

BENEFITS ENROLLMENT IS APRIL 27 – MAY 8, 2026

Open Enrollment is your annual opportunity to review and update your benefits for the coming plan year. At Opensity Solutions, we believe our greatest asset is our people. That's why we invest in a robust, well-rounded benefits package designed to meet the unique needs of you and your family. This overview provides information on the benefits available to you so you can make informed decisions. For full plan details, see our 2026 Benefits Guide at OpensityBenefits.com.

This year's benefits will consist of a shortened plan year and elections made for this enrollment will be in effect from June 1, 2026, to December 31, 2026. The deductibles for 2026 will run from June 1 through December 31. We will have another Open Enrollment at the end of 2026 for the 2027 plan year, which will begin January 1 and run through December 31.

ACTION REQUIRED: You Must Enroll to Have Benefits Coverage

This is an **ACTIVE** Open Enrollment, which means you must make new elections during the Open Enrollment period. New benefit and insurance options are available for you to elect coverage for the remainder of 2026.

What Happens If You Don't Enroll?

Your health benefits will be canceled on May 31, 2026, and you will not have Opensity Solutions healthcare coverage for the remainder of 2026.

How to Enroll by May 8

Starting April 27,
visit **Opensity
Workday**, our
benefits portal,
to view your
benefits options
and make your
elections.



Opensity Solutions | 135 South LaSalle Street, #3100, Chicago, IL 60603

Annual Benefits ENROLLMENT is April 27 – May 8, 2026

ACTION REQUIRED

You **MUST** enroll to ensure you have benefits coverage for the upcoming plan year. See inside for your 2026 benefits and enrollment details.

<<FIRST NAME>> <<LAST NAME>>

<<ADDRESS 1>>

<<ADDRESS 2>>

<<CITY>>, <<STATE>> <<ZIP>>

Opensity Solutions

Annual Benefits ENROLLMENT

April 27 – May 8, 2026

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YOUR NEW 2026 BENEFITS GO LIVE JUNE 1ST

Benefits Call Center - Lockton On Call

All benefits eligible employees can contact Lockton On Call for questions about their health and wellness benefits. These Benefits Specialists have expert knowledge of our OpenSity Solutions benefits and are available to:

- Help you understand the benefits available to you
- Provide personalized benefits support tailored to your situation so you can choose the benefits that are best for you and your family
- Answer basic claims questions
- Assist you in updating your benefits if you experience a qualifying life event
- And more!

Contact Lockton On Call at **844.419.3192** or OpenSitySolutionsBenefits@lockton.com. Representatives are available Monday – Friday, from 7am – 6pm CT.

Remember: OpenSity benefits are effective on June 1, 2026. Your benefits with Epiq GBTS will end on May 31, 2026. Make sure to submit any claims incurred before May 31 to your Epiq GBTS plans.



New Medical Plan Options

Our medical plans — administered by **Blue Cross Blue Shield Illinois (BCBS IL)** and **Apex/TRES Health** — give you more flexibility to choose coverage that truly fits your needs. Available plan options fall into two tiers: major coverage for a wide range of comprehensive services, and basic coverage for essential services only.

The table below summarizes the plan options available under each tier. With the move to BCBS IL and Apex/TRES Health, provider networks may differ from those you have access to through Cigna. We encourage you to check whether your doctors are in network with BCBS IL or Apex/TRES Health before enrolling. For more details, see the 2026 Benefits Guide at [OpenSityBenefits.com](https://www.opensitybenefits.com). **Good news! 98% of the utilized Cigna providers are also in-network with BCBS IL.**

Your spouse/domestic partner is eligible only if they are not eligible for coverage under their employer's health plan.

TIER	Plan Options	Overview	May Be Best If...
Major Blue Cross Blue Shield of Illinois (BCBS IL)	<ul style="list-style-type: none"> • High Deductible Health Plan (HDHP) • Base PPO • Buy Up PPO 	<ul style="list-style-type: none"> • Full comprehensive medical coverage. • You can choose between lower paycheck deductions with higher deductibles or higher paycheck deductions with a lower deductible. • Most covered services are not subject to annual caps but may be subject to prior authorization. 	<ul style="list-style-type: none"> • You regularly use your plan and want comprehensive coverage. • You'll generally pay more for coverage out of each paycheck, but you'll be protected if you experience an unexpected health event or need to use your plan frequently.
Basic Apex/TRES Health	<ul style="list-style-type: none"> • Minimum Essential Coverage (MEC) • Minimum Value Coverage (MVP) 	<ul style="list-style-type: none"> • Does not provide full major medical protection. • Lower paycheck deductions compared to comprehensive coverage. • Focuses on specific services with copays or set reimbursement limits 	<ul style="list-style-type: none"> • You rarely use your plan and need coverage only for essential services. • You'll generally pay less for coverage, but you'll be responsible for the full cost of services that either aren't covered or exceed annual caps.

New Dental Carrier & Plan Options

Your dental carrier will move from Cigna to Guardian. This transition offers a wider network of providers while continuing to offer two plan options: the Base plan and the Buy Up plan. Both plans cover preventive, diagnostic, basic, and major services.

The Guardian Base Plan will cost you less per paycheck than your current Cigna DHMO. Unlike your current DHMO plan, the Guardian Base plan is a DPPO, offering similar coverage with the added flexibility to see providers both in- and out-of-network.

Contributions for the Buy Up plan will be slightly higher than what you pay today under the Cigna DPPO, but you'll receive a greater level of coverage. This includes orthodontic

SAVE MORE WITH TAX-ADVANTAGED SPENDING ACCOUNTS

Health Savings Account (HSA)

If you enroll in the BCBS of IL HDHP for medical coverage, you're eligible to open and contribute to a Health Savings Account (HSA) **administered by HealthEquity**. This account lets you set aside pretax dollars to pay for qualified medical, prescription drug, dental, and vision expenses you have now or in the future.

The HSA offers a triple-tax advantage: contributions are tax-free, interest accumulates tax-free, and withdrawals for qualified expenses are tax-free. HSA funds roll over year to year and the account is yours to keep — even if you leave OpenSity Solutions or retire. You can also invest HSA funds to grow your savings even more. Plus, once you reach normal retirement age, you can use HSA funds to cover any expenses you choose.

The IRS limits annual contributions to \$4,400 for individual coverage and \$8,750 for family coverage in 2026.

OpenSity flexible spending accounts are effective 6/1. All incurred claims with Epiq GBTS need to be submitted by the account termination, 5/31.

coverage for children (up to age 19), with a rollover account for the annual benefit maximum. A rollover account lets you carry over unused benefit dollars from one plan year to the next, so you can use them for future dental expenses.

New Vision Carrier & Plan Design

Your vision plan carrier will transition from **EyeMed to VSP**. While there will be some minor changes to the plan design, your per-paycheck costs will be lower than what you currently pay for EyeMed. You'll also have access to VSP's nationwide network — the largest provider network in the country.

Flexible Spending Accounts (FSA)

OpenSity Solutions offers three Flexible Spending Accounts (FSAs) through **HealthEquity**. These accounts allow you to contribute pretax dollars to pay for eligible health care, dependent care, and commuting expenses you have during the year. This lowers your taxable income, which saves you money while you manage everyday expenses.

FSA TYPE	2026 Cont. Limit	Eligible Expenses	Use-It-Or-Lose-It?
Healthcare FSA	\$3,400	Medical, prescription drug, dental, and vision costs.	You can carry over up to \$680.
Dependent Care FSA	\$7,500	Care costs — like daycare, after-school programs, and summer day camp — for children under age 13 or dependents of any age physically or mentally incapable of self-care.	Unused funds are forfeited at year-end.
Commuter FSA	\$340	Commuting-related transit and parking costs.	Funds carry over month to month and year to year, as long as you remain employed with OpenSity Solutions.

Life and AD&D

Your Life and AD&D insurance will remain with **New York Life**. You don't need to take any action — you're automatically enrolled in the employer-paid Basic Life and AD&D coverage. **If you're currently enrolled in Supplemental Life and AD&D, your coverage will roll over.**

For this enrollment only, you can add or increase coverage for yourself and/or your spouse without having to answer any medical questions, up to the plan's guarantee issue (\$250,000 for employees and \$50,000 for spouses).

Short- and Long-Term Disability

Your Short- and Long-Term Disability insurance will remain with **New York Life**. You're automatically enrolled in the employer-paid STD coverage. **If you're currently enrolled in LTD, you will need to re-enroll in coverage.**

This enrollment period also offers a one-time opportunity to enroll in LTD with no medical questions required. At any other time, LTD enrollment is subject to medical underwriting.

Note: Hourly employees are subject to a one-year waiting period from their date of hire before becoming eligible for STD benefits.

401(k) Retirement Plan

Your 401(k) Retirement Plan will continue to be administered by **Fidelity**, but the company match formula is changing. Starting June 1, 2026, the company will match on an annual basis, 25% for every \$1 you contribute, up to 8% of your salary, after 1 year of employment.

You can contribute up to \$24,500 in pretax or Roth contributions to the 401(k) Retirement Plan in 2026. Plus, if you're age 50 or older, you can contribute an additional \$8,000 in catch-up contributions to the plan, for a total of \$32,500. If you're ages 60 to 63, you can contribute an additional \$3,250 in catch-up contributions for a total of \$35,750.

Great news! Your new voluntary LTD rates are lower. Check out the new rates in Workday!

Take Advantage of Work/Life Benefits

Legal
Legal coverage through **LegalShield** can help protect you from the high cost of attorney fees by providing legal services and courtroom representation. As a member, you are covered for expected and unexpected legal needs, including real estate closings, will preparation, traffic matters, divorce and much more.

ID Theft
Everyday activities, like online shopping, banking, and browsing, can expose your personal information. ID Theft insurance through **IDShield** protects your identity and financial security by providing services like identity and credit restoration, emergency cash assistance and financial recovery, helping you if your personal information is compromised.

Pet Insurance
OpenSity Solutions is proud to offer pet insurance to all employees through **Figo**, which provides coverage for your dog or cat for all accidents and illnesses, prescription medications, hereditary conditions and more.

Supplemental Health
Accident, Critical Illness, and Hospital Indemnity plans will continue to be offered by **New York Life**.

Attend a Benefits Webinar

To support you during Open Enrollment, OpenSity Solutions will host a series of live webinars designed to help you better understand your 2026 benefits. 2026 Open Enrollment Webinar Schedule:

- April 21 @ 11 CT
- April 29 @ 11 CT
- April 23 @ 1 CT
- May 1 @ 1 CT

We encourage you to join the session(s) that work best for you. *To join, visit [OpenSityBenefits.com](https://www.opensitybenefits.com) or scan the QR code.*



Explore Your Benefits
Find everything you need at [opensitybenefits.com](https://www.opensitybenefits.com) — including coverage options, plan details, and helpful tools — so you can make the best decisions for you and your family.