

2026 OPEN ENROLLMENT HIGHLIGHTS

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- LitePoint will continue to provide 100% premium free medical, dental, and vision coverage for employees and their eligible covered dependents.
- Employees enrolled in the Health Investment Plan will see their deductible increase to \$1,700 individual / \$3,400 family; out-of-pocket max will be \$4,300 individual / \$8,550 family.
- Employees enrolled in the Kaiser HSA plan will see their deductible increase to \$1,700 individual / \$3,400 family; out-of-pocket max will be \$3,400 individual / \$6,800 family

Important Updates to Your HSA and FSA Reimbursements Accounts

For 2026, **you must make an active election** if you want to have any of these pretax benefits.

Important reminders:

- **Health Care FSA** increased the annual contribution to \$3,400 and the annual rollover to \$680.
- **Dependent Care FSA** now has a grace period which gives you two and half months at the end of the year to incur eligible expenses, as long as you are actively employed. Participants will have until March 15, 2026 to incur 2025 Plan Year expenses and March 15, 2027 to incur 2026 Plan Year expenses.



If enrolled in the **Health Investment Plan** or **Kaiser HSA**, your **2025 HSA** employee election **will not carry forward to 2026**. In order to have payroll deductions in 2026, an active election will need to be made.

Enhanced Member Advocacy Support through Carenet

MyAdvocate, a Personal Health Assistant, will be available to our employees and dependents at no cost. MyAdvocate will act as an extension of our Human Resources staff and will be available as a resource to escalate and assist in resolving your benefit issues. Their services are designed to make your life easier by helping to navigate the complexities of the healthcare system while saving you time, money, and frustration. Some examples of their services are:

- Assistance with claims or billing issues
- Eligibility determination and coordination of benefits
- Finding the highest quality in-network doctors
- Comparing treatment costs in your area
- Explaining benefits in easy to understand language
- Education on Medicare and Exchange enrollment processes

Service will be available 24/7. When you start a case, a Care Coordinator gathers information and refers you to an Advocate who will remain with you until your issue is resolved. This program is available to you, your family members living in your home, your parents and parents-in-law at no cost.

More information can be found on www.litepoint.com/benefits.