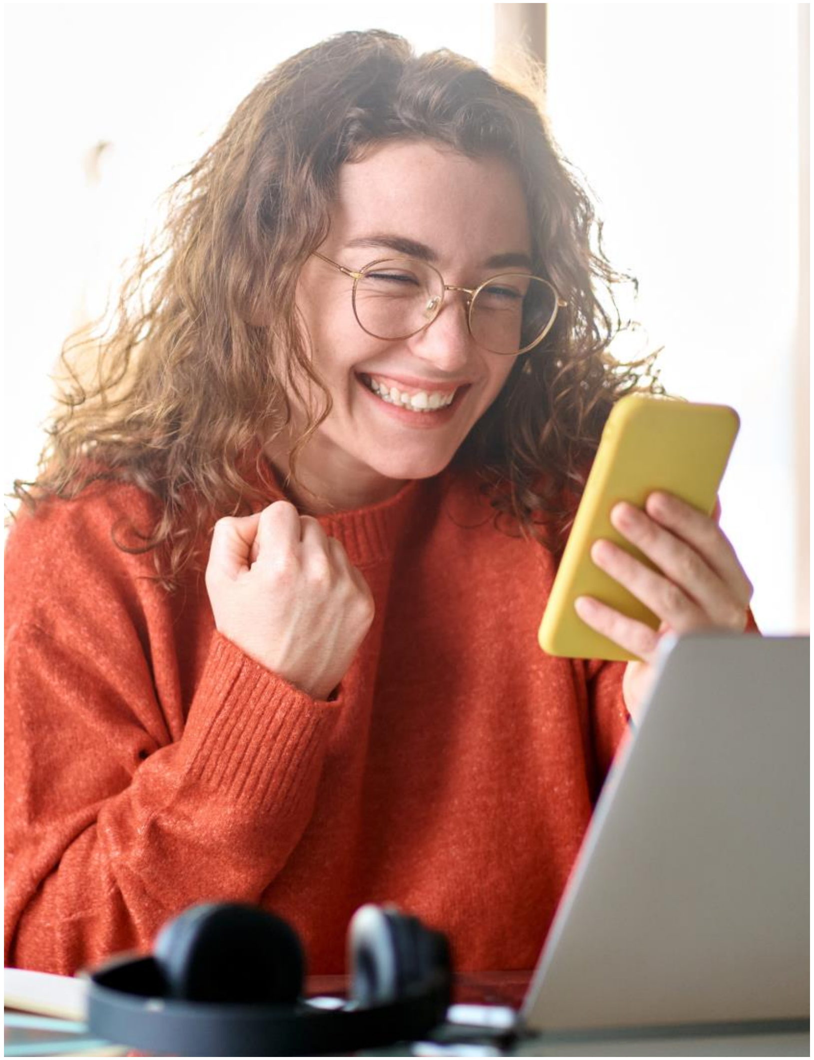
Welcome to Your Benefits 2026

Take action! Open Enrollment is November 3 – November 14, 2025

AGENDA – Today you'll learn about:

- Whom you can enroll
- What's new or changing in 2026
- How to pick the right medical plan
- Your benefit options
- What your plans cost
- Your pre-enrollment checklist
- Simple steps to enroll



BENEFITS ELIGIBILITY – Whom you can enroll

Employees

- Full-time employees scheduled to work 30 or more hours per week
  - Eligible upon hire date
  - Coverage is effective date of hire

Dependents

- Employees also can enroll eligible dependents, including:
  - Spouse/Domestic partners
  - Children up to age 26:
    - Includes employee's and spouse/domestic partner's natural, adopted, foster, and stepchildren
  - Disabled children:
    - Age 26 or older who meet certain criteria

NEW THIS YEAR – What's changing in 2026?

New Carrier to Know

- TouchCare – Health Advocacy Benefit

Other Changes to Understand

- Aetna EPO (formerly Aetna HMO (EPO))
  - Deductible $500/individual, $1,000/family
  - 20% coinsurance to inpatient hospital and outpatient surgery
  - Emergency room copay increased to $300
  - No longer require a referral from a primary care physician to see a specialist
  - New ID Cards
- Aetna PPO
  - Emergency room copay increased to $350 for the Base plan and $250 for the Buy-Up Plan
- Spouse/Domestic Partner surcharge
  - $100 monthly surcharge ($46.15 bi-weekly)

HEALTH *benefits* – How to Pick the Right Plan

KEY DIFFERENTIATORS

Cost of Coverage (Premiums)

- Aetna PPO Buy-Up – Highest
- Aetna PPO Base – Middle
- Aetna EPO – Low
- Aetna HDHP – Lowest

Cost Sharing

- Aetna HDHP – Highest
- Aetna PPO Base – Middle
- Aetna EPO – Low
- Aetna PPO Buy-Up – Low

Savings or Spending Account Offered

- Aetna PPO Buy-Up – HC FSA, DC FSA
- Aetna PPO Base – HC FSA, DC FSA
- Aetna EPO – HC FSA, DC FSA
- Aetna HDHP – HSA, LP FSA, DC FSA

Definitions:
HC FSA: Health Care FSA
LP FSA: Limited Purpose FSA
DC FSA: Dependent Care FSA
HSA: Health Savings Account

Need help picking a plan, visit ALEX your virtual benefits counselor:
https://start.myalex.com/aristocrat/

HEALTH *benefits* – Quick look at Medical Plans

In-Network Benefits	Aetna EPO	Aetna PPO Base	Aetna PPO Buy-Up	Aetna HDHP
ANNUAL DEDUCTIBLE (single/family)	$500 / $1,000	$2,000 / $4,000	$1,000 / $2,000	$2,000 / $4,000
OUT-OF-POCKET MAX (single/family)	$3,000 / $6,000	$5,000 / $10,000	$4,000 / $8,000	$5,000 / $10,000
HEALTH SAVINGS ACCOUNT (HSA) ANNUAL EMPOLOYER CONTRIBUTION (single/family)	NA	NA	NA	$1,000 / $2,000
DOCTORS' OFFICE VISITS (PCP/SPC)	$20 / $40	$25 / $50	$15 / $30	Deductible + 20%
OUTPATIENT SURGERY and INPATIENT HOSPITAL	Deductible + 20%	Deductible + 20%	Deductible + 20%	Deductible + 20%
EMERGENCY ROOM	$300	$350	$250	Deductible + 20%
URGENT CARE	$25	$75	$50	Deductible + 20%
MINUTE CLINIC	$20	$25	$15	Deductible + 20%

HEALTH *benefits* – Prescription drug coverage

In-Network Benefits Through Express Scripts	Aetna EPO	Aetna PPO Base	Aetna PPO Buy-Up	Aetna HDHP
RETAIL PRESCRIPTION DRUGS (30-day supply)				
Generic	$10	$15	$10	$10 after ded
Brand Formulary	$35	$35	$35	$35 after ded
Non-formulary	$60	$60	$50	$60 after ded
MAIL ORDER PRESCRIPTION DRUGS (90-day supply)				
Generic	$25	$30	$20	$25 after ded
Brand Formulary	$87.50	$87.50	$75	$87.50 after ded
Non-formulary	$150	$150	$125	$150 after ded

HEALTH *benefits* – Aetna HDHP Plan + HSA

Tax-free health savings account (with free money from ATI)

- Personal savings account to pay for eligible health care expenses – including deductibles and coinsurance – with federal tax-free dollars*
- You own it; Use now or save for retirement; Triple tax advantage
- Receive contributions from ATI
  - $1,000 individual / $2,000 family - contributions are made on a bi-weekly basis $38.46 / 76.92 respectively
  - You will need to enroll annually in Workday to receive the employer contribution
- Contribute from your paycheck – combined (employee & employer) total contributions in 2026 can't exceed:
  - $4,400 individual / $8,750 family if under age 55 or $5,400 individual / $9,750 family if you're 55+
- HSA balance rolls over year after year

Low-premium, high-deductible medical coverage

- Aetna HDHP premiums are lower compared to traditional health insurance plans
- You keep more of each paycheck
- Pay less now and more later when you receive care

Free in-network preventive care

*Please review your state regulations as you may have to pay state taxes based on residency.

HEALTH *benefits* – How the Aetna HDHP Plan works

100% of Additional Expenses

You Pay Then Plan Pays	**OUT-OF-POCKET MAXIMUM**	**Out-of-Pocket Maximum** You're protected by this annual limit on your out-of-pocket costs. Your deductible and coinsurance both count toward the out-of-pocket maximum. Once you reach the out-of-pocket maximum, the plan pays 100% of any additional covered expenses for the rest of the year.
Shared Cost	**COINSURANCE**	**Coinsurance** Once you meet the deductible, you and the plan **share the cost** of covered services as a percentage of the coinsurance.
You Pay	**DEDUCTIBLE**	**Deductible** You **pay 100% of expenses** up to the annual **deductible**.
Plan Pays	**PREVENTIVE CARE** (Plan pays 100% for annual physical, well-woman, well-baby, mammograms, certain cancer screenings)	**Preventive Care** Covered in full; you pay nothing.

HEALTH *benefits* – Using Your HSA

1 START IT

When you enroll in the Aetna HDHP & HSA medical plan, you'll be eligible for the HSA account. Elect how much you want to contribute up to the IRS maximum

2 BUILD IT

ATI will deposit an employer contribution into your account each pay period. Throughout the year, you can change how much you contribute, as long as you don't exceed the maximum limit set by the IRS

3 USE IT

Use your HSA balance to pay for eligible medical expenses, tax-free, including: deductible, coinsurance, Rx copays, and more. See **irs.gov** (Publication 502) for a complete list of eligible expenses

4 GROW IT

Unused money in your HSA automatically rolls over from year to year. **You never lose funds in your HSA.** They go with you if you change companies, switch plans, or retire

FSA Fast Facts

Three accounts available

- Health care FSA
- Limited purpose FSA
- Dependent care FSA

Contribution limits

- Health care FSA – up to $3,400; pay for deductibles, copays, other medical expenses
- Limited purpose FSA – up to $3,400, use with an HSA; pay for dental and vision expenses only
- Dependent care FSA – up to $7,500; pay for child (up to age 13) and elder daycare and related expenses

Lower your taxable income

- Set aside pre-tax dollars, so you pay taxes on a lesser amount

Payroll deduction

- Contribute equal amounts each pay period

Changes not allowed

- Can’t change contribution amount unless you have a QLE

Accounts are separate

- Can’t use health care FSA to pay dependent care expenses or vice versa

Note: FSAs are “use-it-or-lose-it” accounts. Choose your annual contribution amount carefully.

HEALTH *benefits* – Quick look at Dental Plans

In-Network Benefits	DHMO	DPPO 1000 (Base)	DPPO 2000 (Buy-up)
ANNUAL DEDUCTIBLE (single/family)	None	$50 / $150	$50 / $150
ANNUAL MAXIMUM BENEFIT	None	$1,000	$2,000
PREVENTIVE CARE	No charge	No charge	No charge
BASIC CARE	See Schedule	20% after deductible	10% after deductible
MAJOR CARE	See Schedule	50% after deductible	40% after deductible
ORTHODONTIA	$1,900 Max. Adult, $1,700 children; see schedule for details	**Not covered**	50% after deductible, lifetime maximum of $2,000

HEALTH *benefits* – Quick look at Vision Plans

In-Network Benefits	VSP 130 (Base)	VSP 150 (Buy-up) & VSP Easy Choice
ANNUAL EYE EXAM (once every calendar year)	$25	$10
LENSES (once every calendar year) • Single lens • Lined bifocal • Lined trifocal • Lined lenticular	$25	$10
LENS OPTIONS • Standard progressive • Premium progressive • Custom progressive	 $0 $95–$105 $150–$175	 $0 $95–$105 $150–$175
FRAMES	$130 allowance (once every other calendar year)	$150 allowance (once every calendar year)
CONTACT LENSES (once every calendar year, instead of glasses)	$130 allowance for lenses, fitting, and evaluation	$150 allowance for lenses, fitting, and evaluation

HEALTH *benefits* – What your Medical Plans cost

2026 PER-PAYCHECK CONTRIBUTIONS

	Aetna EPO	Aetna PPO Base	Aetna PPO Buy-Up	Aetna HDHP
Employee only	$17.85	$45.43	$111.84	$12.38
Employee + Spouse/DP	$126.70	$206.71	$399.31	$89.80
Employee + Spouse/DP (Surcharge)	$172.85	$252.87	$445.46	$135.95
Employee + Child(ren)	$79.56	$131.99	$258.17	$70.60
Family	$164.42	$248.57	$451.12	$122.77
Family (Surcharge)	$210.57	$294.72	$497.27	$168.93

If you cover your spouse or domestic partner and they have benefits available through their employer, you will be responsible for a $100 monthly surcharge which is an additional $46.15 each pay period.

HEALTH *benefits* – What your Vision & Dental Plans cost

2026 PER-PAYCHECK CONTRIBUTIONS

	DENTAL PLANS		
	DHMO	DPPO 1000 (Base)	DPPO 2000 (Buy-Up)
Employee only	$0	$5.13	$13.74
Employee + Spouse/DP	$0	$10.94	$24.72
Employee + Child(ren)	$0	$17.68	$29.39
Family	$0	$26.20	$44.12

	VISION PLANS		
	VSP 130 (Base)	VSP 150 (Buy-Up)	VSP Easy Choice
Employee only	$0	$1.86	$3.05
Employee + Spouse/DP	$0	$3.76	$6.20
Employee + Child(ren)	$0	$4.03	$6.64
Family	$0	$6.48	$10.65

HEALTH *benefits* – Wellness programs

Preventive Care
- Get routine physical, dental cleanings, and eye exams

Telehealth
- Virtual care when you need it 24/7
- Board-certified doctors
- Behavioral health services available

EAP
- Coaching or counseling
- Balancing work and life

Health Advocacy
- Healthcare concierge
- Answer any benefit-related questions, simple or complex
- Provide guidance with claim reviews

Caregiving Support
- Parenting support
- Teen support
- Pet care support
- Care planning
- Natural disaster care and support
- End of life and loss support

WEALTH *benefits* – Quick look at life/AD&D

	COMPANY-PROVIDED LIFE/AD&D		EMPLOYEE-PAID LIFE/AD&D
	Basic Life	**Basic AD&D**	**Voluntary Life and Voluntary AD&D**
EMPLOYEE	1 times annual salary, up to $500,000 maximum	1 times annual salary, up to $500,000 maximum	Increments of $10,000, up to 5 times annual salary up to $1,000,000 maximum; EOI is required for any increase
SPOUSE/DOMESTIC PARTNER	NA	NA	100% of employee amount up to $250,000 maximum; EOI is required for any increase
CHILD(REN)	NA	NA	$5,000 or $10,000; No EOI required for voluntary child life coverage

WEALTH *benefits* – Quick look at disability

	STD COVERAGE	LTD COVERAGE
Who Pays the Premiums	Employer pays 100% of costs	Employee pays 100% of costs
Benefits Percentage	Replaces up to 66.67% of pay	Replaces up to 60% of pay
Benefit Maximum Available	Up to $2,500 per week	Up to $10,000 per month
When Benefits Begin	Immediately or the day you become disabled (due to injury), immediately (due to pregnancy), or on the 8th day (due to sickness)	After 180th day of disability
How Long Benefits Are Paid	Up to 26 weeks	Social Security normal retirement age or you return to work, whichever comes first

WEALTH *benefits* – Your 401(k) savings plan

- Eligible on your date of hire
- Invest in your future
  - Easy payroll deductions
- ATI matches 100% up to the first 4% of your contributions
- Select either Traditional or Roth 401(k) Plan, or a combination of both
- A diverse lineup of investment options
- Start early to save more
- Visit www.workplace.schwab.com
  - Learn more online
  - Enroll online
  - View and manage your account online

SELF *benefits* – Quick look at voluntary plans

HOSPITAL INDEMNITY INSURANCE

Cash you can use to pay out-of-pocket expenses that your major medical plan doesn't cover for short or long hospital stays

ACCIDENT INSURANCE

Cash benefits paid to you in cases of covered accidental injuries to help pay medical expenses or living expenses

CRITICAL ILLNESS INSURANCE

Financial support to help pay out-of-pocket expenses for covered critical illnesses, such as a heart attack or cancer

IDENTITY THEFT PROTECTION

Provides ID protection for you and your family with full-service remediation resources available

LEGAL PLAN BENEFITS

Access to attorneys for will preparation, estate planning, family law, and more. Plus, there are no hourly fees if you use a network attorney

PET INSURANCE

Helps cover the costs of veterinary care including vet visits, injuries, and even surgeries

CHECKLIST – Your pre-enrollment to-do list

- **THINK** about how your needs have changed and consider if you may find more value by selecting a different plan that fits your current situation

- **EXPLORE** what's new or changing in your Open Enrollment Guide and consider how it might affect your enrollment choices
  - Access ALEX, your virtual benefits counselor to review options

- **COLLECT** the birth date, Social Security number, and address for each dependent you wish to enroll or beneficiary you want to name

- **REVIEW** any benefits offered through your spouse/domestic partner's employer to avoid costly duplicate coverage
  - Remember, to review the Spouse/Domestic Partner Surcharge Agreement in Workday, if waiver applies, you will need to make an active election change

- **DECIDE** how much to contribute to the FSAs or an HSA

- **ENROLL i**n Workday by November 14th to ensure you'll receive coverage for 2026

ENROLLMENT – complete by November 14!

Simple Ways to Enroll or Change Your Benefits

ALEX

Receive help from your online benefit counselor

www.start.myalex.com/aristocrat

WORKDAY

Log on to review & choose benefits

Go to Workday through the OKTA dashboard

If you don't enroll by the deadline

- Your current coverage will continue, with the exception of HSA and FSA contributions.
- If covering spouse or domestic partner in your medical plan, they will automatically be enrolled in the surcharge even if a waiver applies
- Your next opportunity to change your benefits will be the next Open Enrollment unless you experience a qualifying life event.

TAKE ACTION!

Open Enrollment ends November 14th

QUESTIONS?

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