TheKey

2027 Benefits at a Glance

January 1 – December 31, 2027

Manage your benefits in Workday

What TheKey offers

Your quick reference all year

Medical and prescriptions
Three Anthem Blue Cross plans for full-time employees, plus a Kaiser Permanente HMO in California. See page 2.

Dental and vision
Two Delta Dental PPO plans and VSP vision for full- and part-time employees. See page 3.

Health and spending accounts
An HSA with TheKey money (HSA EPO $3,500 plan only), plus FSA and commuter accounts.

Life and disability
Company-paid life insurance for eligible employees, with options to add more for you and your family.

Help when you need it
TouchCare advocates, a free EAP and Lantern for planned surgeries, all at no cost to you.

Saving and extras
A 401(k) with a 4% match, plus accident, hospital, legal, identity and pet coverage.

When you can enroll or make changes

Open enrollment
November 11 – 22, 2026
Review your benefits and make changes for the next plan year. HSA and FSA contributions must be elected again for 2027.

New hires
Within 31 days
Enroll in Workday within 31 days of your hire date. It's also your best chance to get extra life and disability coverage with no health questions.

Life events
Within 31 days
Marriage, divorce, a new baby, or gaining or losing other coverage. Your change must fit the event, and proof is required.

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

Who's eligible

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

When coverage starts

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

Who you can cover

Your spouse or registered domestic partner, children to age 26, and children of any age who can't support themselves due to a disability. Proof of eligibility is required when you add a dependent.

Medical

Three Anthem Blue Cross plans for full-time employees, plus a Kaiser Permanente HMO in California. All plans are in-network only and cover preventive care in full.

Which plan fits you?

TouchCare can help you compare.

Anthem HSA EPO $3,500
Save tax-free
Pay the deductible first, with help from TheKey's HSA money.

Anthem EPO $3,500
Lowest paycheck cost
Copays for office visits. You pay more when you need bigger care.

Anthem EPO $1,750
Most predictable
Copays for visits and prescriptions. Highest paycheck cost.

Kaiser Permanente HMO
California only
Low copays at Kaiser Permanente doctors and facilities.

Compare the plans

	Anthem Blue Cross			Kaiser Permanente
	Anthem HSA EPO $3,500	Anthem EPO $3,500	Anthem EPO $1,750	Kaiser HMO
Where you live	Any state, including California			California only
Deductible ("ded.") individual / family	$3,500 / $7,000	$3,500 / $7,000	$1,750 / $3,500	$2,000 / $4,000
Out-of-pocket max individual / family	$7,000 / $14,000	$8,000 / $16,000	$6,000 / $12,000	$4,500 / $9,000
TheKey HSA contribution	$600 / $1,250	—	—	—
Everyday care				
Preventive care	$0	$0	$0	$0
Telehealth	$0	$0	$0	$0
Primary care / specialist	20% after ded.	$30 / $50 copay	$30 / $45 copay	$20 / $40 copay
Urgent care	20% after ded.	$35 copay	$75 copay	$20 copay
Bigger care				
Emergency room	20% after ded.	$250 + 30% after ded.	$250 copay	20% after ded.
Hospital stay or outpatient surgery	20% after ded.	30% after ded.	20% after ded.	20% after ded.
Prescriptions, 30-day retail				
Generic / preferred brand	$15 / $40 (both after ded.)	$10 / $40	$15 / $40	$10 / $30
Non-preferred / specialty	$75 / $250 (both after ded.)	$75 / $200	$75 / $250	$30 / 20% to $250

Copays apply before the deductible unless noted. Specialist telehealth costs the same as an in-person specialist visit.

Lantern Surgery Care (required). Lantern is TheKey's surgery benefit for Anthem members. If you or a covered family member 18+ needs a planned hip, knee, shoulder, back, heart or cancer surgery, you must go through Lantern. A Lantern Care Advocate helps you find a top-quality surgeon, get a free second opinion and schedule your care, and your coinsurance can be waived. Call 855-203-6690.

Health Savings Account

Only if you enroll in the HSA EPO $3,500 medical plan



2027 IRS limit: $4,500 individual, $9,000 family. Age 55+ may add $1,000.

Change your contribution any time in Workday. Funds never expire and stay yours if you leave TheKey.

Re-elect your HSA for 2027
With the move to Flores HR, your current contribution won't roll over, even if you keep the same amount. New to the HSA? Open your account within 90 days, or you lose TheKey's contribution.

Not sure which plan fits? TouchCare can compare them with you: 866-486-8242.

THEKEY

Spending accounts, dental and vision

Plus the life and disability coverage that protects your paycheck and your family.

$ Spending accounts

Pre-tax money, managed by FloresHR

Healthcare FSA

With EPO or Kaiser plans

$3,500 / year

Copays, prescriptions, dental and vision. Roll over up to $680.

Limited Purpose FSA

With the HSA EPO $3,500 plan

$3,500 / year

Dental and vision expenses only. Roll over up to $680.

Dependent Care FSA

If you have eligible dependents

$7,500 / household

Daycare, preschool, after-school care and summer day camp for kids 12 and under, plus adult day care.

**Note: Not for healthcare expenses*

Commuter

Any eligible employee

$350 / month

Separate parking and transit accounts.

Elect your FSA every year. FSA elections cover one plan year (January 1 – December 31) and don't carry over. If your employment or eligibility ends mid-year, your FSA coverage ends that day. Re-enroll in commuter benefits every year to keep contributing. Money you don't use stays in your account.

Dental

DELTA DENTAL

In-network	Low PPO	High PPO
Plan pays per person, per year	Up to $1,000	Up to $2,000
Deductible individual / family	$50 / $150	
Cleanings, exams, x-rays	You pay $0	
Fillings, root canals, oral surgery	You pay 20%	
Crowns, bridges, dentures	You pay 50%	
Orthodontia, adults and kids	—	You pay 50% plan pays up to $1,250 lifetime

Same coverage in or out of network, but PPO dentists cost less.

Vision

VSP VISION

Every 12 months	In-network coverage
Eye exam	$10 copay
Lenses	$25 copay
Frames	$150 allowance
Contacts, instead of glasses	$150 allowance

Featured frame brands get a $170 allowance, and you save 20% on any amount over your allowance. Delta Dental members also get LASIK and hearing aid discounts.

Life and disability

NEW YORK LIFE GROUP BENEFIT SOLUTIONS

Coverage with no health questions

During this open enrollment (November 11 – 22, 2026) and as a new hire within 31 days, get Voluntary Life (up to $100,000 for you, $50,000 for a spouse) and Voluntary LTD with no health questions.

Voluntary Life and AD&D

Long-Term Disability

Coverage	Who's covered and what it pays
Basic Life and AD&D TheKey pays	Part-time: $10,000. Full-time caregivers: $25,000. Full-time corporate: 1x annual earnings, up to $300,000.
Voluntary Life and AD&D You pay	No health questions up to $100,000 for you and $50,000 for a spouse (new hires and this open enrollment). Maximums: you, 5x earnings or $500,000; spouse, $250,000; children, $20,000.
Short-Term Disability TheKey pays	Full-time corporate: 60% of pay, up to $2,500 a week, for up to 12 weeks.
Voluntary Long-Term Disability You pay	Full-time corporate: 60% of pay, up to $10,000 a month, after 90 days.

Update your beneficiaries any time in Workday.

THEKEY

More benefits and where to get help

Extra coverage, savings and support, plus who to call with questions.

Other voluntary plans

You choose them and pay the cost

Accident insurance

New York Life Group Benefit Solutions

Cash paid to you after an off-the-job accident: $200 for an ER or urgent care visit, $1,500 for a hospital admission, and $275 to $11,000 for fractures.

Critical Illness insurance

New York Life Group Benefit Solutions

A lump sum if you're diagnosed with a covered illness, like 100% for a heart attack or kidney failure. Choose $10,000, $20,000 or $30,000, with no health questions. Children are covered at no extra cost.

Hospital Indemnity insurance

New York Life Group Benefit Solutions

Cash paid to you if you're admitted: $1,000 per stay plus $200 a day, or $2,000 and $400 a day in intensive care (including a newborn's NICU stay).

Identity and scam protection

Allstate Identity Protection

Allstate Pro+ Cyber monitoring and restoration help, with up to $50,000 in scam reimbursement. $9.95 a month for you or $17.95 for your family.

Legal plan

MetLife

MetLife network attorneys for wills, home sales, tax audits and more, with no copays or claim forms. $22 a month covers you, your spouse and dependents.

Pet insurance

Nationwide

Nationwide plans help pay vet bills at any vet, with 80% reimbursement after a $250 deductible. You pay Nationwide directly.

Savings and support

401(k) with a 4% match

Ascensus

TheKey matches 100% of the first 3% you save and 50% of the next 2%. Contribute 5% to get the full 4%. Eligible after six months and age 21, and you're fully vested from day one.

Employee Assistance Program

New York Life Group Benefit Solutions

Free, confidential support 24/7 from New York Life for you and your household, plus 3 face-to-face counseling visits per issue. Call 800-344-9752 or visit guidanceresources.com (Web ID: NYLGBS).

Who to call

Plan questions or help choosing

TouchCare Benefits Advocacy compares plans, finds doctors and fixes billing issues, at no cost.

866-486-8242

assist@touchcare.com

Eligibility or Workday issues

The HR Service Center handles enrollment access, eligibility and dependent questions.

888-874-8088

HRServiceCenter@TheKey.com

Benefit	Provider	Group number	Phone	Website
Medical	Anthem Blue Cross	L06504M	800-331-1476	anthem.com/ca
Medical (CA)	Kaiser Permanente	604689 (No.) / 232398 (So.)	800-464-4000	kp.org
Surgery benefit	Lantern	—	855-203-6690	my.lanterncare.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	888-842-4462	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

This summary highlights TheKey's 2027 benefits. Official plan documents govern if there is any difference. TheKey may change any benefit plan without notice. Benefits are not a guarantee of employment. Plan documents and SBCs are at thekeybenefits.com.

Your cost for coverage

What you pay for 2027 medical, dental and vision coverage, by month and by paycheck.

Medical

Anthem BlueCross

	Annual salary under $75,000			Annual salary $75,000 and up		
Coverage level	Monthly	Bi-weekly	Weekly	Monthly	Bi-weekly	Weekly
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
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
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

Your medical cost is based on your annual base salary.

Kaiser HMO

KAISER PERMANENTE

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

California only. Same cost at any salary.

Vision

VSP 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

Dental

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