

# COVERAGE THAT KEEPS UP WITH YOUR PACE



March 30, 2026



Always Designing  
for People®

Enroll with our mobile app

# THIS IS WHAT BENEFITS MEANS TO ME



# AGENDA

**01** Get to Know ADP TotalSource®

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**02** Your Benefits Options

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**03** Essential Resources

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**04** How to Enroll Like a Pro



# 01

# GET TO KNOW ADP TOTALSOURCE

# WE ARE HERE TO HELP - MYLIFE ADVISORS

**Support and guidance from an award-winning service team – real people, ready to help**

- Providing expert guidance and consultation
- Helping with portal registration, onboarding, logins and more
- Better understand your pay statements and tax withholdings
- Navigate complex processes and plan for the future

To learn more, check out [ADPTotalSource.adp.com](https://ADPTotalSource.adp.com)

**844-448-0325**

**Monday – Friday**

**8:00 a.m. – 11:30 p.m. ET**

**7:00 a.m. – 10:30 p.m. CT**

**6:00 a.m. – 9:30 p.m. MT**

**5:00 a.m. – 8:30 p.m. PT**

**MyLifeAdvisor@adp.com**

# OPEN ENROLLMENT IS HERE

## FIND BENEFITS TO FIT YOUR LIFE

Open Enrollment is your **once-a-year** opportunity\* to **enroll** in your company's benefits or **make changes** to your benefits elections.

**Review costs** and **choose the benefits** that are right for you and your family.

\*Unless you experience a qualified life status change later in the year.



# IMPORTANT BENEFITS TERMS

## CALENDAR YEAR

A 12-month period of time, starting January 1 and ending December 31.

## ADP TOTALSOURCE PLAN YEAR

Benefits coverage that begins June 1 and ends May 31 of the following year.

## PRIOR AUTHORIZATION (PA)

An authorization form that must be submitted by your doctor for some types of medications.

## STEP THERAPY

PA type that requires a trial of a less expensive drug to treat the same condition before moving up a “step” to a more expensive drug.

## DEDUCTIBLE

The fixed amount you must pay for health care expenses based on a calendar year.

## COPAYMENT (OR COPAY)

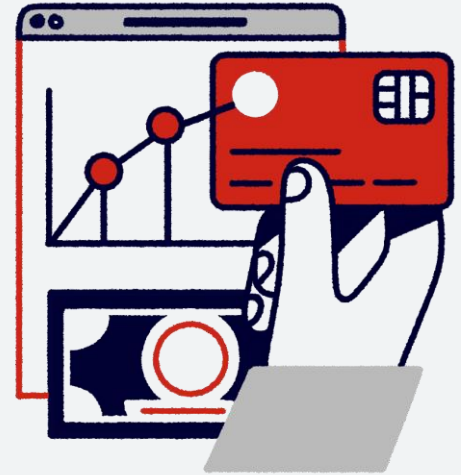
A fixed amount you pay when receiving a medical service or a prescribed medication.

## COINSURANCE

The percentage you pay for covered health services after you've met your deductible.

## OUT-OF-POCKET MAXIMUM

The maximum amount you are responsible for paying for eligible health care expenses for a calendar year.



# IMPORTANT DATES TO REMEMBER



**JUNE 1-MAY 31**

**ADPTS Benefits Plan Year**

Your ADP TotalSource Benefits plan year starts June 1



**SPRING EVERY YEAR**

**Open Enrollment**

Happens during Spring, for a June 1 effective date



**JAN 1-DEC 31**

**Calendar Year Expenses**

Deductible and Out-of-Pocket Maximums

**Deadline to Enroll in Benefits:  
04/13/2026**

\*Once enrollment is active at carrier, please allow 2-3 weeks for delivery of insurance cards

# QUALIFYING LIFE EVENTS

## What is a QLE?

A special event, like a marriage or birth, that allows you to change coverage outside of the annual Open Enrollment.

## Why is this important?

- Opportunity to make updates to your benefits elections
- Request and supporting documents must be received within **60 days of the event\***

### LIFE EVENT:

- Change in family status (i.e. marriage, death in the family, birth)
- A change in benefit coverage (i.e. loss/gain of coverage, OE for dependent, loss of Marketplace coverage)
- A change in residence or other circumstances such as court order/legal requirement, etc.

### SUBMIT YOUR LIFE EVENT ONLINE WITHIN 60 DAYS

Log in to ADP TotalSource and click on Report a Life Change on your Home Page

### APPROVAL PROCESS:

- If approved, date will be 1<sup>st</sup> of the month after request and supporting documents are received
- If Birth/Adoption:
  - Retro to Event date

### GATHER IMPORTANT DOCUMENTATION

- Marriage and/or birth certificate
- SSN, DOB, etc

### REQUEST REVIEW

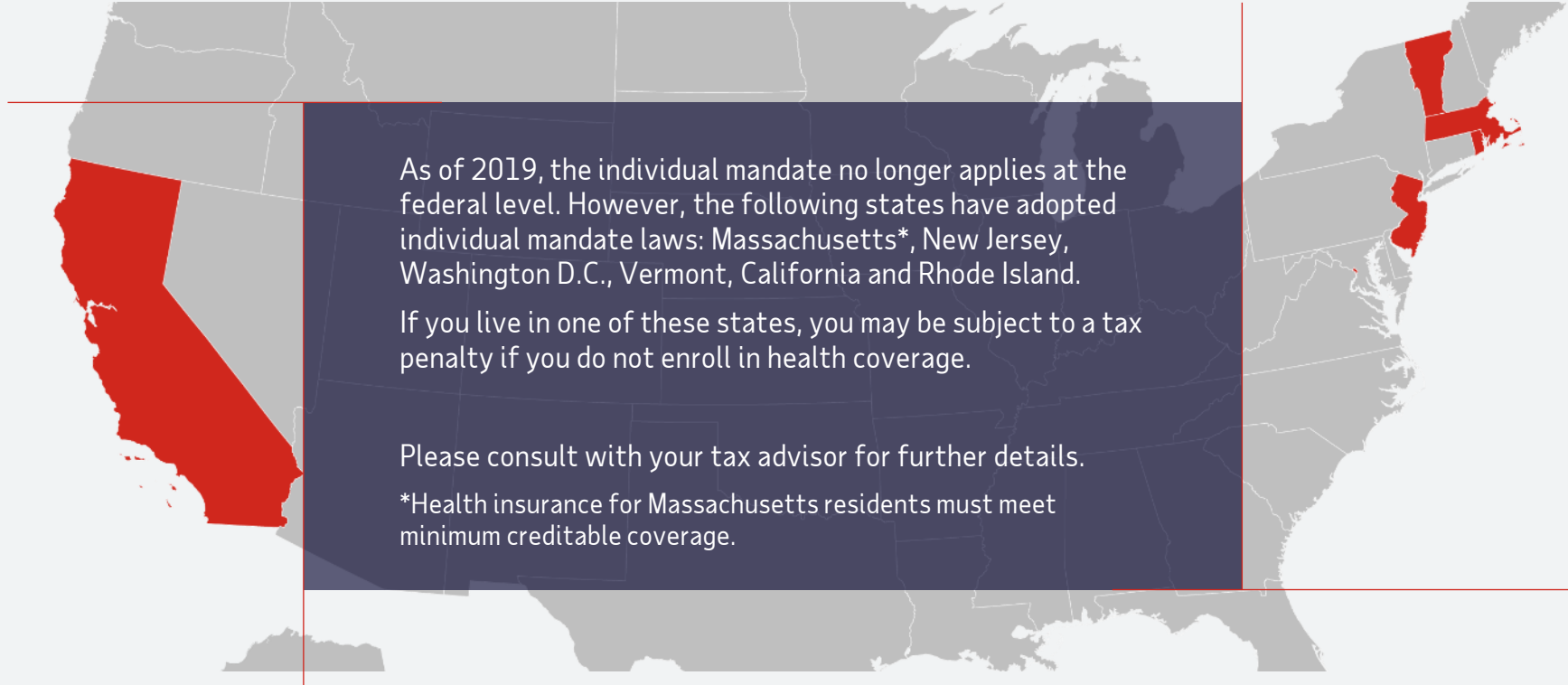
Request is reviewed within 5 days

\*All changes and supporting documentation must be completed within 60 days of the event, or you will have to wait until the next benefit open enrollment period to make benefits elections. For further details on Qualifying Life Events please reference the Summary Plan Description located on the landing page of the QLE online tool.

02

# YOUR BENEFITS OPTIONS

# 2026 state-based individual mandate for medical coverage



As of 2019, the individual mandate no longer applies at the federal level. However, the following states have adopted individual mandate laws: Massachusetts\*, New Jersey, Washington D.C., Vermont, California and Rhode Island.

If you live in one of these states, you may be subject to a tax penalty if you do not enroll in health coverage.

Please consult with your tax advisor for further details.

\*Health insurance for Massachusetts residents must meet minimum creditable coverage.

# PREVENTIVE CARE FOR A HEALTHY FUTURE



# HEALTH SAVINGS ACCOUNT (HSA)

## WHAT IS A HEALTH SAVINGS ACCOUNT?

Available **when enrolled in a High-Deductible Health Plan.**

A Health Savings Account allows you to set aside money on a pre-tax basis that can be used to cover most unreimbursed medical expenses (provided they are eligible medical expenses), pay for dental and vision care expenses or, you can use these funds to save for the future.

## BENEFITS OF A HEALTH SAVINGS ACCOUNT

- Contributions are tax-free
- Potential interest gains accumulate tax-free
- Tax-free distributions for qualified medical expenses

## NEVER LOSE THIS MONEY, FUNDS ROLL OVER ANNUALLY

- You set contribution amounts and keep the funds, even if you change jobs or health plans, or retire



Refer to the **Summary Plan Description (SPD)** for eligibility and coverage details.

# HEALTH SAVINGS ACCOUNT (HSA)

- Your employer is contributing **\$208.33/mo (employee) & \$416.67/mo (employee + spouse, employee + children & employee + family)**
- **You must actively choose to enroll in the HSA.**
  - Don't delay in opening an HSA account. You will **forfeit any employer contribution** you are otherwise eligible for prior to you opening your HSA account.
- There is a maintenance fee of \$1 per month. (NDNU pays)
- Maximum HSA contributions for 2026:
  - \$4,400 individual
  - \$8,750 family
    - Additional \$1,000 "catch up" contribution each calendar year for employees 55 years and older
- Coverage under a non-qualified high-deductible health plan (as a primary insured or as a dependent) will make you ineligible for participation in an HSA. This includes (but not limited to) Medicare, Medicaid, and Tri-Care.



Refer to the **Summary Plan Description (SPD)** for eligibility and coverage details

# MEDICAL PLANS

## Kaiser Permanente (KNORTH), All FT Employees

	2025-2026 Current Plan	2026-2027 New Plan
Plan	KAI-HMOHDHP 2000-3300-North-CA	<b>KAI-HMOHDHP 2000-3400-North-CA</b>
Plan network	Deductible Plan with HSA Option	Deductible Plan with HSA Option
Deductible (individual / family)	\$2,000/\$3,300/\$4,000	\$2,000/ <b>\$3,400</b> /\$4,000
Calendar year out-of-pocket max (individual / family)	\$3,300/\$6,600	<b>\$3,400/\$6,800</b>
Primary care visit / virtual visit	<b>Ded then</b> \$30 / Covered	<b>Ded then</b> \$30 / Covered
Specialist visit	<b>Ded then</b> \$30	<b>Ded then</b> \$30
Urgent care / Emergency room	<b>Ded then</b> \$30 / <b>Ded then</b> \$100	<b>Ded then</b> \$30 / <b>Ded then</b> \$100
Hospitalization inpatient / outpatient	<b>Ded then</b> \$250/ <b>Ded then</b> \$150	<b>Ded then</b> \$250/ <b>Ded then</b> \$150
Prescription copays (mail order available)	<b>Ded then:</b> Tier 1: \$10 Copay Tiers 2-4: \$30 Copay	<b>Ded then:</b> Tier 1: \$10 Copay Tiers 2-4: \$30 Copay
Diagnostics / scans / labs	<b>Ded then:</b> Labs & Xrays: \$10 Copay Advanced Imaging: \$50 Copay	<b>Ded then:</b> Labs & Xrays: \$10 Copay Advanced Imaging: \$50 Copay
Company Yearly HSA Contribution	~\$2,500/\$5,000	~\$2,500/\$5,000

Plan	Coverage level	Monthly cost
KAI-HMOHDHP 2000-3400-North-CA	Employee	\$96.00
	Employee + Spouse	\$802.00
	Employee + Children	\$802.00
	Employee + Family	\$1461.00

Review the Summary of Benefits and Coverage (SBC) for full benefits details. If there are any discrepancies between information on this slide and the SBC, the SBC will control.

# MEDICAL PLANS

Aetna (EPO), All FT Employees

	2025-2026 Current Plan	2026-2027 New Plan
Plan	AETNA-EPOHDHP 2500-100CoplayTIF	<b>AETNA-EPOHDHP 2500-100CoplayTIF</b>
Plan network	Elect Choice EPO (Open Access)	Elect Choice EPO (Open Access)
Deductible (individual / family)	\$2,500/\$5,000 (non-embedded)	\$2,500/\$5,000 (non-embedded)
Calendar year out-of-pocket max (individual / family)	\$3,500/\$7,000 (non-embedded)	\$3,500/\$7,000 (non-embedded)
Primary care visit / virtual visit	<b>Ded then \$30 / \$58/\$30</b>	<b>Ded then \$30 / \$58/\$30</b>
Specialist visit	<b>Ded then \$60</b>	<b>Ded then \$60</b>
Urgent care / Emergency room	<b>Ded then \$85 / Ded then \$350</b>	<b>Ded then \$85 / Ded then \$350</b>
Hospitalization inpatient / outpatient	<b>Ded then \$500/day x3/Ded then \$300</b>	<b>Ded then \$500/day x3/Ded then \$300</b>
Prescription copays (mail order available)	<b>Ded then:</b> Tier 1A: \$3 Copay, Tier 1: \$10 Copay Tier 2: \$45 Copay, Tier 3: \$70 Copay Tier 4: Preferred 30%/Non-Preferred 50%	<b>Ded then:</b> Tier 1A: \$3 Copay, Tier 1: \$10 Copay Tier 2: \$45 Copay, Tier 3: \$70 Copay Tier 4: Preferred 30%/Non-Preferred 50%
Diagnostics / scans / labs	Labs & Xrays: <b>Ded then 0%</b> Advanced Imaging: <b>Ded then \$250 Copay</b>	Labs & Xrays: <b>Ded then 0%</b> Advanced Imaging: <b>Ded then \$250 Copay</b>
Company Yearly HSA Contribution	~\$2,500/\$5,000	~\$2,500/\$5,000

Plan	Coverage level	Monthly cost
AETNA-EPOHDHP 2500-100CoplayTIF	Employee	\$161.00
	Employee + Spouse	\$926.00
	Employee + Children	\$926.00
	Employee + Family	\$1875.00

Review the Summary of Benefits and Coverage (SBC) for full benefits details. If there are any discrepancies between information on this slide and the SBC, the SBC will control.

# KNOW BEFORE YOU GO



## NON-EMERGENCY OPTIONS

### Virtual visits

- Allergies
- Bacterial & viral infections
- Sore throat

### In-person visits

- Vaccinations & injections
- Chronic condition management
- Acute care

### Convenient clinic visits

- Minor illness & injuries
- Wellness & physicals
- Travel health

## URGENT CARE

- Back & neck pain
- Cuts that require stitches
- Minor burns
- Flu, bacterial & viral infections
- Sprains & fractures
- Headaches

## EMERGENCY ROOM

- Chest pain
- Severe abdominal pain
- Trouble breathing
- Uncontrollable bleeding
- Any symptom that could put your life at risk

# GET MORE FROM YOUR BENEFITS



## Maternity Care

Support for a healthy beginning-before, during and after the birth of your baby:

- Classes and programs for expecting parents
- Personalized care from a dedicated team
- Articles, checklists, videos and more



## Wellness Coaching by Phone

Get one-on-one guidance and support to set goals, stick to them and see results from the comfort of home.

Your wellness coach can help you:

- Manage your weight
- Reduce stress
- Quit tobacco
- Eat healthier
- Increase activity



## Optum One Pass Select Affinity Program

Whole body health made easier.

Includes:

- Access to gyms and fitness locations nationwide
- Live, digital fitness classes and on-demand workouts
- Personalized workout builders to try new exercises
- Grocery and home essentials delivery to make healthy eating easy



## Health Classes and Programs

Expert-led classes and programs to help you reach your health and wellness goals.

- Food and nutrition
- Mindfulness-Based Stress Reduction
- Diabetes Nutrition
- Pain Management
- Women's Health



## Self-care apps

Everyone needs support for total health – mind, body and spirit.

- Calm: #1 app for meditation and sleep, designed to help lower stress, anxiety and more
- Headspace: Get help with sleep, stress, focus and more. One-on-one coaching to help create healthy habits that support emotional wellness

# GET MORE FROM YOUR BENEFITS



## Caring for the whole you

Mental health goes hand-in-hand with all your care. Talk with your doctor for an assessment of your needs for a variety of mental, emotional and substance use issues:

- Specialty care
- Self-care and wellness resources
- Digital wellness resources
- Support and resources



## Community Resources

Kaiser helps you find community resources that support your total health and nonmedical needs, including:

- Clothing & household goods
- Food Assistance
- Housing & Shelter
- Social Enrichment
- Transportation
- ...and more!



## Virtual Care

Convenient ways to get care all your health needs-day or night:

- Available 24/7
- Phone visit
- Video visit
- E-visit
- Email your doctor with non-urgent health questions



## Mobile App

Manage your health 24/7 with the Kaiser Permanente app:

- Schedule or cancel routine appointments
- Email your doctor's office
- Check most lab results
- View and pay bills

# GET MORE FROM YOUR BENEFITS



## Aetna Health App

Support for your health journey on the go.

- Single Sign-On access with CVS Virtual Care
- View Status of Claims, Appeals, and Prior Authorizations
- Find Accessible Care
- Refill Prescriptions
- Access Additional Member Benefits



## Over-The-Counter Health Solutions (OTCHS)

Aetna and CVS provide Aetna medical subscribers up to \$140 per year (\$35 per quarter) to spend on qualified CVS Brands over-the-counter medical products. These items include:

- Allergy Medication
- Nasal Mist
- Cold and Flu Medication
- First Aid Supplies
- Headache Relief Medication



## Aetna Health Your Way

A digital health platform to help you achieve your best health in a whole new way.

- Take a health assessment and choose a personalized path
- Read, watch and listen to health content on a wide variety of topics



## Able To Program

Learn how to better manage your emotions and improve your overall health:

- Meet with an experienced care team
- Flexible scheduling for private confidential sessions



## MinuteClinic

Convenient low-cost option to treat a variety of conditions, illnesses and injuries.

- Either in-person or virtually
- More than 900 MinuteClinic locations



Find out more online:  
[Aetna.com](https://www.aetna.com)

# GET MORE FROM YOUR BENEFITS



## Maternity Program with Maven

Virtual support with Maven throughout your pregnancy journey.

- 24/7 Video appointments and messaging with top providers
- A dedicated Care Advocate to answer questions
- On-demand classes, groups and articles for expert guidance

Aetna Healthy Chapters

- Help you make informed decisions throughout your pregnancy.
- Physical and mental well-being support for men and women
- Address health risks affecting men's fertility
- Personalized guidance throughout care journey
- Help you cope with postpartum depression



## Fertility

All Aetna plans include the following fertility benefits:

- Services to diagnose, evaluate, and treat the underlying medical cause of infertility
- Artificial insemination (AI) aka Intrauterine Insemination (IUI)

For questions regarding coverage or if you are looking to begin fertility treatment, please contact Aetna Member Services



## Gennev

- Telehealth appointments with menopause-trained providers
- Appointment availability with board-certified OB/GYNs in 2 days
- Lifestyle and behavioral support for nutrition, weight, sleep, mood and mindfulness.



## Elevate care

Aetna One Choice care management model takes a holistic approach to physical and emotional well-being.

- Offers ongoing 1:1 support
- Integrated utilization management
- 24-Hour Nurse Line



Find out more online:  
[Aetna.com](https://www.aetna.com)



If you're enrolled in an ADP TotalSource medical benefits plan, you and your family (including parents-in-law) are automatically eligible for Health Advocate.

## What is Health Advocate?

- A 3rd party, carrier agnostic, healthcare and benefits concierge service
- Available 24/7 | 250+ languages | For the whole family
- Free, confidential, unlimited access for ADPTS medical plan members

## Expert Help Delivered with Heart:

- Clinical Advocacy: expert guidance from nurses and clinicians for complex needs, diagnoses, chronic conditions, treatments, medications, doctor visits
- Benefits Navigation: claims, coverage, billing errors, prior authorizations
- Care Coordination: find the right care, schedule appointments, transfer records
- Cost Savings: prescriptions, procedures, negotiating bills

## ACCESSING SERVICES:

Members can call, go online, or use the mobile app to initiate a case when they need help.

A Personal Health Advocate will be assigned and works on the member's behalf from start to finish, while providing support and updates until the case is complete.

**866-695-8622**

**HealthAdvocate.com/  
ADPTotalSource**

## REGISTERING IS EASY!

Download the app today!



Registration code: WY5U98L  
Call ▪ Email ▪ Message ▪ Live Chat

# GUARDIAN DENTAL



- Review the details of your dental benefits.
- Look up coverage amounts, including deductible and co-insurance.
- Estimate the cost of dental care.
- Check for rollover dollars.
- Look up participating dentists.
- Check claim status.
- Access discounts on goods and services.



**Talk to someone:  
888-482-7342**

**Find out more online:  
[GuardianLife.com](https://GuardianLife.com)**

# DENTAL PLAN

Guardian Life Ins. Company, All FT Employees

	2025-2026 Current Plan	2026-2027 New Plan
<b>Plan</b>	Guardian-Premier 2000 Area 1G	Guardian-Premier 2000 Area 1G
<b>Deductible individual/family</b>	None/None	None/None
<b>Benefit Maximum</b>	\$2,000	\$2,000
<b>Preventative services</b>	100%	100%
<b>Basic services</b>	80%	80%
<b>Major services</b>	50%	50%
<b>Orthodontic services - Lifetime Max</b>	50%-treatment - \$1,500	50%-treatment - \$1,500
<b>Maximum Rollover Benefit</b>	Claim Threshold \$800 <b>Rollover Amt \$400</b> Max Rollover Account Limit \$1,500	Claim Threshold \$800 <b>Rollover Amt \$400</b> Max Rollover Account Limit \$1,500

Plan	Coverage level	Monthly Cost
<b>Plan-name</b>	Employee	\$7.00
	Employee + Spouse	\$60.18
	Employee + Children	\$84.18
	Employee + Family	\$137.49

Review the Summary of Benefits and Coverage (SBC) for full benefits details. If there are any discrepancies between information on this slide and the SBC, the SBC will control.

# VSP CHOICE PLAN



## MEMBER PERKS:

- No ID cards required
- Access to more than \$3,000 in savings from VSP and popular brands
- Special offers available at all network doctor locations
- Huge selection of contact lenses and designer frames with Eyeconic
- Up to 60% off on affordable hearing aids through TruHearing

**vsp.**  
vision care

**Talk to someone:  
800-877-7195  
Mon to Sat  
6AM to 5PM Pacific  
Time**

**Find out more online:  
[vsp.com](https://www.vsp.com)**

# VSP CHOICE PLAN

## THE VISION PLAN YOU NEED

- \$10 copay for vision exams
- \$15 copay for prescription glasses (incl. single vision, lined bifocal, lined trifocal, and standard progressive lenses)
- \$225 allowance for frames & 20% off amount over your allowance
- \$175 allowance on contacts
- 15% off contact lens exam
- \$150 allowance for Custom LASIK, Custom PRK, Bladeless LASIK, LASIK, or PRK
- 15% off regular price or 5% off promotional pricing on laser vision care

NOTE: The frequency for copays, allowances and discounts is once per plan year.

Plan	Coverage Level	Monthly Cost
VSP Vision	Employee	\$3.16
	Employee + Spouse	\$10.86
	Employee + Children	\$10.86
	Employee + Family	\$17.37



**Talk to someone:  
800-877-7195  
Mon to Sat  
6AM to 5PM Pacific  
Time**

**Find out more online:  
[vsp.com](https://www.vsp.com)**

Review the Benefit Summary for full benefits details. If there are any discrepancies between information on this slide and the Benefit Summary, the Benefit Summary will control.

# BASIC LIFE & ACCIDENTAL DEATH AND DISMEMBERMENT | LONG-TERM DISABILITY



Basic \$50,000

**Basic Life Insurance  
\$50,000**

Employer paid

Offered to all Full-time  
eligible employees

LTD1 60% \$10,000/mo-90

**LTD Benefits  
60% up to \$10,000 per  
month after 90 days of  
disability.**

Employer paid

Offered to all Full-time  
eligible employees



# LET'S COVER YOUR VOLUNTARY BENEFITS

# VOLUNTARY SUPPLEMENTAL HEALTH BENEFITS

## ACCIDENTAL INSURANCE

- Pays benefits in the event of injury such as a fracture, burn, ligament damage or concussion
- Benefit levels range from \$75 up to \$15,000 for high plan, and \$50 to \$10,000 low plan
- Includes health screening benefit
- No medical evidence required

## CRITICAL ILLNESS

- Reduces the financial impact of a major illness by paying a full lump sum benefit
- Benefit choices range from \$10,000 - \$50,000 max
- Includes health screening benefit
- No medical evidence required

## HOSPITAL INDEMNITY

- Pays benefits for admittance into a hospital for care
- Funds can be used to offset medical plan out of pocket expenses
- Includes health screening benefit
- No medical evidence required

Visit [www.BenefitsGo.com/EEpaidBenefits](https://www.BenefitsGo.com/EEpaidBenefits) to learn more.

# VOLUNTARY LIFE & LEGAL BENEFITS

## TERM LIFE INSURANCE

- Employee coverage offered in increments of \$10,000 up to a maximum \$1,000,000
- Spouse coverage up to \$20,000
- Child coverage is available in \$5,000, \$10,000, \$15,000 and \$20,000

## ACCIDENTAL DEATH & DISMEMBERMENT

- Designed to help provide employees financial protection in the event of a significant injury due to an accident.
- Employee & Family coverage available in \$10,000 increments with minimum \$50,000 and up to a \$750,000 max

## METLIFE LEGAL

Access to a large network of experienced attorneys to assist with:

- Estate planning, home sales, tax audits, wills, identity theft, buying a home, estate planning, traffic ticket defense and MORE!
- Caregiving Support (Family First)
- Reproductive Assistance Law
- Turbo Tax online preparation and filing software
- Can only cancel during Open Enrollment

Visit [www.BenefitsGo.com/EEpaidBenefits](https://www.BenefitsGo.com/EEpaidBenefits) to learn more.

\* Review policy details for pre-existing terms and conditions including guaranteed issue eligibility

# VOLUNTARY DISABILITY BENEFITS

## SHORT-TERM DISABILITY

- Provides you with continuing weekly income during the initial weeks while you are out of work due to an illness or accident
- Option to elect either 60% or 20% of gross weekly earnings in coverage
- Option to choose a 14/14 or 7/7-day elimination period on the 60% plans
- New hire guaranteed issue for 60% or 20% coverage. All late enrollments will require completion of statement of health.
- Those enrolled in employer paid STD are limited to 20%

Visit [www.BenefitsGo.com/EEpaidBenefits](https://www.BenefitsGo.com/EEpaidBenefits) to learn more.

\* Review policy details for pre-existing terms and conditions including guaranteed issue eligibility



# MORE BENEFITS TO FIT YOUR LIFESTYLE

# HEALTH CARE FLEXIBLE SPENDING ACCOUNT (HCFSFA)

- The current Plan Year contribution limit is **\$3,400**
- Health care FSA funds can be used for eligible medical, dental and vision expenses
- **Up to \$680** of your remaining health care or limited health care FSA balance may be carried over into the coming Plan Year if you remain eligible to participate in the FSA\*
- If you participate in an HDHP, you will only be able to elect a Limited Health Care FSA
  - **The Limited Health Care FSA will only cover eligible dental and vision expenses**, so consider contributing less
  - The HDHP is meant to be paired with an HSA. The HSA will cover unreimbursed, qualified medical, dental and vision— so plan carefully when choosing your FSA contribution amount
  - You **MUST** re-elect each Open Enrollment period
  - Optum requires substantiation (receipts or documentation) for each FSA card swipe to confirm the expense.

\* Refer to the **Summary Plan Description (SPD)** for eligibility and coverage details. Carryover does not apply to the Dependent Care FSA.



## Important deadlines:

**May 31, 2027**  
for incurring  
claims

**July 30, 2027**  
for requesting  
reimbursement

# DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT (DCFSA)

## Use for non-medical, work-related dependent care expenses

- Examples: after-school programs, preschools, elderly home care
- Eligible dependents are children under 13 and certain other qualifying relatives\*

## Plan contributions (\$50 – \$7,500)

- \$50 to \$7,500 if single taxpayer or married filing jointly
- \$50 to \$3,750 if married and filing separately
- \$50 to \$1,500 if a Highly Compensated Employee\*\*
- Elections are applicable per Plan Year (6/1 – 5/31) but IRS contribution limits are applied per Calendar Year. If you are newly eligible in the middle of a Plan Year, elect carefully and make sure to consider the number of months remaining in the Plan Year when electing your FSA contribution amount so that you do not exceed IRS limits.

**DCFSA does not include carry over allowance and does not cover medical expenses for dependents.**

\* Refer to the **Summary Plan Description (SPD)** for eligibility and coverage details

\*\* HCE contribution limit is based on the ADP plan year, not calendar year

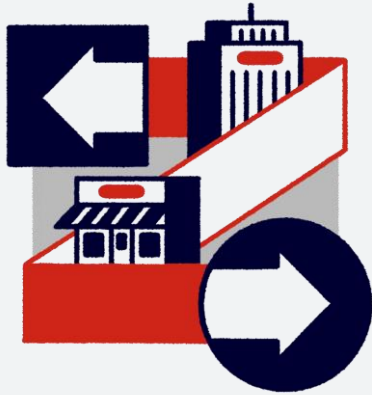


## Important deadlines:

**May 31, 2027**  
for incurring  
claims

**July 30, 2027**  
for requesting  
reimbursement

# COMMUTER BENEFITS



Set up deductions for Transit and/or Parking during your online Open Enrollment.

- Funds are available on the Transit/Parking card within 3 business days of each pay period.
- You can make changes or participate directly at ADP TotalSource.
- You have until the last day of the month to sign up for the next month.
- Deductions start the same month as the benefits.

## Transit

**Up to \$340/month**

Pay for transportation expenses with pre-tax funds.

## Parking

**Up to \$340/month**

Pay for eligible parking expenses with pre-tax funds.

# ALL-IN-ONE OPTUM BANK MASTERCARD

For all spending accounts (HCFSAs/DCFSA/Commuter Benefits) and HSAs



## Optum Customer Service

800-243-5543 / [optumbank.com](https://www.optumbank.com)

Monday – Friday 8 a.m. – 10 p.m. ET

Saturday and Sunday 9 a.m. – 5:30 p.m. ET

## READY. SET. SIMPLIFY.

Optum Bank makes it easy to consolidate your accounts by using just one card. If you're enrolled in multiple programs through ADP TotalSource, your card automatically debits from the right account.

### Use your debit Mastercard for:

- Health Care/Limited Purpose FSA
- Dependent Care FSA, if the vendor can accept payment cards
- HSA
- Transportation
- Parking

### About your ADP payment card:

- You'll receive two cards.
- You can authorize others to use your card.
- You may request additional cards under your name only from Optum bank.

03

# ESSENTIAL RESOURCES

# EMPLOYEE ASSISTANCE PROGRAM (EAP)

LifeCare.  
(866) 574-7256

**A confidential service designed to help employees with a variety of personal concerns**

## Emotional health

- Stress, anxiety, depression, grief and more

## Work-Life Services

- Childcare, senior care, legal, financial, wellness and everyday needs

**ADPTotalSource.ADP.com**    **Myself > Benefits > EAP**

Emotional Health: Employees and their household members have access to three (3) sessions per year per concern, and three (3) clinical concerns per calendar year. Work-Life Services include unlimited research and referral



# EXCLUSIVE DISCOUNTS FOR LIFE'S ADVENTURES

## LIFEMART DEALS COVER IT ALL

- Tuition savings and discounts at leading child and senior care centers
- Deals for travel, groceries, school supplies, health and wellness, electronics and more
- Shop as often as you'd like, there's no limit on the savings

[ADPTotalSource.ADP.com](https://ADPTotalSource.ADP.com)    **Myself > Benefits > Discounts**



# WAGMO PET WELLNESS

## MULTIPLE PLANS TO TAKE CARE OF YOUR FURRY FRIENDS!

- Wagmo reimburses everyday expenses, like routine and preventive care, associated with pet ownership.
  - Reimbursement typically occurs within 24 hours
- No networks, no deductibles. Wagmo benefits are available wherever you care for your pet.
- Unlimited telehealth services for 24/7 peace of mind.
- Exclusive member perks, including discounts on medications, food, daycare credits, products and services.

Plan selection can be done during Open Enrollment.

Learn more at <https://wagmo.io/ADPTS>



# NORTON LIFELOCK BENEFIT PREMIER PLUS



## Identity and Financial Protection

Keep personal information and finances safer:

- Monitoring & Alerts
- Dark Web Monitoring
- Identity Restoration & support
- Credit Lock & Freeze Center
- Million Dollar Protection Package



## Digital Protection

Keep you and your family safe from scams and security threats:

- Anti-Virus
- Cloud backup
- Parental Control
- Genie Scam Protection Pro
- Cyber Crime Insurance



## Privacy Online

Gain control of your personal data:

- VPN
- Social media Monitoring
- Privacy Monitoring Assistant (Data Removal)
- Password Manager
- Anti-Track



## Financial Wellness

Help in managing your finances:

- Credit Score Insights
- Credit Monitoring
- Financial Monitoring
- Income & Expense Tracking



Find out more online:  
[Norton.com/PremierPlus/ADPTS](https://Norton.com/PremierPlus/ADPTS)



# 04

## HOW TO ENROLL LIKE A PRO

# WHY YOU SHOULD ENROLL BEFORE THE DEADLINE



- Find and choose the coverage that matches your life now and in the future.
- Know your **exact** paycheck contributions when the plan begins.
- Peace of mind about your coverage.
- Missing Open Enrollment could result in a loss of coverage or a change of plan

**Even if you waive coverage, you must complete the Open Enrollment process**

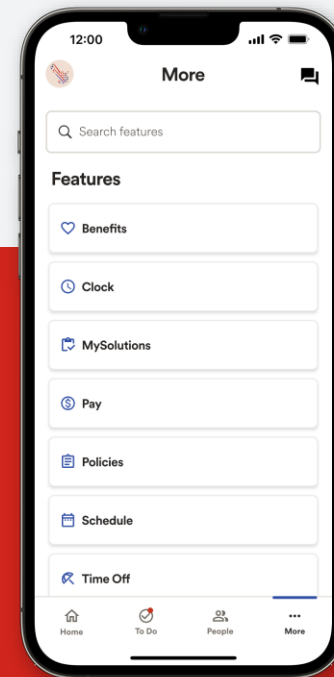
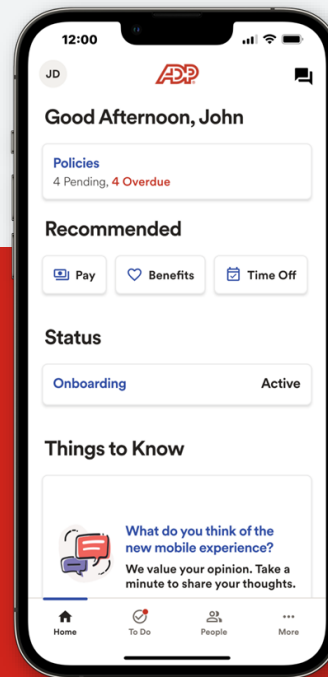
# DO MORE WITH OUR MOBILE APP

## Your benefits ... at your fingertips

- Compare different benefits plans
- Complete your enrollment process in the app
- Add or update your dependents or beneficiaries
- View your current and past pay statements and W-2s
- Manage or update your direct deposit and tax withholdings
- Access MySolutions for how-to guides or submit a case



ADP Mobile Solutions App



# CHECK OUT ADP TOTALSOURCE

## Access benefit materials on your ADP TotalSource homepage:

- Find the 2026-2027 Benefit Resources tile
- Select Tools/References
- View benefit materials like:
  - Presentation slides
  - Resource guides

## The TotalSource Forms Library is where you can find important benefits materials, like:

- Your Summary Plan Description (SPD)
- Summary of Material Modifications (SMM)\*
- Other important benefits notices
- To access:
  - Find the Resources tab
  - Click TotalSource Forms Library

\*ADP TotalSource, Inc. modifies its benefits programs, from time to time. When applicable, you will receive a SMM or in some cases a notice that explains material changes to the benefits programs. You and your dependents should not rely on any oral description of the Plan because the written terms of the Plan will always govern.

# UNCOVER NEW RESOURCES, INFO, TOOLS AND CONTENT

## MyLife

- Dig into info on benefits, financial health and discounts.
- Get helpful tips for your health, wealth, life and work.
- Receive quarterly newsletters to your email address on file.
- **FUN FACT** – many of the topics discussed today have accompanying articles!

[MyLife.adp.com](https://www.mylife.adp.com)



# LET'S GET YOU ENROLLED

## 01

Welcome - to start enrolling:

- Visit [ADPTotalSource.adp.com](https://ADPTotalSource.adp.com) or use the ADP Mobile app
- Click on **Enroll Now** or **Start Enrollment** to kick off the election process.
- Find your enrollment options via the pop-up or on the Myself tab, under the Benefits section.

## 02

Manage Dependents and Beneficiaries

- Under Manage Dependents, add your dependent(s), beneficiaries or both to your plans.
- You'll need:
  - A social security number
  - Date of birth
- Adding a dependent will automatically update the plan cost based on your coverage level selection.

Welcome

Manage  
Dependents and  
Beneficiaries

Help Me Choose

Enroll in  
Benefits

Health  
Insurance

Spending  
Accounts

Life and Other  
Supplemental  
Insurance

Additional  
Benefits

Update  
Beneficiary  
Percentages

Review and  
Confirm

# HELP ME CHOOSE

Employee Decision Support Powered by Nayya

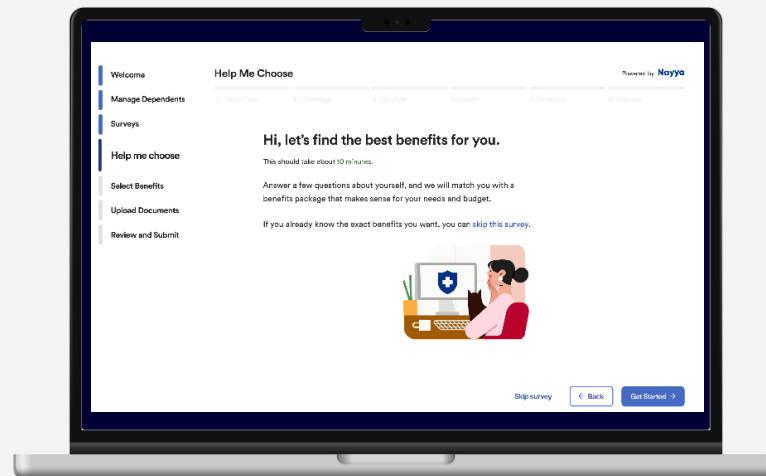
## 03

Choosing the best benefits for your lifestyle just got easier

Our online Employee Decision Support tool – Help Me Choose – empowers you to find the best coverage for your unique needs, using hyper-personalized benefits recommendations.

### Why use Help Me Choose

- Find the right coverage at the right cost
- Save time and energy during enrollment
- Access the benefits that matter most to you



Welcome	Manage Dependents and Beneficiaries	<b>Help Me Choose</b>	Enroll in Benefits	Health Insurance	Spending Accounts	Life and Other Supplemental Insurance	Additional Benefits	Update Beneficiary Percentages	Review and Confirm
---------	-------------------------------------	-----------------------	--------------------	------------------	-------------------	---------------------------------------	---------------------	--------------------------------	--------------------

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# VIEW ALL AVAILABLE PLANS

## 04

### Enroll in benefits

- View your available health insurance options. You will be able to enroll or waive coverage.
  - Click on plan comparison to compare multiple options.
  - Click on additional details to review the full plan document.
- The cost of the plans will show based on the number of covered individuals you select for your plan.


## 05

### Compare Health Insurance Plans

#### Available Plans

#### Health and Welfare - Medical

Select the plan that meets your needs.

 Your company requires you to enter a reason to waive this coverage.

#### Covered Individual

Seba Ahmed (You)

**5 Plans Available** [↔ Plan comparison](#)

Welcome

Manage  
Dependents and  
Beneficiaries

Help Me Choose

Enroll in  
Benefits

Health  
Insurance

Spending  
Accounts

Life and Other  
Supplemental  
Insurance

Additional  
Benefits

Update  
Beneficiary  
Percentages

Review and  
Confirm

# SIGN UP FOR THE OPTUM HSA

If you elected a qualified plan

## 06

To Enroll in an HSA

- Enter the amount you want to contribute either per plan year or per pay period. Click **Confirm details**.
- If you are not contributing but your employer is, enter \$0 and click **Preview** and enroll.

You **MUST** complete this step and respond to Optum or you won't be enrolled in the HSA.

**Consumer Health and Savings Accounts - Health Savings Account**  
Select the plan that meets your needs.

**1 Plan Available**

**HSA-Optum** [Select contribution type to view the cost.](#)

Provider  
**OPTUM**

**Contributions**  
Enter contribution amount to view your estimated cost.  
Your estimated annual contribution can be any amount from \$0.00 up to

For the entire year, I want to contribute:

Maximum Yearly Goal

Custom Amount

**Confirm details for this plan selection.** [Confirm details](#)

Welcome

Manage  
Dependents and  
Beneficiaries

Help Me Choose

Enroll in  
Benefits

Health  
Insurance

Spending  
Accounts

Life and Other  
Supplemental  
Insurance

Additional  
Benefits

Update  
Beneficiary  
Percentages

Review and  
Confirm

# CHOOSE YOUR FLEXIBLE SPENDING ACCOUNT

(If you wish to participate)

## 06

### FSA

- Choose to enter either Per Pay Period or Annual amount.
- Contribution amount will be based on the plan year, not calendar year.
- You **MUST** re-elect FSA each open enrollment period.

### Limited FSA

- Limited FSA only covers basic dental and vision expenses if also enrolled in an HSA.
- You **MUST** re-elect Limited FSA each open enrollment period.

### Dependent care (non-medical dependent care expenses)

- Choose to enter either Per Pay Period or Annual amount.
- Contribution amount will be based on the plan year, not calendar year.
- IRS contribution limits are applied per calendar year.
- You **MUST** re-elect Limited FSA each open enrollment period.

Welcome	Manage Dependents and Beneficiaries	Help Me Choose	Enroll in Benefits	Health Insurance	Spending Accounts	Life and Other Supplemental Insurance	Additional Benefits	Update Beneficiary Percentages	Review and Confirm
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# FINAL STEPS ...

## 07

- Review the Life and Other Supplemental Insurance section as well as Additional Benefits.
  - You can view details of the plans at:  
[www.BenefitsGo.com/EEpaidBenefits](http://www.BenefitsGo.com/EEpaidBenefits)
- Be sure to Update Beneficiary Percentages.
- Have a thorough, final look at your benefit elections and click on the submit enrollment button to complete your election process.
- If you want to finalize later, click on finish later. You can also click the back button to make changes to your elections.

**Remember to hit  
Submit enrollment!**

[Finish later](#)

← Back

Submit enrollment

Welcome

Manage  
Dependents and  
Beneficiaries

Help Me Choose

Enroll in  
Benefits

Health  
Insurance

Spending  
Accounts

Life and Other  
Supplemental  
Insurance

Additional  
Benefits

Update  
Beneficiary  
Percentages

Review and  
Confirm

# MAKE A PLAN TO GET COVERED!

## ENROLLMENT DEADLINE

**04/13/2026**



Download the **ADP Mobile Solutions** app:  
[adp.com/gomobile](https://adp.com/gomobile) or use  
the **QR code**

## IMPORTANT NEXT STEPS

- Enroll before the deadline on **ADPTotalSource.adp.com** or through the mobile app.
- Review your current coverage.
- Gather dependent(s) SSN(s) and choose primary care doctor(s), if needed.

## NEED HELP? CONTACT MYLIFE ADVISORS

**844-448-0325**

**Monday – Friday**

**8:00 a.m. – 11:30 p.m. ET**

**7:00 a.m. – 10:30 p.m. CT**

**6:00 a.m. – 9:30 p.m. MT**

**5:00 a.m. – 8:30 p.m. PT**

**MyLifeAdvisor@adp.com**

Spanish support and  
language line also available



# THANK YOU FOR YOUR ATTENTION!

These resources will help you enroll in coverage that keeps up with your pace.

# FIND PROVIDERS

## HMO

- 01** Head to [healthy.kaiserpermanente.org](https://healthy.kaiserpermanente.org).
- 02** Select **Doctors and Locations** from the menu bar.
- 03** Choose your location
- 04** Search by doctors or locations or by zip code
- 05** Click on View All Filters to refine your search by type of physician, city, hospital, affiliation, plans accepted and more

# PRESCRIPTION LOOK-UP

- 01 Head to **healthy.kaiserpermanente.org**.
- 02 Choose your location. Then select **Health & Wellness**.
- 03 Scroll to the Tools for you section. Under Pharmacy services, select **Manage your prescriptions**.
- 04 Select **Search our online drug formulary**
- 05 Enter the drug name in the search bar

# FIND PROVIDERS – IN NETWORK

## NETWORK OPTION

- 01 Head to **Aetna.com**
- 02 Click **Find a doctor**
- 03 Under Don't have a member account, select **Plan from employer**
- 04 Continue as guest and enter your home location
- 05 Select a health plan
- 06 View doctors by category or specific information



# FIND MEDICATIONS

- 01 Head to [aetna.com](https://www.aetna.com).
- 02 Click **Find a drug**
- 03 Select **2026** as the plan year
- 04 Select **Advanced Control Plan-Aetna** for the plan
- 05 Click **Go to Advanced Control Plan-Aetna**
- 06 Select **Find medicine** for the most current information

