

HENNIGES AUTOMOTIVE

OPEN ENROLLMENT IS
NOVEMBER 2 - 13

Scan for Your Landing Page

AGENDA

- What is Open Enrollment
- 2027 Benefit Changes
- Medical plans – coverage, pharmacy, spending accounts and more
- Kapnick Strive
- Other Important Benefits
- Reminders

HENNIGES AUTOMOTIVE

2026 OPEN ENROLLMENT

This will be your opportunity to make changes to your benefits – *effective January 1, 2027*

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

This will be 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

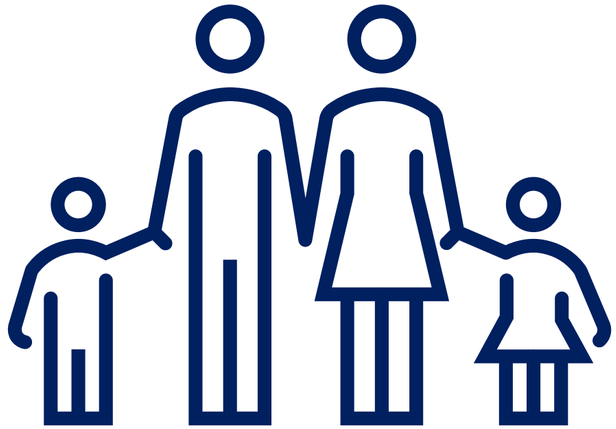
You must report changes in BenXpress within 31 days of a qualifying change in status event.

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BENEFIT ELIGIBILITY

Eligible dependents are:

- Your legal spouse
- Biological child(ren)
- Legally adopted child(ren)
- Step-child(ren)
- Child(ren) over whom you have legal guardianship



Must provide documentation for your dependent - i.e. birth certificate, marriage certificate, adoption paperwork, etc.

- Upload to BenXpress or provide to local HR

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MEDICAL INSURANCE

	Henniges BCBSM PPO	Henniges BCBSM Choice PPO HSA	Henniges BCBSM Basic PPO HSA
Deductibles (individual/family)	$700 Individual $1,400 Family	$1,750 Individual $3,500 Family	$3,000 Individual $6,000 Family
Coinsurance	20%	20%	25%
Out-of-Pocket Max	$2,900 Individual $5,800 Family	$2,500 Individual $5,000 Family	$6,450/ Individual $12,900 Family
PCP Office Visit	$25 copay	20% after deductible	25% after deductible
Virtual Care Visit	$0	$25 before deductible; $15 after deductible	$25 before deductible; $15 after deductible
Specialist Visit	$30 copay	20% after deductible	25% after deductible
Chiropractic Services	30% after deductible (24 visits/year)	20% after deductible (24 visits/year)	25% after deductible (24 visits/year)
Emergency Room	$175 copay	20% after deductible	25% after deductible
Urgent Care	$35 copay	20% after deductible	25% after deductible
Hospitalization (in-patient)	30% after deductible	20% after deductible	25% after deductible
Preventative Care	$0	$0	$0
Weekly Employee Contributions			
Single	$24.60	$7.63	$8.90
Two Person	$47.27	$15.25	$19.37
Family	$74.87	$22.89	$30.15

IMPORTANT NOTES

- Medical insurance is secondary to auto insurance
- For Choice and Basic PPO plans, you must pay the entire cost of the prescription drug before your deductible is met, with the exception of preventative prescription drugs being covered at 100% before the deductible is met
- Medical plans exclude Gene and Cell therapy

BlueCross BlueShield

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PHARMACY PLAN

Prescription Drugs (30-day supply)			
Generic	10%, $10 min/$20 max	10%, $10 min/$20 max	10%, $10 min/$20 max
Preferred Brand	25%, $30 min/$80 max	25%, $30 min/$80 max	25%, $30 min/$80 max
Non-preferred Brand	40%, $80 min/$200 max	40%, $80 min/$200 max	40%, $80 min/$200 max
Specialty	$75		
Mail Order (90-day supply)	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. Drugs are split between **Preferred and Non-Preferred**, using the same drug list as brand name drugs. **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"

GLP-1 COVERAGE

Are GLP-1 covered under the Henniges medical plans?

- GLP-1s (Zepbound, Wegovy, etc) are not covered under the Henniges medical plans for weight loss.
- Henniges medical plans do cover GLP-1s (Ozempic and Mounjaro) to treat Type 2 diabetes – *prior authorization required*

Can employee get GLP-1s outside of the medical plan?

-Yes! Henniges employees can get GLP-1s outside of the Henniges medical plan often at a significant discount. Will still require a prescription from your doctor.

Options	
Direct from Manufacturer	Eli Lily, Novo Nordisk, etc. (see websites)
Cash pay – TrumpRx (www.trumprx.com) GoodRx (www.goodrx.com)	Wegovy Pill – as low as $149 month Ozempic Pill – as low as $149 month Mounjaro – starting at $499 month Zepbound – starting at $299 month
Compounding	Examples - Ro, Mochi Health

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PREVENTATIVE SERVICES

Annual Physical

Children's Well Visits

Women's Contraceptive Coverage

Cancer Screenings

- Colon – age 45 (or earlier if at risk)
- Breast – age 40 (or earlier if at risk)
- Cervical – age 18
- Prostate – age 50

Immunizations (Influenza, Tetanus, HPV, Shingles, etc.)

You pay nothing for preventive health services!

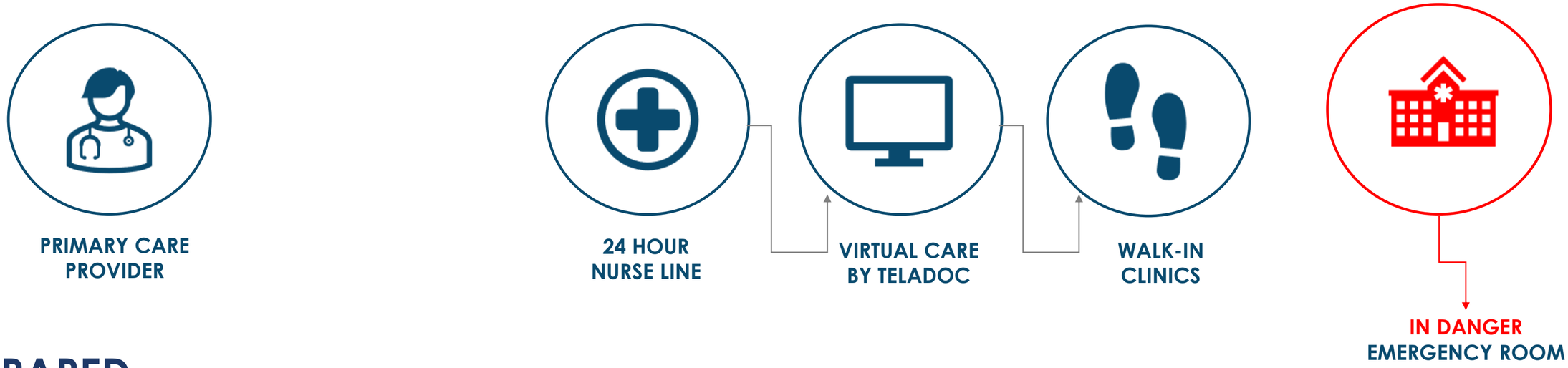
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CHOICES FOR CARE

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

ALWAYS START HERE

WHEN PRIMARY CARE ISN'T AVAILABLE



BE PREPARED

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

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UNDERSTANDING HEALTH SAVINGS ACCOUNTS

Who is eligible to be an account holder and contribute to an HSA?

Anyone who is:

- Covered by an HDHP (Henniges Choice and Basic PPO Plans)
- 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?

	2026	2027
Single Coverage	$4,400	$4,500
Family Coverage	$8,750	$9,000
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.

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UNDERSTANDING HEALTH SAVINGS ACCOUNTS

An Example – Family Coverage

Plan Name	Annual Premiums	Annual Deductible
Henniges Choice PPO with HSA	$ 1,190.28	$ 3,500.00
Henniges PPO	$ 3,893.24	$ 1,400.00
Difference	$ 2,702.96	$ 2,100.00

The difference you **save in premiums** can be contributed to your HSA to fund the **difference in the annual deductible**.

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ADVANTAGES OF A HEALTH SAVINGS ACCOUNT

You're in Control

- Decide how much to contribute through payroll deductions.
- Use your HSA funds now or save them for future healthcare expenses.
- Once your balance reaches the investment threshold, you can choose to invest and grow your savings.

It's Your Money

- Your HSA belongs to you, not the company.
- Unused funds roll over year after year. There is no "use it or lose it" rule.
- Keep your HSA if you change jobs, retire, or change health plans.

Save Money on Taxes

An HSA offers a unique triple-tax advantage:

- Contributions are made pre-tax.
- Earnings and investment growth are pre-tax.
- Withdrawals for eligible healthcare expenses are tax-free.

Be an Informed Healthcare Consumer

- Know the cost of healthcare services before you receive them.
- Compare providers and treatment options.
- Make choice that help stretch your healthcare dollars further.



UNDERSTANDING FLEXIBLE SPENDING ACCOUNTS

A flexible spending account (FSA) allows you to use pre-tax payroll deductions to pay for eligible healthcare expenses, helping you lower your taxable income and save on out-of-pocket costs. Potential tax savings of up to 30% depending on your tax situation.

How much can I contribute to my FSA?

	2027
Health FSA	$3,500*

*2027 maximum annual election is a projected amount. Final 2027 maximum annual election amount may change.

FSA RULES TO REMEMBER

HEALTH FSA CARRY OVER:

- Up to $700 unused Health FSA funds can carry over if you re-enroll.
- No carryover for Dependent Care FSA.

Claims Deadline:

- Submit prior year expenses by March 31, 2028.
- If employment ends, you have 90 days to submit eligible claims.

HEALTH FSA vs. HSA:

- Cannot contribute to a Health FSA if you or your spouse contributes to an HSA.

LIMITED PURPOSE FSA:

- Available with Choice and Basic PPO plans.
- Covers dental and vision expenses only.

Plan carefully! Carry over up to $700. Amounts above $700 are forfeited (USE IT OR LOSE IT!)

navia benefit solutions

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2027 KAPNICK STRIVE
SILVER+ WORKSITE WELL-BEING PROGRAM
IOWA UNION

SCAN HERE TO ACCESS YOUR STRIVE PORTAL

WHAT IS KAPNICK STRIVE?
Kapnick Strive supports Henniges Automotive's commitment to creating a culture of health and well-being. The goal is to help you achieve better health today by providing education, support, resources, and rewards. By participating in the Kapnick Strive Worksite Well-Being program, you may be eligible to earn a financial incentive. Kapnick Strive's comprehensive program includes the following benefits:

KAPNICK STRIVE BENEFITS	ALL EMPLOYEES	COVERED SPOUSES
Well-Visit Health Report	✓	✓
Online health risk assessment	✓	✓
Access to a comprehensive wellness portal	✓	✓
Reward points program	✓	X
Online challenges and tracking tools	✓	✓
Wellness presentations	✓	✓
Online health coaching	✓	✓

POINT CYCLE PRIZES	ANNUAL PRIZE
10 winners receive a $50 SNAPPY gift card (2 from each location)	1 winner will receive a $500 SNAPPY gift card

How to Qualify	
Earn 300 points in a point cycle	Earn 300 points in each of the point cycles for the program year

HOW TO EARN THE WELL-VISIT INCENTIVE
Step 1: Complete the Health Risk Assessment (HRA)
Step 2: Submit your Well-Visit Form (PCP Form)

PLAN	INCENTIVE	
Choice & Basic PPO Plan	$350 per employee and $350 per spouse	Deposited January 2028 in your Health Saving Account (HSA) and counted toward your annual contribution maximum.
PPO Plan	$350 per employee and $350 per spouse	Included in January 2028 paycheck as taxable income

2027 KAPNICK STRIVE
SILVER+ WORKSITE WELL-BEING PROGRAM
IOWA UNION

Program dates:
October 19, 2026 - September 30, 2027

Deadline to complete Health Risk Assessment:
September 30, 2027

Deadline to submit completed Well-Visit:
September 30, 2027

Kapnick Strive Points Program



	Health Risk Assessment	Well-Visit Form (PCP Form)
Due Date	09/30/2027 Must be completed between 10/19/2026 and 09/30/2027	09/30/2027 For preventative visits between 10/19/2026 and 09/30/2027
Payout Date	January 2028	January 2028
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	

2027 KAPNICK STRIVE
SILVER+ WORKSITE WELL-BEING PROGRAM
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2027 Wellbeing Activities and Raffle Prizes



Raffle eligibility is limited to employees.

Point Cycle Reward Prizes	Annual Prize
Ten winners of a $50 SNAPPY gift card **(Two winners from each location)**	**One winner of a $500 SNAPPY gift card**
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
Point Cycle Dates: 10/19/2026 - 12/31/2026 01/01/2027 - 03/31/2027 04/01/2027 - 06/30/2027 07/01/2027 - 09/30/2027	Point Cycle Dates: 10/19/2026 - 12/31/2026 01/01/2027 - 03/31/2027 04/01/2027 - 06/30/2027 07/01/2027 - 09/30/2027

All prizes are in SNAPPY Dollars

DENTAL & VISION INSURANCE

	Delta Dental Core Plan	Delta Dental Premium Plan
Deductible (Individual/family)	$50 Individual/$150 Family	$50
Diagnostic & Preventative	Covered at 100%	Covered at 100%
Basic Services (fillings, endodontic treatment, periodontic treatment, root canals, repairs of dentures and crowns)	20%	20%
Major Services (oral surgery, crowns, jackets, dentures, bridge implants)	50%	50%
Annual Maximum Payment	$1,000	N/A
Orthodontia - Child(ren) up to age 19	Not Covered	50%
Lifetime Orthodontia Maximum	Not Covered	$2,500
TMD Coverage	$1,000	N/A
Weekly Employee Contributions		
Single	$1.15	$3.17
Two Person	$2.30	$6.35
Family	$3.44	$9.08

DENTAL & VISION INSURANCE

	VSP Standard	VSP Premium
Eye Exam (every 12 months)	$10 copay	$15 copay
Standard Lenses (one pair/12 months)	$25 copay	Covered at 100%
Standard Frames (one pair/12 months)	$140 allowance	$200 allowance
Contact Lens Exam (every 12 months)	Up to $60 copay	Up to $60 copay
Contact Lenses (every 12 months)	$140 allowance	$200 allowance
Weekly Employee Contributions		
Single	$1.50	$2.93
Two Person	$2.49	$4.86
Family	$4.24	$8.52

BASIC LIFE/AD&D & DISABILITY

Basic Life & AD&D (Employer-paid)

- Benefit Amount: $50,000

Short-term Disability (Employer-paid)

- Benefit Amount: 50% of pre-disability base rate

Voluntary Life/AD&D (Employer-paid)

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







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HOSPITAL INDEMNITY INSURANCE

Who is hospital indemnity insurance 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 90 days
- $200 per day for ICU, up to 30 days, in addition to the above
- $50 health screening benefit – preventive tests

See your benefit summary for more details.

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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

See your benefit summary for more details.

Examples of covered treatments:

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

See your benefit summary for more details.

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CRITICAL ILLNESS INSURANCE

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

See your benefit summary for more details.



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FIDELITY 401(k) RETIREMENT

The Henniges Automotive 401(k) plan helps you **save for retirement and work toward your financial goals**. When you enroll, a personal account is established with Fidelity and funded through:

- Your contributions
- Employer matching contributions
  - **100% match on the first 4% of your contribution**
  - **Automatic 1% contribution of eligible weekly earnings**
- Investment earnings

Plan Features:

- Immediate vesting
- Financial guidance through Gregory J. Schwartz & Co (independent 401(k) investment advisor)

Taxation:

Traditional 401(k)

- Contributions are made pre-tax
- Taxes are paid when funds are withdrawn

Roth 401(k)

- Contributions are made after-tax
- Qualified withdrawals are tax-free

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529 COLLEGE SAVINGS PLAN

Team members can open a 529 account through the College America 529 Savings Plan by American Funds.

— Save for future education expenses with a variety of investment options.
— Earnings grow **tax-deferred.**
— Qualified withdrawals are **federal income tax-free.**

Eligible Expenses:

— College and university tuition
— Room and board
— Computers and supplies
— Trade and vocational schools
— K-12 tuition expenses

Contribution Opportunity:

— Up to $75,000 per child annually ($150,000 for married couples) under current gift tax rules.
— Enroll at any time.
— Enroll in The College America 529 Savings Plan at any time.

Need Help?

Gregory J Schwartz and Co. can answer questions and assist with enrollment.

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MEDICARE CONFIDENCE WITH SMARTCONNECT

SmartConnect is an exclusive, no-cost service that helps you and your family explore Medicare benefits and potential savings — even while enrolled in group coverage.

Why SmartConnect?

1. **Get comprehensive answers**
   Understand Medicare options, eligibility, enrollment timing, and how coverage works.

2. **Compare costs and coverage**
   Review your current healthcare coverage alongside available Medicare plans.

3. **Transition with support**
   Once you choose a plan that fits, a licensed advisor can help with the transition process.



You can explore or enroll in a Medicare plan at any time — with no obligation to make a change.

SmartConnect
POWERED BY SMARTMATCH

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HEALTH ADVOCATE: EMPLOYEE ASSISTANCE

Health Advocate provides confidential support for health, well-being, and everyday life challenges at no cost to you and your family.

How Health Advocate Can Help

- Find counseling resources that fit your needs
- Build skills to manage emotional and mental well-being
- Develop strategies to navigate life's challenges
- Receive personalized, one-on-one support

Website & Mobile App Features

- Chat live with an advocate
- Learn about available services and resources
- Access webinars, articles, and online courses
- Compare prescription costs with the Rx Shopper tool
- Complete self-assessments and wellness checklists
- Open a case, download forms, and track case status

Support is available anytime, through Health Advocate's advocates, website, and mobile app.

HEALTH ADVOCATE: ADVOCACY PROGRAM

Available at no cost for you, your spouse, children, parents, and parents-in-law. Health Advocate can help with healthcare, claims, billing, and elder care needs.

Need Help Navigating Healthcare?

- Find doctors and specialists
- Schedule appointments
- Get answers about treatment options
- Research second opinions
- Transfer medical records

Struggling With Medical Bills?

- Identify billing errors
- Review estimates and payment options
- Resolve claim and coverage issues
- Understand appeal rights

Questions About Coverage?

- Understand benefits and coverage requirements
- Explore alternatives for non-covered services
- Obtain approvals for covered services

Need Elder Care Support?

- Find in-home, assisted living, or long-term care options
- Understand Medicare, Medicaid, and supplemental plans
- Coordinate care and transportation resources

One phone call can help with healthcare, claims, billing, coverage questions, and elder care support.

HealthAdvocate℠

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EMPLOYEE DISCOUNTS PROGRAM

Access your employee perks program today!

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

HealthAdvocate℠

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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**

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CONTACT US AT **877.233.1164**

ENROLLMENT

Prepare

- Review your benefit resources (open enrollment, presentation, guidebook, website)
- Dependents' Social Security Numbers and date of birth
  - Only required if they are new additions this year
- Your choice of beneficiaries

Login

- www.BenXpress.com/Henniges
- User Name – firstname.lastname
- Password – last 6 ssn

Enroll

- Click on **2027 Enrollment**
- Review your personal information
- Click on "**Add New Dependents"** if adding any new dependents
- Select the benefits you wish to enroll in.

Submit

- Click on "**Save**" elections

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REMINDERS

Get enrollment-ready – look over your benefits, ask questions, and enroll once the window opens November 2nd

Friday, November 13, 2026 is the final day to enroll

– You are required to enter your contribution amounts for 2027 Health Savings/Flexible Spending

Confirm your beneficiaries

- BenXpress – life insurance beneficiaries
- Fidelity – 401k/HSA beneficiaries

If Voluntary Life and AD&D require it, provide EOI (Evidence of Insurability)

Any change made during Open Enrollment takes effect January 1, 2027



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.