TheKey

2027 BENEFIT GUIDE

Unlock your 2027 benefits.

Everything you need to choose coverage that fits you and your family.

OPEN ENROLLMENT

November 11 – 22, 2026

COVERAGE STARTS

January 1, 2027

Enroll in Workday

Plan year January 1 – December 31, 2027

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Questions while you enroll? TouchCare benefits advocates can walk you through your options at no cost: 866-486-8242. For eligibility or Workday issues, call the HR Service Center at 888-874-8088.

WELCOME

Welcome to your 2027 benefits



Dear Team,

Thank you for the care and compassion you bring to TheKey every day. In return, we want you and your family to be well supported.

This guide covers your 2027 options and what's new. Please take a few minutes to review your choices, even if you plan to keep what you have today.

Thank you for all that you do.

Emily Kraeter
Senior Vice President, Human Resources

workday

OPEN ENROLLMENT

November 11 – 22, 2026

Three things to do

1. **Review your benefits** and make sure they still fit.
2. **Re-elect your FSA.** FSA elections don't roll over.
3. **Save your confirmation statement** after you submit.

Learn more at thekeybenefits.com

What you can do during open enrollment

- Add or remove eligible dependents
- Enroll in or change medical, dental and vision plans
- Enroll in voluntary benefits
- **Elect FSA contributions for 2027.** These do not roll over automatically.
- Attend an Open Enrollment meeting
- **New York Life special enrollment:** enroll in Voluntary Life and AD&D up to the guaranteed issue amounts, without answering medical questions
- Verify or update beneficiaries (available year-round in Workday)

What's changing for 2027

Anthem BlueCross

Premiums

Premiums for medical, dental and vision coverage will increase slightly for 2027.

Medical premium tiers

Starting January 1, 2027, medical premiums move from three salary tiers to two.

- $0 – $74,999
- $75,000+

Premiums will decrease for these voluntary plans

- Voluntary Life and AD&D
- Long-Term Disability
- Accident Insurance
- Critical Illness Insurance
- Hospital Indemnity Insurance
- Legal Plan

Anthem medical plans

2027 plan	Deductible Individual / Family	Out-of-pocket max Individual / Family	Also changing
Anthem EPO $3,500 Formerly HDHP $3,500	No changes to the plan, other than premiums		
Anthem HSA $3,500 Replaces HSA $2,500	$3,500 / $7,000 Was $2,500 / $5,000	$7,000 / $14,000 Was $5,500 / $11,000	In-network only. Slight pharmacy copay changes after deductible.
Anthem EPO $1,750 Replaces Zero Deductible	$1,750 / $3,500 Was $0	$6,000 / $12,000 Was $4,500 / $9,000	Single in-network tier, in-network only. Hospital services subject to the deductible and 20%. Slight office visit and pharmacy copay changes.

Premiums adjust slightly on the HSA $3,500 and EPO $1,750. Neither plan offers out-of-network coverage.

LANTERN

Lantern Surgery Care

Enrolled in an Anthem plan and planning a non-emergency surgery? You and covered dependents 18+ must coordinate it through Lantern. A dedicated Care Advocate helps you find high-quality care, and coinsurance is waived. Procedures may include hip, knee, shoulder, back, heart and cancer surgeries.

More changes for 2027

New vendor for HSA, FSAs and COBRA

Beginning January 1, 2027, Flores HR will replace Igoe as the administrator of our HSAs, FSAs and COBRA plans.

Disability coverage

Voluntary Short-Term Disability will no longer be offered. Voluntary Long-Term Disability is available to full-time corporate employees only.

Health Savings Account

Keeping the same contribution? **No action is needed.** It rolls over to 2027. Confirm your election, or increase, reduce or suspend it.

Action required: Enrolling in an HSA-eligible plan? Open your HSA account within 90 days to get TheKey's contribution. If you don't, your contributions stop, you lose TheKey's contribution and your payroll deductions are refunded.

$4,500 / $9,000
2027 limit, ind. / family

$600 / $1,250
From TheKey, ind. / family

Flexible Spending Accounts

Want to keep contributing to the Healthcare, Limited Purpose or Dependent Care FSA, or to a commuter account? **You must make a new election.** Your current election does not roll over.

2027 IRS limits:

- Healthcare FSA: $3,500 a year
- Dependent Care FSA: $7,500 a year ($3,750 if married filing separately)
- Commuter: $350 a month each for parking and transit. Money you don't use stays in your account.

Dependent eligibility

Domestic partners remain eligible in 2027 but must be registered. Your partner must:

- Be registered or recognized as your domestic partner by a U.S. state, territory, county, city, tribal government or other government; or
- Have a civil union, reciprocal beneficiary status or similar legally recognized relationship with you that is not a marriage.

Adding a dependent to any plan? You'll need to submit documents confirming your relationship and that they meet the plan's eligibility rules.

ELIGIBILITY

Who's eligible

Benefits are for active employees working 18+ hours a week. What you can get depends on your role and hours.



Benefit	Full-time Corporate, 30+ hrs	Full-time Caregiver, 30+ hrs	Part-time All, 18–29 hrs
Medical	✓	✓	—
HSA and Limited Purpose FSA	✓	✓	—
Healthcare, Dependent Care and Commuter FSA	✓	✓	✓
Dental and vision	✓	✓	✓
Basic and Voluntary Life and AD&D	✓	✓	✓
Short-Term Disability (company-paid)	✓	—	—
Voluntary Long-Term Disability	✓	—	—
Accident, Critical Illness, Hospital Indemnity	✓	✓	✓
TouchCare, EAP, identity, legal and pet	✓	✓	✓

ELIGIBILITY

Who you can cover

Spouse or partner

Your legal spouse or registered domestic partner.

Children to age 26

Natural, adopted, foster and stepchildren, your partner's children, and children in your legal guardianship.

Disabled children

Children of any age who can't support themselves because of a disability that began while covered on your plan.

Adding a dependent? Have documents ready, like a marriage or birth certificate or domestic partnership registration. Domestic partners must be registered or in a legally recognized union.

When coverage starts

Job classification	Benefits begin
Corporate and field	First of the month after becoming eligible
Caregivers	First of the month on or after 60 days of becoming eligible
Rehired within 90 days	Your date of rehire

A caregiver's hire date is the first day of employment (orientation), not the first paid shift with a client. Enroll within 31 days for these dates to apply.

ENROLLMENT

Enrolling and making changes



Open enrollment

November 11 – 22

Make changes for 2027. FSAs must be elected again every year.

New hires

Within 31 days

Enroll within 31 days of your hire date.

Life events

Within 31 days

Your change must fit the event, and proof is required.

Any time: update beneficiaries, change your HSA contribution and change your 401(k) election.

Qualifying life events

- Marriage, divorce or legal separation
- Gaining or losing other health coverage
- Receiving a Qualified Medical Child Support Order
- Death of a dependent
- A change in Medicaid or Medicare eligibility
- Birth or adoption of a child
- A change in employment status
- Domestic partnership starting or ending
- A dependent turning 26
- A move that changes your plan options

ENROLLMENT

How to enroll



1. **Think about your needs**
   Who will you cover? Do you expect big changes next year, like a baby or a surgery?

2. **Review your options**
   Compare plans in this guide and at thekeybenefits.com. TouchCare can help.

3. **Enroll in Workday, November 11 – 22**
   Elect or waive each benefit, add dependents and beneficiaries, then submit.

4. **Save your confirmation**
   Save your confirmation statement and check your dependent and beneficiary details.

workday

Enroll online in Workday

Open enrollment runs November 11 – 22, 2026. Click below to sign in.

Log in to Workday →

myworkday.com/wday/authgwy/thekey

Questions while you enroll?

HR Service Center

Eligibility, dependents or signing in to Workday

888-874-8088
Monday – Friday, 8 a.m. – 9 p.m. ET
HRServiceCenter@TheKey.com

TouchCare Benefits Advocacy

Free help comparing plans, checking doctors and medications, and sorting out claims and bills

Call 866-486-8242
Visit touchcare.com
Email assist@touchcare.com
Download **the TouchCare mobile app**
Schedule a consultation:
touchcare.com/openenrollment

Open enrollment consultations: Monday – Friday, 8 a.m. – 9 p.m. ET; Saturday and Sunday, 9 a.m. – 6 p.m. ET. Consultations are not mandatory.

MEDICAL

Your medical plans

Anthem Blue Cross GROUP # L06504M PHONE 800-331-1476 WEB anthem.com/ca

Kaiser Permanente GROUP # 604689 (No. CA) / 232398 (So. CA) PHONE 800-464-4000 WEB kp.org



Anthem HSA EPO $3,500

Save tax-free

- Pairs with an HSA, with up to $600 / $1,250 from TheKey
- You pay the full cost until the deductible, then 20%

Anthem EPO $3,500

Lowest paycheck cost

- Copays for office visits and prescriptions before the deductible
- 30% after the deductible for bigger care

Anthem EPO $1,750

Most predictable

- Copays for most everyday care and prescriptions
- Lower deductible and out-of-pocket max

Kaiser HMO

California only

- Care at Kaiser doctors and facilities
- One rate at any salary, plus fertility coverage including IVF

All four plans cover in-network care only, except emergencies. Preventive care is free in-network on every plan.

MEDICAL

Which plan fits you?

	Anthem HSA EPO $3,500	Anthem EPO $3,500	Anthem EPO $1,750	Kaiser HMO
Where you live	Any state	Any state	Any state	California only
Copays before the deductible	—	✓	✓	✓
Primary care doctor required	—	—	—	✓
Referrals for specialists	—	—	—	✓
HSA-eligible	✓	—	—	—
Healthcare FSA	—	✓	✓	✓
Limited Purpose FSA	✓	—	—	—
Lantern Surgery Care	✓	✓	✓	—

Key terms

Deductible
What you pay each year before the plan starts paying for most services.

Copay
A set dollar amount for a service, like $30 for a doctor visit.

Coinsurance
Your share of a covered cost after the deductible, like 20%.

Out-of-pocket max
The most you pay in a year. Then the plan pays 100%.

In-network
Doctors and facilities contracted with your plan.

Guaranteed issue
Coverage up to a set amount with no health questions.

Compare your medical plans

	Anthem HSA EPO $3,500	Anthem EPO $3,500	Anthem EPO $1,750	Kaiser HMO
DEDUCTIBLE				
Individual	$3,500	$3,500	$1,750	$2,000
Family	$7,000/family	$3,500/person, up to $7,000	$1,750/person, up to $3,500	$2,000/person, up to $4,000
Coinsurance	20%	30%	20%	20%
OUT-OF-POCKET MAX				
Individual	$7,000	$8,000	$6,000	$4,500
Family	$7,000/person, up to $14,000	$8,000/person, up to $16,000	$6,000/person, up to $12,000	$4,500/person, up to $9,000
HEALTH SAVINGS ACCOUNT				
TheKey contributes individual / family	**$600 / $1,250**	—	—	—
EVERYDAY CARE				
Preventive care	$0	$0	$0	$0
Telehealth	$0	$0	$0	$0
Primary care	20% after deductible	$30	$30	$20
Specialist	20% after deductible	$50	$45	$40
Mental health visit	20% after deductible	$30	20% after deductible	$20
Chiropractic	20% after deductible	$50	$45	$20
Labs and x-rays	20% after deductible	30% after deductible	20% after deductible	$10
MRI, CT and PET scans	20% after deductible	30% after deductible	20% after deductible	20% up to $150
URGENT AND EMERGENCY CARE				
Urgent care	20% after deductible	$35	$75	$20
Emergency room copay waived if admitted	20% after deductible	$250 + 30% after deductible	$250	20% after deductible
HOSPITAL CARE				
Inpatient, outpatient surgery, maternity	20% after deductible	30% after deductible	20% after deductible	20% after deductible

"/family" means one shared family deductible. "/person" means each person meets their own, up to the family total. Copays apply before the deductible unless noted. Specialist telehealth costs the same as an in-person visit. Kaiser MRI costs skip the deductible. See each plan's SBC at thekeybenefits.com.

MEDICAL · 30-DAY RETAIL SUPPLY

Prescription drugs

	Anthem HSA EPO $3,500	Anthem EPO $3,500	Anthem EPO $1,750	Kaiser HMO
Generic	$15 after deductible	$10	$15	$10
Preferred brand	$40 after deductible	$40	$40	$30
Non-preferred brand	$75 after deductible	$75	$75	$30
Specialty	$250 after deductible	$200	$250	20%, up to $250
Mail order 90-day; Kaiser 100-day	2x retail	$20 / $80 / $150 / $200	2x retail	$20 / $60

Use your member portal for prescriptions

Once your coverage starts, sign in to your plan's website or app to set up home delivery and learn more about your prescription coverage.

Anthem BlueCross

- Set up home delivery for 90-day supplies of medications you take regularly
- Check your drug list and what you'll pay
- Find in-network pharmacies near you

anthem.com/ca or the Sydney Health app

KAISER PERMANENTE

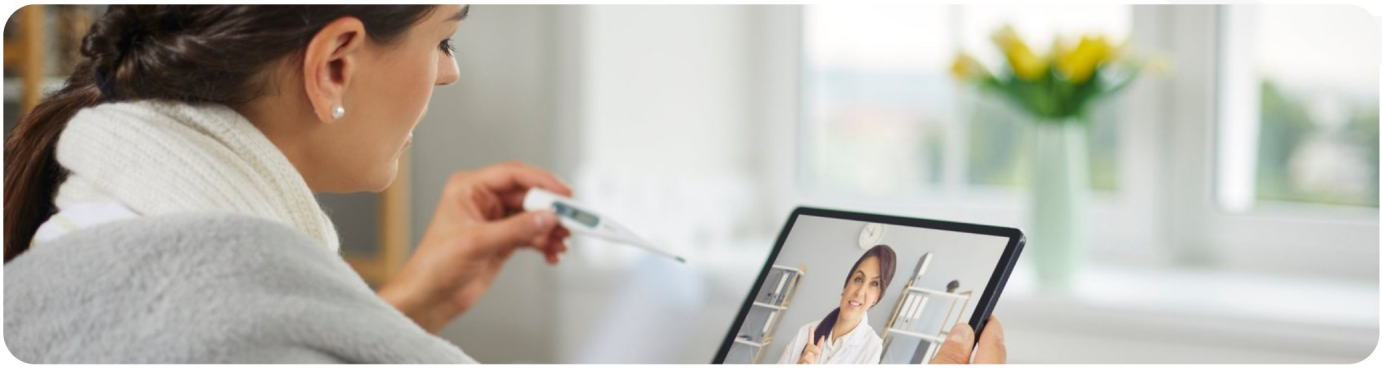
- Order refills and get prescriptions mailed to your home, up to a 100-day supply
- Check your drug list and what you'll pay

kp.org or the Kaiser Permanente app

Questions about your medications? TouchCare can check whether your prescriptions are covered and help you find lower-cost options: 866-486-8242.

MEDICAL

Telehealth and Lantern



Anthem telehealth

See a doctor 24/7 by video in the Sydney Health app or LiveHealth Online. Virtual primary care and mental health visits are $0.

Scan to get the Sydney Health app
or tap here to download

Kaiser telehealth

Free video and phone visits, often the same day. Call 866-454-8855 (Northern CA) or 833-574-2273 (Southern CA), or schedule online at kp.org.

Scan to create your Kaiser Permanente account
or tap here to register

LANTERN

Lantern Surgery Care: required for planned surgeries

If you or a covered family member 18+ is on an Anthem plan and needs a planned surgery, you must go through Lantern.

What's covered

Planned hip, knee, shoulder, neck, back, heart and cancer surgeries

How it helps

A Care Advocate helps you find a top surgeon, get a free second opinion and schedule care. Coinsurance can be waived.

Get started

855-203-6690
my.lanterncare.com

MEDICAL · ANTHEM BLUE CROSS

Your medical costs

What you pay for 2027 Anthem coverage. Your cost is based on your annual base salary.

Coverage level	SALARY UNDER $75,000			SALARY $75,000 AND UP		
	Monthly	Bi-weekly	Weekly	Monthly	Bi-weekly	Weekly
ANTHEM HSA EPO $3,500						
Employee (EE)	$207.00	$95.54	$47.77	$218.00	$100.62	$50.31
EE + Spouse	$1,064.00	$491.08	$245.54	$1,075.00	$496.15	$248.08
EE + Child(ren)	$654.00	$301.85	$150.92	$665.00	$306.92	$153.46
EE + Family	$1,192.00	$550.15	$275.08	$1,202.00	$554.77	$277.38
ANTHEM EPO $3,500						
Employee (EE)	$133.00	$61.38	$30.69	$176.00	$81.23	$40.62
EE + Spouse	$931.00	$429.69	$214.85	$958.00	$442.15	$221.08
EE + Child(ren)	$553.00	$255.23	$127.62	$580.00	$267.69	$133.85
EE + Family	$1,064.00	$491.08	$245.54	$1,091.00	$503.54	$251.77
ANTHEM EPO $1,750						
Employee (EE)	$601.00	$277.38	$138.69	$612.00	$282.46	$141.23
EE + Spouse	$1,798.00	$829.85	$414.92	$1,809.00	$834.92	$417.46
EE + Child(ren)	$1,452.00	$670.15	$335.08	$1,463.00	$675.23	$337.62
EE + Family	$2,623.00	$1,210.62	$605.31	$2,633.00	$1,215.23	$607.62

See your exact cost in Workday when you enroll.

MEDICAL · CALIFORNIA ONLY

Kaiser Permanente HMO

Kaiser Permanente GROUP # 604689 (No. CA) / 232398 (So. CA) PHONE 800-464-4000
WEB kp.org

Your Kaiser costs

Coverage level	Monthly	Bi-weekly	Weekly
Employee (EE)	$337.15	$155.61	$77.80
EE + Spouse	$1,222.11	$564.05	$282.03
EE + Child(ren)	$757.91	$349.80	$174.90
EE + Family	$1,374.76	$634.50	$317.25

Same cost at any salary.

Fertility coverage
Includes IVF, fertility medications and egg, sperm and embryo storage, at the same cost as care for any other condition. Learn more at kp.org/fertility.

Wellness extras
The Calm and myStrength apps at no cost, discounted gym memberships through Active&Fit Direct, and ClassPass rates.

SPENDING ACCOUNTS

Health Savings Account

Flores HR | HSA, FSA, COBRA Starting January 1 | PHONE 800-532-3327 | WEB floreshr.com

Enroll in the HSA EPO $3,500 and open an HSA with Flores HR. TheKey adds money, and you can add your own pre-tax money from each paycheck.



What you can spend your HSA on

Use your Flores HR benefits card, or pay yourself back, for eligible costs for you, your spouse and your tax dependents, even if they aren't on your medical plan.

Doctor visits
Deductibles, copays and coinsurance

Prescriptions
Plus many over-the-counter medicines

Dental care
Cleanings, fillings, braces

Vision care
Eye exams, glasses, contacts, LASIK

Hospital and surgery
Inpatient stays, surgery, ER visits

Mental health
Therapy and counseling

Therapy and chiropractic
Physical therapy, chiropractic, acupuncture

Hearing and more
Hearing aids, lab tests, medical equipment

Not eligible: cosmetic procedures, gym memberships and most insurance premiums. Money used for non-eligible costs is taxed, plus a 20% penalty if you're under 65. Full list in IRS Publication 502.

SPENDING ACCOUNTS

Making the most of your HSA



Tax-free three ways

Goes in pre-tax, grows tax-free and comes out tax-free for eligible costs. CA and NJ may tax it.

Yours to keep

Unused money rolls over every year and stays yours, even if you leave TheKey or retire.

Change any time

Change your contribution in Workday any time. TheKey's money is prorated if you start mid-year.

Action required: open your account within 90 days

New to the HSA? Open your account with Flores HR within 90 days, or your contributions stop and are refunded and you lose TheKey's contribution.

Who is eligible

- You must be enrolled in the Anthem HSA EPO $3,500
- You can't have other non-HSA health coverage, including a spouse's Healthcare FSA
- You can't be enrolled in Medicare or TRICARE
- You can't be claimed as a dependent on someone else's tax return

Pair it with a Limited Purpose FSA for dental and vision costs. Already have an HSA with Igoe? Your balance moves to Flores HR automatically.

SPENDING ACCOUNTS

Healthcare and Limited Purpose FSA

Set aside pre-tax money for eligible costs for you, your spouse and your tax dependents. Your medical plan decides which FSA you can choose.

Healthcare FSA

Up to $3,500

For you if you're enrolled in the **Anthem EPO $3,500, Anthem EPO $1,750, Kaiser HMO** or no TheKey medical plan. Covers medical, dental and vision costs.

- **Medical:** copays, deductibles, prescriptions and over-the-counter items
- **Dental:** cleanings, fillings, crowns, braces and oral surgery
- **Vision:** eye exams, glasses, contact lenses and LASIK

Limited Purpose FSA

Up to $3,500

For you if you're enrolled in the **Anthem HSA EPO $3,500**. Covers dental and vision only, so it works alongside your HSA.

- **Dental:** cleanings, fillings, crowns, braces and oral surgery
- **Vision:** eye exams, glasses, contact lenses and LASIK

HOW DOES IT WORK?

1. **Plan** — Estimate your 2027 costs.
2. **Elect** — Choose your amount in Workday.
3. **Save** — It's taken from each paycheck, pre-tax.
4. **Spend** — **Full amount available January 1.** Use your Flores HR card.

IMPORTANT INFORMATION

- **Re-enroll every year.** FSA elections don't carry over.
- **Carryover:** up to $700 rolls into 2028. The rest is forfeited.
- Use it for care by **December 31, 2027**.
- Submit 2027 claims by **March 31, 2028**.
- 2026 money: up to $680 rolls into 2027.
- Claims and balances: floreshr.com · 800-532-3327

2027 IRS limits. FSA coverage ends the day your employment or eligibility ends. Full list: IRS Publication 502.

SPENDING ACCOUNTS

Dependent Care FSA

Pay for care with pre-tax money so you (and your spouse, if married) can work, look for work or go to school full time.

Who counts as a dependent

Your children **under age 13**, or a spouse, parent or other tax dependent who lives with you more than half the year and **can't care for themselves**.

$7,500
per household per year
$3,750 if married filing separately

What you can use it for

Full list: IRS Publication 503

- **Daycare centers** — Centers and family daycare homes
- **Preschool** — Pre-K and nursery school
- **Before- and after-school care** — For kids under 13
- **Summer day camp** — Day camps only, not overnight
- **Nannies and babysitters** — While you work
- **Adult day care** — For a spouse or parent

What it doesn't cover

- Overnight camp
- Kindergarten or private school tuition
- Tutoring, music or sports lessons
- Care while you're not working
- Care from your spouse, your child under 19 or a dependent you claim
- Medical costs (use the Healthcare FSA)
- Costs you also claim for the dependent care tax credit

HOW DOES IT WORK?

1. **Choose your amount** in Workday.
2. **Money builds each paycheck.** You can only use what's been deducted so far.
3. **Pay, then get paid back** at floreshr.com. Keep receipts with your provider's tax ID.
4. **Use it or lose it.** No rollover. Re-enroll each year.



SPENDING ACCOUNTS

Commuter benefits



Pre-tax money for work parking and transit passes, fare cards and vanpools. Pay with your benefits card or request reimbursement.

$350
a month for parking

$350
a month for transit

What it covers

- Bus, train, subway and ferry passes
- Transit fare cards
- Vanpools to work
- Parking at or near work, or at a transit station you use to get to work

What it doesn't cover

- Gas, tolls or mileage
- Rideshares like Uber or Lyft
- Parking at your home
- Commuting costs while you're not working

Re-enroll every year to keep contributing. Money you don't use stays in your account for later.

Questions about your HSA or FSA? Call Flores HR at 800-532-3327 or visit floreshr.com.

Dental

Delta Dental GROUP # 23607 PHONE 888-335-8227 WEB deltadentalins.com



You pay, in or out of network	Low PPO	High PPO
Plan pays per person, per year	Up to $1,000	Up to $2,000
DEDUCTIBLE		
Individual	$50	$50
Family	$50/person, up to $150	$50/person, up to $150
WHAT YOU PAY		
Exams, cleanings, x-rays, sealants	$0	$0
Fillings, root canals, gum care, oral surgery	20% after deductible	20% after deductible
Crowns, bridges and dentures	50% after deductible	50% after deductible
Implants	—	50% after deductible
Orthodontia, adults and children	—	50% plan pays up to $1,250 lifetime
Waiting periods	None	None

Your dental costs

DELTA DENTAL®

	Low PPO			High PPO		
Coverage level	Monthly	Bi-weekly	Weekly	Monthly	Bi-weekly	Weekly
Employee (EE)	$24.34	$11.23	$5.62	$30.20	$13.94	$6.97
EE + Spouse	$54.35	$25.08	$12.54	$65.50	$30.23	$15.12
EE + Child(ren)	$71.41	$32.96	$16.48	$85.58	$39.50	$19.75
EE + Family	$101.37	$46.79	$23.39	$120.82	$55.76	$27.88

Find a PPO dentist

Search the Delta Dental PPO network at deltadentalins.com. PPO dentists save you the most.

No ID card needed

Just give your name, birth date and enrollee ID. Print a card from the Delta Dental app.

Member discounts

Hearing aids through Amplifon, LASIK through QualSight, plus fitness and travel with LifePerks.

Out-of-network dentists may bill you above Delta Dental's allowance. Pregnant members get an extra cleaning at no cost.

Vision

VSP Vision GROUP # 40156897 PHONE 800-877-7195 WEB vsp.com



Every 12 months	In-network, you pay	Out-of-network, plan pays up to
WellVision eye exam	$10 copay	$45
Lenses single, bifocal, trifocal	$25 copay	$30 / $50 / $60
Frames	$150 allowance $170 featured brands; 20% off the rest	$50
Contacts, instead of glasses	$150 allowance fitting and evaluation up to $25	$100
Standard progressive lenses	Covered after lens copay	$50

Out of network, you pay the provider and submit a claim to VSP.

What you pay for vision

Coverage level	Monthly	Bi-weekly	Weekly
Employee (EE)	$5.89	$2.72	$1.36
EE + Spouse	$11.76	$5.43	$2.71
EE + Child(ren)	$12.59	$5.81	$2.91
EE + Family	$20.10	$9.28	$4.64

More ways to save
20% off extra glasses, up to $1,000 off LASIK, contact lens rebates.

Shop online
Use your benefits at eyeconic.com.

Hearing aid savings
Save up to 60% through TruHearing: 877-396-7194.

PROTECTION

Life and AD&D insurance

New York Life Group Benefit Solutions

New York Life GROUP # FLX 980544 / OK 980554 PHONE 866-607-2360 WEB myNYLGBS.com



Basic Life and AD&D, paid by TheKey

You're enrolled automatically, at no cost.

$10,000
Part-time corporate and caregivers

$25,000
Full-time caregivers

1x salary
Full-time corporate, up to $300,000

Coverage reduces to 65% at age 70 and 50% at age 75. TheKey-paid coverage above $50,000 is taxable income under IRS rules.

Choosing a beneficiary

Name anyone, and update your beneficiary any time in Workday. Included: Survivor Assurance, worldwide Secure Travel assistance, and financial, legal and estate support. Claims: 800-362-4462.

Voluntary Life and AD&D

NEW YORK LIFE GROUP BENEFIT SOLUTIONS

ONE-TIME OPPORTUNITY

Get Voluntary Life coverage with no health questions this open enrollment

New York Life is offering a special enrollment. Enroll in or increase Voluntary Life and AD&D up to the guaranteed issue amounts below, without answering medical questions. **After November 22, you'll need to answer health questions to enroll or increase.**

$100,000	$50,000	Full amount
FOR YOU	FOR YOUR SPOUSE	FOR YOUR CHILDREN

How much you can buy

	You	Your spouse	Your children
Coverage	$10,000 increments	$5,000 increments	$2,000 increments $1,000 from birth to 6 months
Maximum	5x salary, up to $500,000	100% of yours, up to $250,000	$20,000
No health questions up to	**$100,000**	**$50,000**	**Full amount**

Coverage for you and your spouse reduces to 65% at age 70 and 50% at age 75.

workday

What will it cost?

Your rate depends on your age and the amount you choose. See your exact cost in Workday when you enroll.

See your rates →

Short-Term Disability

New York Life Group Benefit Solutions

New York Life GROUP # LK 100144 / 980408 / 100114 CLAIMS 800-362-4462

For full-time corporate employees only



If an illness or injury keeps you from working for a short time, Short-Term Disability replaces part of your pay. **TheKey pays the full cost** for full-time corporate employees.

60%	$2,500	14 days	12 weeks
of weekly pay	weekly maximum	before benefits begin	maximum duration

Who's eligible	Full-time corporate employees
Your cost	$0. TheKey pays the full cost.

Need to file a claim?
Contact New York Life directly at **800-362-4462** or **myNYLGBS.com**. HR can't start a claim for you.

PROTECTION · YOU PAY

Long-Term Disability

NEW YORK LIFE GROUP BENEFIT SOLUTIONS

Voluntary LTD replaces part of your income if a long illness or injury keeps you from working.

60%	$10,000	90 days
of monthly pay	monthly maximum	before benefits begin

Who's eligible	Full-time corporate employees
Maximum duration	Up to Social Security normal retirement age if disabled before 62; shorter periods if disabled at 62 or older
Health questions	None when you enroll as a new hire, during open enrollment or after a qualifying life event
Pre-existing conditions	A condition treated in the 12 months before coverage starts isn't covered until you've been covered for 12 months

Need to file a claim?
Contact New York Life directly at **800-362-4462** or **myNYLGBS.com**. HR can't start a claim for you. Your disability rates are shown in Workday.

Accident and Hospital Indemnity

New York Life Group Benefit Solutions

New York Life GROUP # GAI / GHI 100091 PHONE 888-842-4462 WEB myNYLGBS.com

Cash paid to you, to use any way you like. Cover yourself, your spouse and children, with no health questions.

Accident insurance

For off-the-job accidents.

ER or urgent care	$200
Ambulance (ground / air)	$300 / $1,500
Hospital admission	$1,500
Fractures	$275 – $11,000
Dislocations	$200 – $8,250
Concussion	$500

Hospital Indemnity

When you're admitted to the hospital.

Hospital admission	$1,000
Daily stay, up to 30 days	$200 a day
ICU admission (incl. NICU)	$2,000
Daily ICU stay	$400 a day

A 3-day stay pays $1,600. Pre-existing condition limits apply.

What you pay

Coverage level	ACCIDENT			HOSPITAL INDEMNITY		
	Monthly	Bi-weekly	Weekly	Monthly	Bi-weekly	Weekly
Employee (EE)	$5.09	$2.35	$1.17	$14.52	$6.70	$3.35
EE + Spouse	$8.45	$3.90	$1.95	$28.97	$13.37	$6.69
EE + Child(ren)	$10.28	$4.74	$2.37	$21.30	$9.83	$4.92
EE + Family	$13.64	$6.30	$3.15	$35.75	$16.50	$8.25

Rates are monthly. Bi-weekly and weekly amounts are estimates; see your exact cost in Workday.

PROTECTION · YOU PAY

Critical Illness insurance

New York Life Group Benefit Solutions

New York Life GROUP # GCI 100091 PHONE 888-842-4462 WEB myNYLGBS.com



A lump sum when you're diagnosed with a covered illness. Enroll with no health questions; a pre-existing condition limitation applies.

$10K–$30K
for you, in $10,000 steps

100%
of your amount for a spouse

Free
children covered at 100%

Heart attack, kidney failure	100%
Coronary artery bypass	50%
Non-invasive cancer	25%
Skin cancer	2.5%

☆ **Earn $50 a year** for each covered person who completes a covered screening, like a mammogram or colonoscopy.

Identity and legal protection

Identity and scam protection

Allstate IDENTITY PROTECTION

Allstate Identity Protection PHONE 800-789-2720 WEB myaip.com

YOU PAY $9.95 a month for you · $17.95 for your family

Allstate Pro+ Cyber protects your identity, finances and devices, and covers your whole family "under roof and wallet," including family members 65 and older.

Monitoring and alerts

Credit, financial and dark web monitoring, with alerts when something looks wrong.

Reimbursement

Up to $50,000 for scam losses and up to $5 million for identity theft expenses.

Device security

Device protection, VPN, password manager and robocall blocking.

New for 2027

Personal scam alerts, local safety alerts, 24/7 chat and a digital household assistant.

Legal plan

MetLife

MetLife Legal Plans GROUP # 9907700 PHONE 800-821-6400 WEB members.legalplans.com

$22
a month covers you, your spouse and dependents

No copays, deductibles or claim forms with network attorneys, plus 4 hours a year for other personal matters.

- Wills, trusts, powers of attorney and estate planning
- Home purchases, sales, refinancing and tenant issues
- Tax audits, debt collection and identity theft defense
- Family matters, traffic tickets and document review, plus elder-care help for your parents

PROTECTION · YOU PAY

Pet insurance

Nationwide



Nationwide pet insurance helps pay vet bills when your pet is sick or hurt. Use any vet, including for birds and exotic pets, and get a 24/7 VetHelpline.

My Pet Protection Choice	Accident and Illness	Plus Wellness	Customizable
Annual deductible	$250	$250	$100 – $500
Reimbursement	80%	80%	50%, 70% or 80%
Annual maximum	$5,000 each	$5,000 each	$2,500 or $5,000
Wellness	—	Up to $450	Optional

Ready to enroll?
Enroll at **benefits.petinsurance.com/thekey** or call **800-540-2016**. You pay Nationwide directly.

Enroll now →

SUPPORT

Employee Assistance Program

NEW YORK LIFE GROUP BENEFIT SOLUTIONS



Free, confidential help 24/7 for you and your household: 3 counseling visits per issue, plus help with child or elder care, money and legal questions.

Reach the EAP

800-344-9752

guidanceresources.com · Web ID: NYLGBS

Provided by New York Life. Washington employees receive EAP services through a separate New York Life program.

Balance Wellbeing with New York Life

Included at no cost. Take a financial health assessment and get tools for goals like saving for emergencies, college or retirement. Sign up at app.balancewellbeing.com/sign-up/invite-code with code **thekey**.

SAVINGS

401(k) retirement plan



4%
TheKey match when you save 5%

100%
vested from day one

6 months
of service and age 21 to join

TheKey matches 100% of the first 3% you save and 50% of the next 2%. Enroll or make changes any time.

You can contribute up to the 2027 IRS limit, plus catch-up contributions if you're 50 or older. A higher catch-up limit applies if you're 60 to 63.

Enroll and make changes: 866-794-2158 or myaccount.ascensus.com. Retirement planning advice: 800-577-5521.

CONTACTS

Your benefit contacts

Benefit	Provider	Group number	Phone	Website or email
Benefits information	TheKey	—	—	thekeybenefits.com
Benefits advocacy	TouchCare	—	866-486-8242	touchcare.com
Eligibility and Workday	HR Service Center	—	888-874-8088	HRServiceCenter@TheKey.com
Medical	Anthem Blue Cross	L06504M	800-331-1476	anthem.com/ca
Medical (CA)	Kaiser Permanente	604689 / 232398	800-464-4000	kp.org
Surgery benefit	Lantern	—	855-203-6690	my.lanternca re.com
Dental	Delta Dental	23607	888-335-8227	deltadentalins.com
Vision	VSP	40156897	800-877-7195	vsp.com
HSA, FSA, COBRA	Flores HR	—	800-532-3327	floreshr.com
Life and AD&D	New York Life	FLX 980544 / OK 980554	866-607-2360	myNYLGBS.com
Disability	New York Life	LK 100144 / 980408 / 100114	888-842-4462	myNYLGBS.com
Accident, CI, Hospital	New York Life	GAI / GCI / GHI 100091	888-842-4462	myNYLGBS.com
EAP	New York Life	Web ID: NYLGBS	800-344-9752	guidanceresources.com
Identity protection	Allstate	—	800-789-2720	myaip.com
Legal plan	MetLife	9907700	800-821-6400	members.legalplans.com
Pet insurance	Nationwide	—	800-540-2016	benefits.petinsurance.com/thekey
401(k)	Ascensus	214342	866-794-2158	myaccount.ascensus.com

YOUR MEMBER PORTALS

Create your online accounts

Set up your accounts after your coverage starts January 1, 2027. Each portal lets you see your ID card, find in-network providers, track claims and manage your benefits.

Anthem Blue Cross

Medical ID cards, doctors, claims and virtual care.

CREATE YOUR ACCOUNT

anthem.com/ca ↗

App: **Sydney Health**

Scan to get Sydney Health

Kaiser Permanente

Appointments, prescriptions, test results and video visits.

CREATE YOUR ACCOUNT

kp.org ↗

App: **Kaiser Permanente**

Lantern

Required for planned surgeries on Anthem plans.

CREATE YOUR ACCOUNT

my.lanterncare.com ↗

Delta Dental

Dental ID cards, dentists and claims.

CREATE YOUR ACCOUNT

deltadentalins.com ↗

App: **Delta Dental**

VSP Vision Care

Eye doctors, benefits and frame allowances.

CREATE YOUR ACCOUNT

vsp.com ↗

Flores HR

HSA, FSA and commuter balances, claims and your benefits card.

CREATE YOUR ACCOUNT

floreshr.com ↗

YOUR MEMBER PORTALS

More accounts to set up

New York Life

Life, AD&D, disability, Accident, Critical Illness and Hospital Indemnity.

CREATE YOUR ACCOUNT
myNYLGBS.com ↗

Employee Assistance Program

Counseling, legal and financial help. Web ID: NYLGBS.

CREATE YOUR ACCOUNT
guidanceresources.com ↗

MetLife Legal Plans

Find an attorney and use your legal plan.

CREATE YOUR ACCOUNT
members.legalplans.com ↗

Allstate Identity Protection

Turn on monitoring and alerts for your identity.

CREATE YOUR ACCOUNT
myaip.com ↗

Nationwide Pet Insurance

Enroll your pet and submit claims.

CREATE YOUR ACCOUNT
benefits.petinsurance.com/thekey ↗

Ascensus 401(k)

Check your balance, change contributions and name beneficiaries.

CREATE YOUR ACCOUNT
myaccount.ascensus.com ↗

Your elections and beneficiaries

Review your benefit elections and update beneficiaries any time in Workday.

Log in →

TouchCare

Questions about your benefits? Download the TouchCare mobile app or visit touchcare.com. Call 866-486-8242 for free help from a benefits advocate.

Questions about your benefits?

PLAN QUESTIONS OR HELP CHOOSING

TouchCare Benefits Advocacy

866-486-8242

assist@touchcare.com

ELIGIBILITY OR WORKDAY ISSUES

HR Service Center

888-874-8088

HRServiceCenter@TheKey.com

Plan documents, SBCs and full details any time at **thekeybenefits.com**.

This guide highlights TheKey's 2027 benefit plans. Your actual rights and benefits are governed by the official plan documents. If there is any discrepancy between this guide and the plan documents, the plan documents will prevail. TheKey reserves the right to change any benefit plan without notice. Benefits are not a guarantee of employment. Plan documents, Summaries of Benefits and Coverage (SBCs), Summary Plan Descriptions and required notices are available from TheKey and at **thekeybenefits.com**.

THEKEY