

2026

Plan Year



EMPLOYEE BENEFITS OPEN ENROLLMENT

Effective Date: January 1, 2026 through
December 31, 2026

Open Enrollment: November 3, 2025
through November 14, 2025





2026 OPEN ENROLLMENT

This is your opportunity to make changes to your benefits – effective January 1, 2026

- Change your benefit elections
- Add/Drop coverage for yourself and dependents
- Enroll in the Flexible Spending Accounts

This is your **ONLY** opportunity to make changes unless there is a change in status during the year, including:

- Marriage or divorce
- Birth or adoption of child
- Losing or gaining other coverage

You must notify HR within 30 days of a qualifying change in status event.





ELIGIBLE DEPENDENTS

Definition of eligible dependents for coverage:

- Your legal spouse
- Your children by birth, marriage, adoption, or legal guardianship until they turn 26
- Your children who are mentally or physically disabled may continue to be covered beyond the age limit

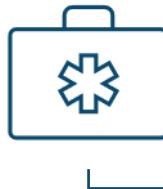
Please refer to your Benefits Guide for more details regarding dependent eligibility.



OVERVIEW OF CHANGES – Iowa Union



- PPO medical plan changes
- Choice PPO deductible increase (per IRS requirements)
- **New** Flexible Spending Account option – PPO only
- **Added** Teladoc pre-diabetes management option
- **Enhanced** dental and vision plans
- **New** SmartConnect Medicare education & enrollment option
- **Change** Kapnick Strive wellness program replaces Circle Wellness
- **Update** No vesting requirement for 401(k) employee and employer matching contributions



PREVENTIVE SERVICES



**Blue Cross
Blue Shield**
of Michigan

- Annual Physical
- Children Well Visits
- Annual OB/GYN Exam
- Women's Contraceptive Coverage
- Prostate Exam
- Mammogram
- Immunizations (Influenza, Tetanus, HPV, Shingles, etc.)

You pay nothing for
preventive health services!



MEDICAL PLAN – Iowa Union

IN-NETWORK COVERAGE OPTIONS



Blue Cross
Blue Shield
of Michigan

	BCBSM PPO Member's Responsibility	BCBSM Choice PPO HDHP HSA Member's Responsibility	BCBSM Basic PPO HDHP HSA Member's Responsibility
Deductibles (individual/family)	\$650/\$1,300	\$1,700/\$3,400	\$3,000/\$6,000
Coinsurance	20%	20%	25%
Out-of-Pocket Maximum	\$2,800/\$5,600	\$2,500/\$5,000	\$6,450/\$12,900
Office Visit Copay	\$25	20% after deductible	25% after deductible
Specialist Visit Copay	\$30	20% after deductible	25% after deductible
Virtual Care Visit Copay	\$0	\$25 before deductible; \$15 after deductible**	\$25 before deductible; \$15 after deductible**
Chiropractic Services	\$25	20% after deductible (24 visits per year)	25% after deductible (24 visits per year)
Emergency Room Copay	\$150	20% after deductible	25% after deductible
Urgent Care Copay	\$30	20% after deductible	25% after deductible
Hospitalization (in-patient)	20% after deductible	20% after deductible	25% after deductible
<u>PRESCRIPTION DRUG COVERAGE</u>			
Generic	\$15	10%, \$5 min/\$20 max	10%, \$5 min/\$20 max
Preferred	\$30	25%, \$20 min/\$80 max	25%, \$20 min/\$80 max
Non-Preferred	\$50	40%, \$40 min/\$200 max	40%, \$40 min/\$200 max
Specialty	\$75		
Mail Order	1x	2x	2x
<u>EMPLOYEE WEEKLY CONTRIBUTIONS</u>			
Employee Only	\$24.60	\$7.63	\$8.90
Employee + One	\$47.27	\$15.25	\$19.37
Family	\$74.87	\$22.89	\$30.15



Kapnick



PHARMACY PLAN – Iowa Union

CUSTOM DRUG LIST: TIERED BENEFIT



Blue Cross
Blue Shield
of Michigan

	BCBSM PPO Member's Responsibility	BCBSM Choice PPO HDHP HSA Member's Responsibility	BCBSM Basic PPO HDHP HSA Member's Responsibility
<u>PRESCRIPTION DRUG COVERAGE</u>			
Generic	\$15	Deductible applies 10%, \$5 min/\$20 max	Deductible applies 10%, \$5 min/\$20 max
Preferred	\$30	25%, \$20 min/\$80 max	25%, \$20 min/\$80 max
Non-Preferred	\$50	40%, \$40 min/\$200 max	40%, \$40 min/\$200 max
Specialty	\$75		
Mail Order	1x	2x	2x
Generic drugs	The lowest cost tier in terms of the total cost and the member cost share		
Preferred drugs	Brand name drugs are typically more expensive than generic drugs; preferred drugs are those on BCBSM's preferred drug list. Access the drug list: www.bcbsm.com/pharmacy > Drug Lists > Drug lists for large group members > Custom PPO Drug List		
Non-Preferred drugs	Brand name drugs are typically more expensive than generic drugs; non-preferred drugs more expensive than the preferred drug. When a drug is non-preferred, there may be a lower cost drug effective for your condition on the preferred or generic tier.		
Specialty drugs	The highest cost medications; typically require special handling, administration, or monitoring. These drugs usually require prior approval and are often not stocked in retail pharmacies. These medications must be filled at Walgreens or Walgreens Specialty Pharmacy (mail order).		
Mail Order	Save time and money by filling your drug via Optum Mail Order. Pay 1 or 2 copays for up to a 90 day supply. To get started: log into your mobile app or online member account > Click "My Coverage" > Click "Prescription" > Click "Order Online"		



MEDICAL SOLUTIONS – IOWA UNION

These programs are available to you at no additional cost.

Access to Care

Network options, benefits and cost management innovations that save.

Virtual Care by Teladoc Health

Convenient, high quality virtual options for non-emergency care that's always there - minor illnesses and mental health.

Chronic Conditions Management - care for diabetes and prediabetes (NEW!) through Teladoc Health

Personalized support centered around your day-to-day needs of living with chronic or complex conditions.

Preventive Care

Understand the importance of preventive tests and screenings as well as your options for early detection.

Mobile App and Online Member Portal

Manage your health plan within one secure account through the mobile app or online portal. You can check your out-of-pocket balance/plan benefits, track your claims, find care, look up estimated costs, and access your virtual ID card.

Blue365 Member Discounts

Provides you with exclusive savings on national and Michigan-based products and services for a healthy and well-balanced lifestyle.

Choices for Care

Helps you avoid costly ER visits and get the care you need quickly and conveniently.



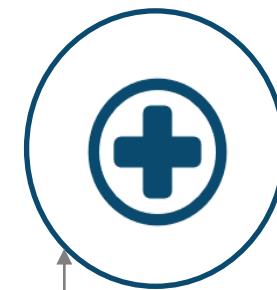
CHOICES FOR CARE

When it's not an emergency, you have choices for when and where to get health care.

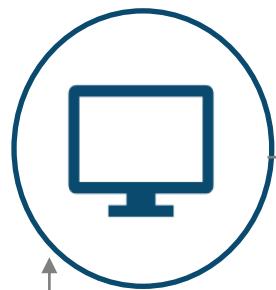
ALWAYS
START HERE



PRIMARY CARE
PROVIDER



24 HOUR
NURSE LINE



VIRTUAL CARE
BY TELADOC



WALK-IN
CLINICS



IN DANGER
EMERGENCY ROOM

BE PREPARED

1. Do you have a **Primary Care Provider**? Find one at bcbsm.com/individuals/find-care
2. Add the **24 Hour Nurse Line** as a contact on your phone: 1-844-811-8460 TTY Call 711
3. Download the **Teladoc app** and register your account.
4. Find the nearest **walk-in clinic** and know the available hours: bcbsm.com/individuals/find-care

Always follow up with your primary care provider. This information isn't intended to be medical advice. In an emergency, call 911 or go to an emergency room near you.



UNDERSTANDING HEALTH SAVINGS ACCOUNTS



Who is eligible to be an accountholder and contribute to an HSA?

Anyone who is:

- Covered by a HDHP: The Choice and Basic HDHP options are eligible
- Not enrolled under another medical plan that is not an HDHP
- Not entitled to (eligible for AND enrolled in) Medicare benefits
- Not eligible to be claimed on another person's tax return (i.e., adult dependent)
- Not covered by a Health FSA funded by your spouse

How much can I contribute to my HSA?

	2025	2026
Single Coverage	\$4,300	\$4,400
Family Coverage	\$8,550	\$8,750
Catch up Contributions*	\$1,000	\$1,000

*If you are age 55 or older, you can make an additional catch-up contribution. The maximum IRS contribution for the year includes the sum of all employee and employer contributions. For more information, visit www.irs.gov/publications/p969.

You can make contribution changes at any time during the year through BenXpress. It may take between one and two payroll periods for an HSA change to be processed.

ADVANTAGES OF A HEALTH SAVINGS ACCOUNT

You make the decisions regarding how much money you will put in the account, whether to save the funds for future expenses or pay current medical expenses, which medical expenses to pay from the account, whether to invest any of the money in the account, and which investments to make.

Flexibility?

An HSA provides you triple tax savings:
-Tax deductions when you contribute to your account
-Tax-free withdrawals for qualified medical expenses
-Tax-free earnings through investment

Tax Savings?

You own the HSA. Funds remain in the account from year to year (think of it as a medical IRA). There are no “use it or lose it” rules associated with HSAs. You can keep your HSA even if you retire, change jobs, change your medical coverage, become unemployed, move to another state, or change your marital status.

Ownership & Portability?

When you choose an HSA, healthcare becomes more transparent. You become a better consumer. You can shop around for services and find the best deal for before you make a decision.

Controls?



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FLEXIBLE SPENDING ACCOUNTS Iowa Union

A Flexible Spending Account (FSA) allows you to set aside a portion of your pay pre-tax to use for eligible expenses that are not covered by insurance or only partially covered. You can save around 30% on your dollar (depending on your tax bracket) by estimating how much you usually spend on these types of expenses in a year and setting aside that dollar amount into your FSA.

HEALTH FSA

Maximum annual election amount: \$3,400



FSA RULES TO REMEMBER

HEALTH FSA CARRY OVER PROVISION: You can carry over up to \$680 of any unused balance from the previous plan year as long as you re-enroll in the Health FSA for the current plan year. Per IRS rules, there is no carryover allowed for the Dependent Care FSA.

RUN-OUT PERIOD (PROOF OF LOSS): Active participants have until March 31, 2026 to submit expenses incurred during the plan year. If you terminate employment during the plan year, you have 90-days from your separation date to submit eligible expenses for reimbursement.

HEALTH FSA and HSA: If you or your spouse are enrolled in a Health Savings Account (HSA) then you are not eligible for the Health FSA.

Plan carefully! Balances over \$680 are forfeited at the end of the year.



HSA/FSA COMPARISON – Iowa Union



	HSA	HEALTH CARE FSA
What does it stand for?	Health Savings Account	Health Care Flexible Spending Account
What are the benefits to employees?	Contributions are tax deductible, interest and capital gains on investments are tax-free.	Employee contributions are exempt from federal and FICA tax as well as most state and local tax.
Does the employee need to be enrolled in a particular medical plan to qualify?	Yes, employees must be enrolled in a qualifying high-deductible medical plan (Henniges Choice and Basic PPO plans).	Yes, employees must be enrolled in the Henniges PPO plan.
What is the account used for?	Funds can be used for any qualified medical expense as defined under Section 213(d) of the Internal Revenue Code. This includes co-pays, deductibles and Rx costs.	Funds can be used for any qualified medical expense as defined under Section 213(d) of the Internal Revenue Code. This includes co-pays, deductibles and Rx costs.
Who owns the account?	Employee	Employer
Can the account be integrated with other accounts?	Employee and Employer (if employee earns wellness incentives)	Employee
Who funds the account?	Money is deposited directly into the account. Contributions can be made through pre-tax salary deductions, or "after-tax" by the employee.	Based on the employee's annual election, the employer designates a specific amount of wages to be deducted from the employee's payroll check pre-tax.
How is it funded?	Annual contribution limits are established by the IRS and indexed for inflation.	The annual maximum amount of employee contribution is established by the IRS.
What happens to the money if not used during the plan year?	The money remains in the account year-over-year and is owned by the individual.	Any money not used by the end of the plan year is forfeited back to the plan ("use it or lose it").
When can I access funds?	Only the amount currently available in the HSA may be used to pay or reimburse qualified expenses.	The total amount elected by the employee for the plan year is available on the first day of the plan, regardless of the amount contributed.
Does the money in the account earn interest?	Yes	No
Is the account portable between employers?	Yes	No

2026 KAPNICK STRIVE Silver+ WORKSITE WELL-BEING PROGRAM

IOWA UNION



KAPNICK STRIVE BENEFITS	EMPLOYEES PARTICIPATE IN MEDICAL & COVERED SPOUSE
Well-visit health report	✓
Online health risk assessment	✓
Access to a comprehensive wellness portal	✓
Reward points program	Employees only
Online challenges and tracking tools	✓
Discounts with the wellness outlet	✓
Wellness presentations	✓
Online health coaching	✓

REWARD POINT STRUCTURE:

POINT CYCLE REWARD PRIZES	ANNUAL PRIZE
10 winners will win a \$50 SNAPPY gift card (2 from each location)	1 winner will win a \$500 SNAPPY gift card
How to qualify: Earn 300+ points in a point cycle	How to qualify: 300+ points in each of the point cycles for a program year

EARN WELL-VISIT INCENTIVES:

- 1) Complete the Health Risk assessment (HRA) – Earn half of the well-visit incentive
- 2) Submit your Well-Visit Form (PCP Form) – Earn half of the well-visit incentive

WELLNESS INCENTIVE

Choice & Basic PPO plan members: \$350 per employee + \$350 per spouse: deposited into HSA in January 2027

PPO plan members: \$350 per employee + \$350 per spouse: incentive included in paycheck in January 2027



DOWNLOAD THE
MYWELLAPP



ACCESS YOUR STRIVE
WELLNESS PORTAL HERE

2026 KAPNICK STRIVE Silver+ WORKSITE WELL-BEING PROGRAM

IOWA UNION



Kapnick Strive Points Program

Total Points

Congratulations! You have earned your Incentive!

HRA Completed!

Complete Annual Well Visit

	Health Risk Assessment	Well-Visit Form (PCP Form)
Due Date	09/30/2026 Must be completed between 10/1/2025 and 09/30/2026	09/30/2026 For preventative visits between 10/1/2025 and 09/30/2026
Payout Date	January 2027	January 2027
Henniges Choice PPO or Henniges Basic PPO (Incentive will be deposited into your Health Savings Account)	\$350/employee and \$350/spouse who completes Health Risk Assessment, submits Well-Visit Form (PCP Form), and meets Well-Visit Incentive Criteria (If covering a child under Employee + 1, you will automatically receive the spouse incentive if you earned the incentive)	
Henniges PPO (Incentive will be included in your paycheck)	\$350/employee and \$350/spouse who completes Health Risk Assessment, submits Well-Visit Form (PCP Form), and meets Well-Visit Incentive Criteria	

2026 KAPNICK STRIVE Silver+ WORKSITE WELL-BEING PROGRAM

IOWA UNION



Healthy Activities ?	0
Preventative Health	0
200 Points: Complete Preventative Exam ?	0
200 Points: Complete Vaccination ?	0
Tracking	0
5 Points: Get 10,000 Steps ?	0
5 Points: Get 8 Hours of Sleep ?	0
5 Points: Drink 8 Glasses of Water ?	0
5 Points: Complete 4 Mindfulness Exercises ?	0
5 Points: Get 3 Servings of Protein ?	0
5 Points: Get 3 Servings of Grains ?	0
5 Points: Get 8 Servings of Fruits & Veggies ?	0
Education	0
100 Points: Complete Monthly Strive Webinar ?	0
25 Points: Read HealthyLearn® Library Article ?	0
200 Points: Attend Wellness Presentation ?	0
25 Points: Complete a HealthyLife® Learn Course ?	0
100 Points: Complete a HealthyLife® Thrive Module ?	0
Wellness Activities	0
200 Points: Complete a Strive Challenge ?	0
100 Points: Complete a Well-Being Activity ?	0
100 Points: Submit a Testimonial ?	0
Total	0



Henniges Automotive 2026 Wellbeing Activity Raffle Prizes



Portal Prize	Point Cycle Reward Prizes	Annual Prize
Five winners of a \$100 gift card (One from each location)	Ten winners of a \$50 gift card (Two from each location)	One winner of a \$500 gift card
How to qualify: Log into your Strive portal by 11/30/2025	How to qualify: Earn 300+ points in a Point Cycle	How to qualify: Earn 300+ points in each of the point cycles for the program year
Deadline: 11/30/2025	Point Cycle Dates: 10/01/2025 - 12/31/2025 01/01/2026 - 03/31/2026 04/01/2026 - 06/30/2026 07/01/2026 - 09/30/2026	Point Cycle Dates: 10/01/2025 - 12/31/2025 01/01/2026 - 03/31/2026 04/01/2026 - 06/30/2026 07/01/2026 - 09/30/2026

**Employees and spouses have access to their Circle Wellness portal accounts until December 31, 2025.
Please download/save your health reports from the MyHealth tab by 12/31/2025.**



DENTAL & VISION – Iowa Union

IN-NETWORK COVERAGE OPTIONS

BENEFITS	Delta Dental Core Plan Member's Responsibility	Delta Dental Premium Plan Member's Responsibility
Deductible	\$50 individual/\$150 family	\$50 individual
Diagnostic & Preventive	Covered at 100%	Covered at 100%
Basic Services	20%	20%
Major Services	50%	25%
Annual Maximum	\$1,000	N/A
Orthodontics	Not Covered	50%, \$2,500 lifetime max
TMD Coverage	\$1,000	N/A
EMPLOYEE WEEKLY CONTRIBUTIONS		
Single	\$1.15	\$3.17
Two Person	\$2.30	\$6.35
Family	\$3.44	\$9.08

BENEFITS	VSP Standard Member's Responsibility	VSP Premium Member's Responsibility
Eye Exam (once-12 months)	\$10 copay	\$10 copay
Standard Lenses (one pair-12 months)	\$25 copay	\$25 copay
Standard Frames (one pair-12 months)	\$140 allowance	\$200 allowance
Contact Lens Exam (once – 12 months)	Up to \$60 copay	Up to \$60 copay
Contact Lenses (one pair-12 months)	\$130 allowance	\$200 allowance
EMPLOYEE WEEKLY CONTRIBUTIONS		
Single	\$1.50	\$2.93
Two Person	\$2.49	\$4.86
Family	\$4.24	\$8.52

BASIC LIFE/AD&D & DISABILITY

IOWA UNION



BASIC LIFE/AD&D (EMPLOYER PAID)

- Benefit Amount: \$50,000

SHORT-TERM DISABILITY (EMPLOYER PAID)

- Benefit Amount: 50% of pre-disability rate
- 1st day injury or hospital confinement / 8th day illness
- Up to 26 weeks injury / 25 weeks illness (rolling 12 months)

VOLUNTARY LIFE/AD&D (EMPLOYEE PAID)

- **Employee Benefit Amount:** \$50,000
- **Spouse Benefit Amount:** \$25,000
- **Child Benefit Amount:** \$10,000

GROUP HOSPITAL INDEMNITY INSURANCE



WHO IS IT FOR?

- People who need help covering the costs associated with a hospital stay if they suddenly become sick or injured.

WHAT DOES IT COVER?

- \$1,500 on admission
- \$150 per day, up to 10 days
- \$200 per day for ICU, up to 10 days, in addition to above
- \$50 health screening benefit – preventive tests

GROUP ACCIDENT INSURANCE



Accident Insurance will pay cash benefits to you based on a diagnosis and treatment of a covered injury for you or your covered family members that resulted from an accident

Examples of covered injuries:

- Broken bones
- Dislocation or Fracture
- Burns
- Torn ligaments
- Lacerations
- Coma due to a covered injury
- Eye injuries
- Ruptured discs
- Concussion

Examples of covered treatments:

- Urgent Care
- Emergency Room
- Hospital Admission
- Ambulance
- Diagnostic Exam
- Physical Therapy / Chiropractic
- Physician Follow-Up
- Surgery
- Medical Appliances

GROUP CRITICAL ILLNESS



COULD YOUR BANK ACCOUNT SURVIVE A SERIOUS ILLNESS?

- Critical Illness Insurance will pay a lump sum cash benefit to you based on a diagnosis and treatment of a covered condition for you or your covered family members
- You can use these benefits to help cover your deductibles, copayments or even your bills at home

SOME COVERED CONDITIONS INCLUDE:

- Cancer
- Stroke
- Major organ transplant
- Paralysis
- Heart attack
- End stage kidney failure
- Benign brain tumor
- Blindness

FIDELITY 401(K) RETIREMENT

The Henniges Automotive 401(k) retirement plan is designed to help you **prepare for retirement** and **attain your financial goals**. When you enroll in the plan, a personal account will be established with Fidelity in your name, funded by:

- Your contributions
- Employer matching contributions
 - Dollar for dollar on the first 4% of your contribution
 - 50% of the next 2% of your contribution
 - Maximum total employer contribution from Henniges Automotive is 5%.
- Investment earnings on both types of contributions

Plan Features:

- **Immediate vesting**
- Financial support: Gregory J. Schwartz & Co (an independent 401(k) investment advisor)

Taxation:

- Pre-tax 401(k) contributions – benefit is taxed when funds are withdrawn
- Post-tax Roth 401(k) contributions – contributions are taxed, benefit on withdrawal is not taxed.

529 COLLEGE SAVINGS PLAN

Team members have the ability to open a 529 through the College America 529 Savings Plan by American Funds.

- Your savings can grow tax deferred through a wide variety of investment options.
- Money can be withdrawn tax-free to pay for qualified higher education and vocational school costs at any eligible two- or four-year college, university or trade school:
 - Tuition
 - Room and board
 - Computers and supplies
- May also be used to pay for qualified tuition expenses at K-12 private, public and parochial schools.
- Tax advantages:
 - Earnings are reinvested tax-deferred
 - Withdrawals used to pay for qualified expenses are free from federal income tax.
- You can also contribute up to \$75,000 per child in a single year (up to \$150,000 for married couples) to take advantage of five years' worth of federal tax-free gifts at one time (estate and gift sales tax).
- Enroll in The College America 529 Savings Plan at anytime.
- Gregory J Schwartz and Co. will assist with any questions you may have and help you enroll in the plan.

EMPLOYEE DISCOUNTS PROGRAM

Access your employee perks program today!

More perks. More savings. More of what makes you happy.

Working Advantage is here to support your personal and financial well-being through exclusive deals and limited-time offers on the products, services and experiences you need and love.

Start Saving on:

- Electronics
- Appliances
- Apparel
- Cars
- Flowers
- Fitness memberships
- Gift cards
- Groceries
- Hotels
- Movie tickets
- Rental cars
- Special events
- Theme parks
- And more!

Getting Started is easy.

Maximize your time away from the workplace and start saving today! Visit hennigesautomotive.savings.workingadvantage.com

Need help?

Email us:
customerservice@workingadvantage.com

IOWA UNION: SMARTCONNECT: MEDICARE EDUCATION

The SmartConnect team helps employees, retirees and their family members compare their current health insurance to Medicare with the goal of identifying the most cost-effective option, whether that's Medicare or the current coverage. Enrollment assistance and continuous support is also provided for those employees who elect to go into Medicare.

- Free Medicare education and enrollment resource
- For employees, retirees and their friends and families

Medicare Supplement | Medicare Advantage | Prescription Drug Plans | Dental, Vision, and Hearing Plans | Ancillary Coverage

SmartConnect helps:

- People eligible for Medicare for the first time understand their options
- Current Medicare beneficiaries compare their existing coverage
- Retirees who want to transition into Medicare.

HEALTH ADVOCATE: EMPLOYEE ASSISTANCE

Health Advocate helps you and your family with any health or well-being issues at no cost to you. Just call, tap, or click to reach us and receive confidential, personalized support from the Health Advocate team.

Get one-on-one support from our advocates for health and well-being issues. Connect with us to:

- Figure out what type of counseling may work best for you and what counseling options are available to you
- Build skills to address a variety of emotional and mental health needs, and develop a plan to feel more in control
- Work through issues impacting your life and well-being

Our website and mobile app provide access anytime, anywhere.

- Talk with an advocate in real time through chat
- Learn about your Health Advocate services and the many ways we can help you
- Explore webinars, online courses, and articles on a variety of mental and emotional health topics
- Download your Rx Shopper discount card to find the lowest cost on your prescriptions
- Complete checklists and take self-assessments to learn more about issues that impact you
- Open a case, download forms, and view your case status



Scan for Access to Health
Advocate
Registration Code: AGWSD62



EMPLOYEE ASSISTANCE PROGRAM (EAP)

answers@Healthadvocate.com | 866.799.2728
HealthAdvocate.com/Henniges | Registration code: AGWSD62

HEALTH ADVOCATE: ADVOCACY PROGRAM

Available for you, your spouse, your children, parents, and parents-in-law at no cost. Personal health advocates can help with claim and billing issues, accessing care, finding specialists, eldercare and more.

Don't know where to turn? Health Advocate will help.

- Find the right doctors
- Schedule appointments
- Answer questions about treatments
- Research treatment options and secure second opinions
- Transfer medical records

Confused? Health Advocate helps by:

- Explaining coverage requirements, alternatives for non-covered services
- Getting appropriate approvals for covered services

Overwhelmed by medical bills? Health Advocate helps:

- Uncover mistakes, supply missing information
- Get estimates, negotiate fees, payment arrangements
- Get to the bottom of coverage denials. Advise about appeal rights

Need elder care and caregiver services? Health Advocate eases your burden by:

- Finding care solutions in-home care, assisted, or long-term care
- Clarifying Medicare, Medicaid and Medicare Supplemental plans
- Coordinating care among multiple providers, researching transportation to appointments



Scan for Access to Health
Advocate
Registration Code: AGWSD62



Advocacy Program

Health Advocate
healthadvocate.com | 866.799.2728

HOW TO ENROLL WITH BENXPRESS

What do you need to enroll online?

- Your Benefit Choices
- Dependents Social Security Numbers and Date of Birth
- Your Choice of Beneficiaries

Access the Benefits Online Center:
www.benxpress.com/henniges

How to Enroll with BENXPRESS:

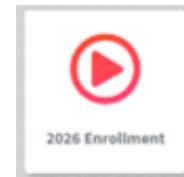
Step 1: Login:

- **Username:** first name.last name (ex: John Smith = john.smith)
 - If you have a hyphenated last name, exclude the hyphen (ex: Jane William-Smith = jane.williamsmith)
- **Password:** Last 6 digits of your Social Security Number

Step 2: Accept Legal Authorization and Terms and Conditions.

- If you choose "No, I disagree", the session will end without selecting any benefits

Step 3: To start the enrollment process, click on "2026 Enrollment"



Step 4: Review your personal information.

- Contact HR if any of your personal information is incorrect.

Step 5: Click on "Add New Dependents" to enter all of your dependents into the system.

- PLEASE NOTE: You must add a Spouse and/or Dependent(s) on this screen in order to cover them under any benefits in future sections

Step 6: Review the information provided on the "2026 Enrollment" screen

Step 7: Select the benefits you wish to enroll in.

- Make sure to check the box(s) of the spouse and/or dependents that you wish to cover under each plan.
- Continue the process for each benefit.

Step 8: Review all the elections you made and confirm their accuracy.

- Once you have reviewed your elections and confirmed they are accurate, click on the **SAVE Elections >** icon in the top right corner.

KAPNICK EMPLOYEE BENEFITS CALL CENTER

The Employee Benefits Call Center at Kapnick is staffed by highly trained employee advocates who are experienced in helping you understand your benefits and the enrollment process.



We're available Monday – Friday, 8:30 am – 5:00 pm (Eastern) to answer questions concerning:

- **Explanation of Benefits**
- **ID Card Reorders**
- **Carrier Information**
- **Participating Provider Assistance**
- **Claim Assistance**
- **Life Status Events**

*** TRANSLATION SERVICES
AVAILABLE IN 100+ LANGUAGES**



CONTACT US AT 877.233.1164

QUESTIONS?

This presentation is intended to provide a high-level overview of your benefits, not an all-inclusive or exhaustive list of plan provisions nor a guarantee of coverage. Please refer to plan documents for detailed information regarding eligibility and coverages.