2027

Open Enrollment

Navigating Your Total Health Journey

Begins October 28th

Ends November 11th

Effective January 1 – December 31, 2027

Agenda

Start Here

Key dates, resources, and what to expect.

What's Changing

New and updated benefits for 2027

Explore Your Benefits

Medical, pharmacy, dental, vision, and financial benefits

Choose & Enroll

Compare your options and complete your elections

Prepare for 2027

Confirm your choices and know where to get help.

Benefit Resources / Important Dates

Your Journey Begins Here:



01 BrightSpring Connect

Your one-stop app for benefits info, enrollment, and notifications. Enjoy single sign-on to carrier sites and quick navigation to enrollment tools.



02 Benefits Resource Center

Review plan information, guides, and benefit resources.



03 Benefits Enrollment Portal

Review your current elections, update dependents and submit your benefit elections

KEY DATES

OPEN ENROLLMENT

October 28 - November 11

DEADLINE

November 11 at 11:59 p.m. CT

COVERAGE BEGINS

January 1, 2027

Questions?
Call our Benefits Support Center Team at:

844-896-0169
Monday - Friday, 9 a.m. to 7 p.m. ET.

BRIGHTSPRING HEALTH SERVICES

What's Changing for 2027?



Improved Benefits Resource Center

A simpler way to find and understand your benefits.

- Improved navigation & easier access to benefits information & resources
- New AI powered search
- Clearer guidance to help you explore coverage, understand costs, and make informed decisions

Smarter Guidance with Precision Benefits

More personalized benefit recommendations using healthcare claims history to help guide enrollment decisions.

New! Enhanced Identity Protection

Transitioning from Allstate to **MetLife + Aura** for 2027, offering proactive identity and fraud monitoring, online privacy tools, fraud resolution, and expanded family protection through Life360

New! Color Health

Personalized cancer support, prevention, and screening through diagnosis, treatment, and recovery

Noom will no longer be offered in 2027.

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Open Enrollment Checklist

01 **Review Your Current Elections**
Review your current elections, available options, and benefit changes for 2027.

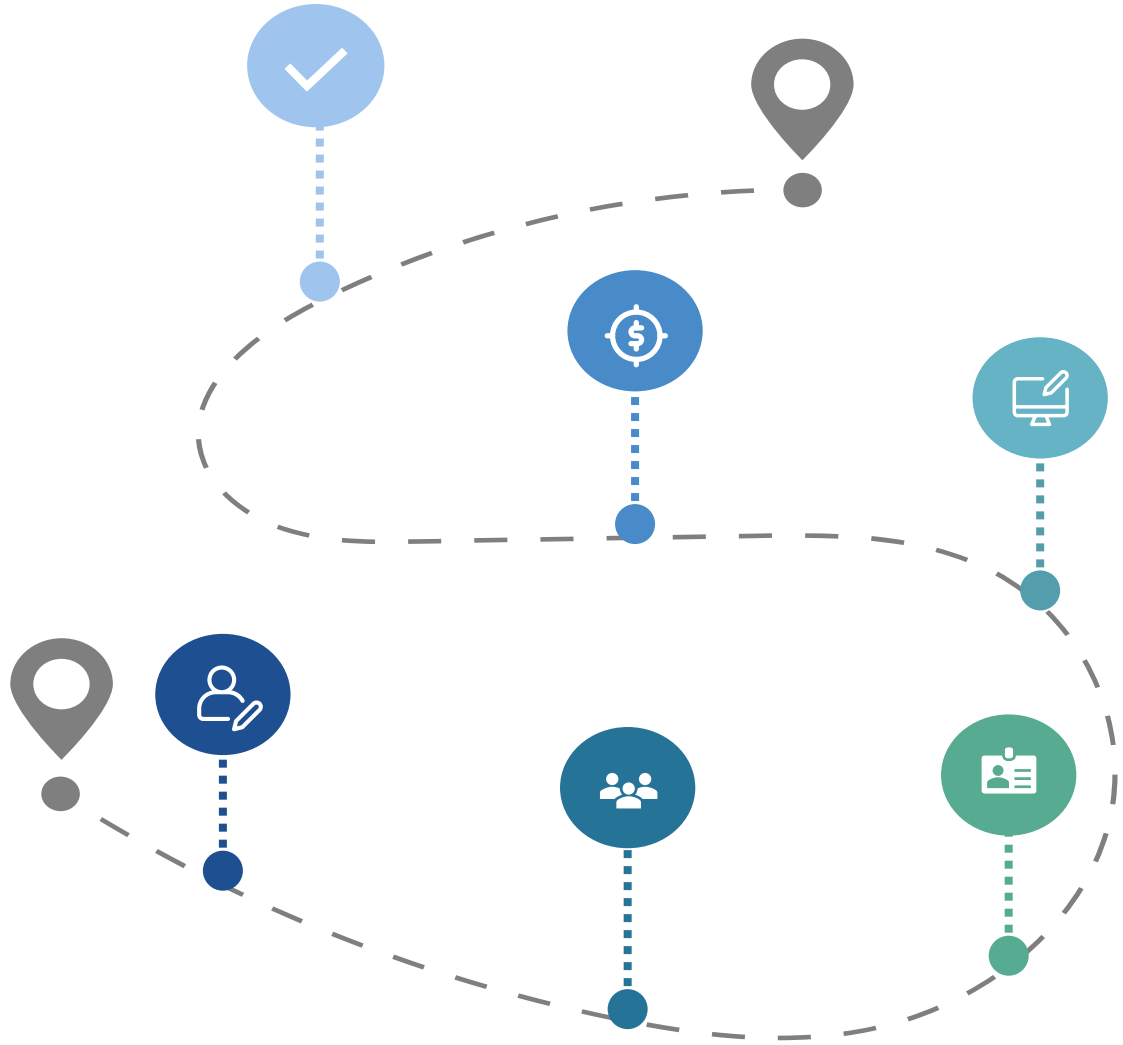
02 **Gather Dependent Information**
Collect dependent & beneficiary details, including any required verification documents.

03 **Verify Your Personal Information**
Verify your address, phone number, email, and beneficiary information.

04 **Compare Your Benefit Options**
Compare benefits & use Precision Benefits for personalized guidance if desired.

05 **Re-elect HSA or FSA Contributions**
You must re-enroll in the HSA and FSA each year.

06 **Complete Enrollment & Submit Elections**
Submit your elections by November 11 at 11:59 p.m. CT and save your confirmation..



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NAVIGATE with Precision Benefits

Personalized Guidance

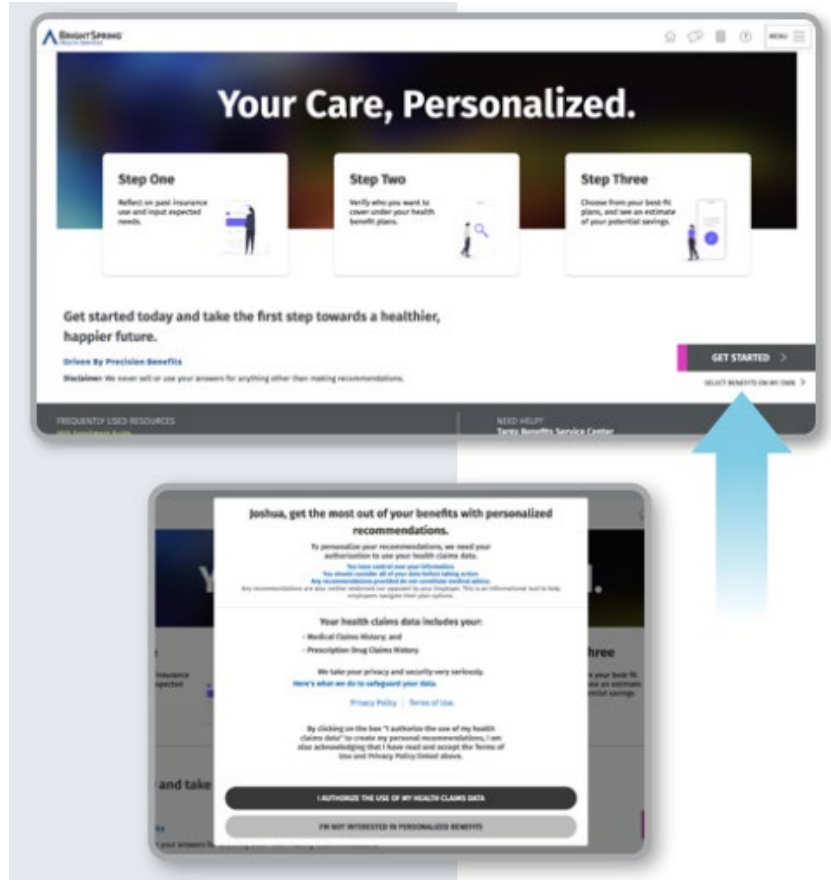
Precision Benefits uses healthcare claims and benefit information to provide recommendations based on your healthcare history, current needs, and anticipated care.

Your Privacy Matters

Your personal health information and recommendations remain private and are not shared with BrightSpring, insurance carriers, or benefits administrators.

You Stay in Control

The tool is voluntary. Review your recommendations and choose the coverage that works for you and your family.



Access Precision Benefits through the Benefits Enrollment Portal during Open Enrollment.

BRIGHTSPRING HEALTH SERVICES

Health & Wellness Benefits

Your Medical Plan Options
Prescription Coverage
Complimentary Programs
Dental & Vision

Imagine360 Powered by Quantum Health

imagine360
Powered by Quantum Health

Imagine360, powered by Quantum Health, gives you access to personalized support, provider choice, and smarter healthcare savings.

Care Coordinators

Your first line of support for benefits, care, and billing questions. They offer personalized guidance

Guidance for Care & Costs

Compare providers by cost, quality, and how well they work with your plan.

Licensed Experts By Your Side

Nurses and licensed counselors provide confidential phone support for chronic conditions, complex diagnoses, and maternity care.

Price Protection

Your health plan includes built-in price protection, so you don't pay more than your plan's copay, coinsurance, and/or deductible.

Help Starts Here:

QuantumHealth

Contact a Care Coordinator

P: 866-885-1491
Mon-Fri 8:30a.m.- 10p.m. ET

Schedule a call, start a chat, or send a secure message.

New ID cards and member numbers to be issued for 2027.

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Virtual Care: RECURO HEALTH Heartbeat

Coupe Health

Anthem | powered by COUPE

Coupe Health is a copay-only health plan with no deductibles or coinsurance. Access trusted providers through the Anthem network.

Price Certainty

A predetermined price for any medical service before you receive care.
No upfront out-of-pocket costs or add-ons.

The BlueCard® PPO Network

Access a comprehensive network that exceeds national benchmarks for quality & appropriateness and emphasizes evidence-based care.

Streamlined Digital Experience

The Coupe Health app and website are available 24/7 to help you:
• Find a care provider & compare costs.

Personalized Support

Connect with a Health Valet to help you:
• Find a quality care provider
• Coordinate appointments
•Answer billing & coverage questions.

Questions about Coupe Health?

Connect with a Health Valet

833-597-3980
Email: HealthValet@CoupeHealth.com

Members must say they're with BrightSpring Health Services when calling.

BrightSpring Health Services

Complimentary Programs

Participants in the Imagine360 or Coupe Health medical plans have access to specialized programs designed to support your physical, emotional, and financial well-being at no additional cost.

virta

Provider-led nutrition guidance and health coaching designed to help manage type 2 diabetes and improve metabolic health.

Hinge Health™

Virtual exercise therapy and personalized coaching for joint and muscle pain, plus a Women's Pelvic Health Program offering pregnancy and postpartum support.

Paytient

A flexible, fee & interest-free way to pay for out-of-pocket healthcare and veterinary expenses over time.

access hope

AccessHope remotely connects you & your treating oncologist with leading cancer expertise from some of the world's best cancer centers.

skinIO™ see more

Complete a 10-minute full-body skin exam using your smartphone, with dermatologist review and follow-up guidance.

color

New for 2027! Personalized cancer support- Color's oncology-led team can help coordinate screenings, explain results, connect you with specialists, provide second opinions & guide you to helpful clinical resources.

BRIGHTSPRING HEALTH SERVICES

Prescription

MedImpact Pharmacy Benefits are administered through MedImpact for Imagine360 and Coupe Health participants.



Retail Pharmacy

Access to nearly 60,000 participating pharmacies nationwide



Mail Order Pharmacy

Convenient 90-day supply delivered to your home.



Specialty Medications

Dedicated support for specialty and high-cost medications

Important Reminders:

- Maintenance medications require a 90-day supply (Filled through Birdi mail order or a participating retail pharmacy)
- To find an in-network pharmacy or price a medication, visit the Benefits Resource Center, BrightSpringConnect, or the MedImpact portal.
- Some Specialty medications will be filled by Archimedes.

💡 **Additional Savings May Be Available:** If eligible, MedImpact Assist may help connect you with manufacturer assistance programs that can help reduce the cost of certain specialty medications. Eligibility and savings opportunities vary by program.

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rxss®
Rx Savings Solutions

Rx Savings Solutions

RxSS is a free, confidential program that helps you identify lower-cost prescription options, compare medication costs, and find potential savings opportunities. Registration is quick and easy and allows you to take advantage of personalized prescription savings recommendations.

Getting Started

- Scan the QR code or visit the RxSS registration site.
- Follow the activation instructions provided by RxSS.
- Eligible family members may also create their own RxSS accounts.

Reminder: If you are newly enrolled for 2027, eligible members must register for Rx Savings Solutions (RxSS) to maintain medical coverage.

Kaiser

KAISER PERMANENTE®

If you live in an eligible zip code in one of the following states, you may be eligible to elect a plan with Kaiser:

- California
- Washington
- Colorado
- Oregon/Northwest

➢ Find out more information on the Benefits Resource Center

Questions about Kaiser or Your plan options?

Have questions before you enroll? A Kaiser Permanente enrollment specialist can provide information about available Kaiser plan options and resources.

1-800-514-0985 (TTY 711)

Monday–Friday | 7 a.m.–6 p.m. PT

Medical Plan Surcharges

Important Plan Reminders: When you enroll in the medical plans, please be aware that you may be subject to surcharges

Spouse Surcharge

Employees covering a spouse/domestic partner who is eligible for an employer-sponsored medical plan will be subject to a monthly surcharge of $100.

- You will need to attest that employer-sponsored coverage is available.
- Medicare plans are not subject to the surcharge.

Tobacco Surcharge

Our wellness program includes a monthly surcharge of $50 per tobacco user unless you:

- Complete an attestation that you have not recently used tobacco or related products;
- Complete our free tobacco cessation program (see the "Need Help Quitting?" box on this page); or
- Contact us at: BrightSpringBenefits@BrightSpringHealth.com to arrange for and complete a reasonable alternative that is right for you, considering your health status and physician recommendations. Learn more here.

Dental

DELTA DENTAL®

Dental Benefits provided by Delta Dental

Here are some plan highlights and considerations when choosing a dental plan:

- The Preventive Plan only covers basic services.
- The PPO Plus Plan provides coverage for basic and major services as well as child and adult orthodontia.
- The PPO Plus Plan has a higher annual maximum benefit and a separate lifetime maximum for orthodontia.



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Vision

Delta Vision – administered by VSP

You will have the option to choose between two plans:

- High Plan
- Low Plan

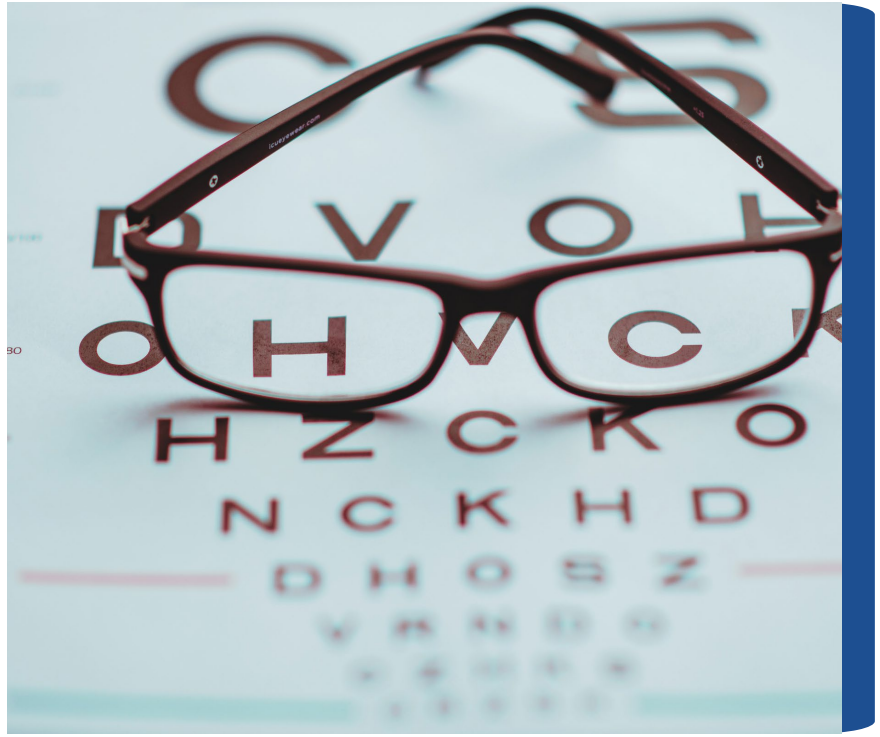
Here's what you can expect from VSP:

- Well Vision Exam with a $10 copay.
- An expansive VSP Choice Network with 109,000 Access Points

In-network with Costco, Walmart Sam's Club.

- Frame allowance and contact lens benefits.
- Save even more with Delta Vision plans, which provide special discounts for contact lenses and LASIK vision correction.

Need help finding an in-network eye doctor?
Visit www.vsp.com/eye-doctor to find an in-network VSP provider near you.



Financial Wellness

Spending & Savings Accounts
Life & Disability
Supplemental Medical Plans
401(k)
Discounts & More

Saving / Spending Accounts



HSA and FSA: Which is right for you?

Flexible Spending Accounts (FSA)	Difference	Health Savings Accounts (HSA)
For 2027, you can contribute a minimum of $100, up to a maximum of $3,400.	**Annual Contributions**	For 2027, you can contribute up to $4,500 for individual and up to $9,000 for family coverage. Plus, an extra $1,000 in catch-up contributions starting the year you turn 55.
You can enroll in the FSA if you elect a Copay plan or decline medical.	**Eligibility**	You must be enrolled in a High-Deductible Health Plan and have no other health coverage except what is permitted by the IRS. You cannot be enrolled in Medicare or Tricare or claimed as a dependent on someone else's tax return.
No	**Investment Options**	Yes! Fidelity offers over 10K investment options.
Lose it. Estimate your annual contributions conservatively. Anything over the carryover limit is forfeited.	**Use it or Lose it**	No! The money is yours to keep. Use the contributions to pay for eligible medical expenses now or in the future.
The full election amount is available when your coverage becomes effective	**Fund Availability**	Available with each payroll contribution
Yes! Your contributions are deducted from your paycheck on a pre-tax basis	**Pre-tax**	Yes! HSAs are considered triple-tax-advantaged!

Limited Purpose and Dependent care FSAs are also available

>>> Find more information in your 2027 Open Enrollment Guide, the Benefits Resource Center and **Fidelity's Health Savings Account** site.

BrightSpring Health Services

MetLife | Life Insurance

Basic Life & AD&D

Full-time employees receive group term life and Accidental Death & Dismemberment coverage of 1X annual base pay

Optional Life Insurance & AD&D

You can purchase up to 8 times your annual salary. When you purchase optional life, you are eligible for free estate planning and will preparation services

Spouse & Child Term Life Coverage

Spouse coverage can be purchased in increments of $10K to $250K.
Child coverage can be purchased in increments of $5K to $20K.

Find Supplemental plan rates when you enroll online

- Review the plan details for coverage and limitations
- Age reductions apply starting at 65
- Use the online tools to help you decide how much life insurance you may need

Disability Plans

MetLife | Disability Insurance

Short-Term Disability

- Pays you a weekly benefit if you are unable to work due to a non-work-related illness or injury
- Pre-existing conditions apply.
- Find plan details in your enrollment guide.
- If you live in a state that requires STD benefits, your disability will be administered by MetLife. This applies to employees in New York, New Jersey, and Hawaii.
- Employees who work in the state of California are covered by the state plan.

Long-Term Disability

Provides a monthly benefit of after 180 days of disability.
Benefits payable up to normal retirement age.
Pre-existing conditions apply.
Find plan information and rates when you enroll and in your Enrollment Guide

Supplemental Medical Plans

VOYA

Accident Insurance

Pays for medical expenses because of an accidental injury.

Hospital Indemnity

Pays a daily cash benefit if you are hospitalized or have an emergency.

Critical Illness

Provides a lump-sum benefit upon diagnosis of an eligible critical illness.

Important Information about your Critical Illness or Hospital Indemnity Benefit:

Before enrolling, please review the plan details including coverage and limitations.
Plan information is available on Voya's Employee Benefit Center.

401(k) Plan

Fidelity NetBenefits®

BrightSpring 401(k) Retirement Plan

The BrightSpring Retirement Savings Plan helps you save for your future

Traditional Contributions – Pre-tax contributions are deducted from your pay before income taxes are taken out. This means you can reduce the amount of current income tax you pay each period.

Roth Contributions – You can elect to make Roth contributions, which are deducted from your pay after taxes, but grow tax-free over time and can be withdrawn without paying taxes or a penalty.

- **Download the NetBenefits Mobile App or (SSO accessible through the BrightspringConnect App)**
- You may also access the Fidelity online portal at www.netbenefits.com or call 800-970-2363 to be connected with the 401(k) participant services



Visit the Retirement Benefit section on the Benefits Resource Center to learn more!

BRIGHTSPRING HEALTH SERVICES

Additional Benefits

Explore additional programs designed to support your personal, financial, and everyday well-being.

Support & Wellness
- EAP
- Legal Plan

Insurance & Reimbursement
- Pet Insurance
- Auto & Home Insurance
- Tuition
- Adoption Assistance
- Commuter Benefits

Financial & Everyday Protection
- Employee Discounts
- Purchasing Power
- Identity Protection

ComPsych
FARMERS INSURANCE
BenefitHub
MetLife · AURA
MetLife | Legal
MetLife | Pet Insurance
PURCHASING POWER

BRIGHTSPRING HEALTH SERVICES

ENROLLMENT JOURNEY RECAP:

- ✓ **Review** the 2027 Benefit Resource Center and available plan materials.
- ✓ **Compare** Imagine360 and Coupe medical plan options, including provider and prescription coverage.
- ✓ **Review** the 2027 rates before making elections.
- ✓ **Make** a new HSA and/or FSA contribution election for 2027.
- ✓ **Complete** enrollment by November 11.
- ✓ **Save** or print the enrollment confirmation statement.



Questions?

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