision Premiums

- Vision premiums will remain unchanged for 2027.

Active Open Enrollment

Due to our plan administration change to Imagine360, the open enrollment period will be active this year. This means your benefits will not automatically roll over like they have in past years. You must actively enroll in your benefits via Paycom between October 27 and November 10. **If you do not enroll during the active enrollment period, you will not have benefits coverage in 2027.**

To avoid delays, we strongly encourage that you to verify you can access your Paycom account before enrollment begins. If you need assistance accessing your account, please contact your manager as soon as possible.

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Please take the time to learn about the benefits The Kenan Advantage Group, Inc. offers:

- Read this announcement.
- Review the 2027 Employee Benefits Guide.
- Review the benefits overview presentation at kag.lockbene.fit.

If you have questions, contact the Benefits Department at kag.benefits@thekag.com or 800-675-1092.

Open enrollment is the one time during the year you can make changes to your benefits unless you experience a qualified life event such as marriage or birth of a child.

WHAT'S NEW?

Reminder: SmartConnect, Medicare Education

- This is a free program offering Medicare education and enrollment support for you and your loved ones, even if you are not enrolled in KAG benefits.
- Connect with licensed counselors who can answer your Medicare questions and help you understand your options.
- Get one-on-one assistance to navigate enrollment and make confident decisions about coverage.
- Support isn't just for you. Your loved ones can also access resources and guidance.

Update: Non-Wellness Surcharge

- Employees and covered spouses are encouraged to complete an annual preventive exam each year. Completing the exam by October 31, 2026, allows participants to avoid the non-wellness surcharge in 2027.
- Employees and covered spouses who do not complete their annual preventive exam by October 31, 2026, will be assessed a \$50 monthly surcharge (\$600 annually) beginning January 1, 2027.

Reminder: Working Spouse Exclusion

- If your spouse is employed and offered medical insurance through his or her employer, they are not eligible to participate in the medical plans through The Kenan Advantage Group, Inc. Working spouses may remain on your other benefits.



Refer to the 2027 Employee Benefits Guide for more information about these benefits.