

ANNUAL BENEFITS ENROLLMENT

Overview of What's Changing for 2026

Annual Benefits Enrollment is coming up fast: **October 22 through November 6.**

Below is an overview of important changes and considerations for 2026. Keep in mind that:

- Many insurance carriers are investing in specially designed programs to help you [feel your best](#).
- Changes are continuously made to carrier networks, prescription drug formularies, and of course, how much you pay.

What's New	Why It Matters
Your options could have changed.	Not only could your needs have changed, but other things could have changed too—including your options and prices, the network of doctors, and how your prescription drugs are covered. It's worth a close look, even if you choose exactly what you have today. To contribute to a Health Savings Account (HSA) (if eligible) or Flexible Spending Account (FSA), you must make an active election.
Your cost of coverage has changed.	Because prices can go up or down each year, your current coverage may not be your best deal next year. Carefully review your options and prices using the Help Me Choose decision support tool to find the right fit for you and your family.
Insurance carrier provider networks could have changed.	<p>Insurance carrier provider networks can change. Seeing out-of-network providers may cost you substantially more than seeing in-network providers. Always double-check the networks of each insurance carrier you're considering before making a decision.</p> <p>When it's time to enroll, see if providers critical to your care are in the network through the My Health Benefits enrollment website. You can access this information by using the Help Me Choose tool's provider search or clicking Find Doctors when you're selecting your medical plan. For the best results:</p> <ul style="list-style-type: none"> • Search for your provider by name—not medical practice. • Check the office location(s) you are willing to visit. • When searching for a facility, use the complete facility name and confirm whether the specialty of the facility is covered in-network. <p>Important! If you have any uncertainty (for instance, covering out-of-area dependents) or you need the network name, you need to call the insurance carrier.</p>

What's New	Why It Matters
Medical Carrier and Prescription Drug	
Geisinger will not be an available medical carrier in 2026.	You must choose a new medical insurance carrier during enrollment. You'll have several national and regional carriers to choose from. If you do not choose a new carrier, you will default to the lowest cost metallic option. Beginning October 22, log on to the My Health Benefits website to review your options and use the Help Me Choose tool to get a personalized suggestion based on your preferences, doctors, and any prescriptions you may take.
The lifetime maximum coverage for fertility drugs and treatments will increase for regional carriers.	If you are enrolled in Aetna, Cigna, BCBS, or UnitedHealthcare, you do not have a lifetime maximum on your fertility benefits. If you are enrolled in one of the regional medical carriers, a covered member's lifetime maximum coverage for fertility drugs will increase from \$10,000 to \$15,000, and the lifetime maximum coverage for fertility treatments will increase from \$25,000 to \$35,000.
You'll have a new Gold coverage option.	The current Gold coverage option will be replaced. The new Gold coverage option will have higher annual deductibles, out-of-pocket maximums, and coinsurance, so you need to consider all of your options carefully before enrolling. You can find more details here .
How your medication is classified (and covered) could have changed.	Your medical insurance carrier's pharmacy benefit manager can change how it covers prescription drugs at any time (such as changing coverage tiers). It's strongly recommended that you call the insurance carrier before you enroll to see how your medication will be covered in the new plan year.
Other medical plan features may have changed.	Medical insurance carriers may offer new or enhanced benefits for 2026. Additional coverage details will be available when you enroll, so be sure to review your options carefully.
Health Savings Account (HSA)	
The IRS has updated the HSA contribution limits.	If eligible, for 2026, you can contribute up to \$4,400 if you cover just yourself or \$8,750 if you cover yourself and your family. If you're age 55 or older (or will turn age 55 during the plan year), you can also make additional "catch-up" contributions to your HSA up to \$1,000.
Dependent Care Flexible Spending Account (FSA)	
The IRS has updated the Dependent Care FSA contribution limits.	You can contribute up to \$7,500 if you are married and filing taxes jointly (or \$3,750 if you are married and filing taxes separately) for 2026. Once you set your annual contribution when you enroll, you cannot change that amount during the year (except in the case of certain qualified life events).
Vision	
The vision exam copay is changing under the Silver and Gold coverage levels.	Under the Silver coverage level, your vision exam copay will decrease from \$20 to \$10. Under the Gold coverage level, you will not have a vision exam copay.
Benefit allowances will increase under the Silver coverage level.	Under the Silver coverage level, the in-network benefit allowance for frames and the separate in-network benefit allowance for contact lenses will both increase from \$130 to \$150. Note: You can only receive a benefit allowance for frames or contact lenses, not both.

What's New	Why It Matters
Other	
You will have a new critical illness, hospital indemnity, and accident insurance provider.	If you elect coverage for critical illness, hospital indemnity, and accident insurance, Aflac will be your new benefits provider next year. If you are enrolled in an Allstate medical supplemental plan, your coverage will carry over to Aflac at the same level of coverage, unless you choose to change it.

Want more information? Beginning October 7, find the details about all your coverage options on the [Make It Yours](#) website.

Once logged on to [My Health Benefits](#) enrollment website beginning October 22, look for the “Need Help?” icon to ask your virtual assistant any questions you may have. For additional support, you can schedule an appointment with a customer service representative through the [My Health Benefits](#) enrollment website.

The links to the enrollment site in this copy are SSO links that utilize your Tapestry credentials. You can also reach the enrollment site [here](#) by creating a username and password for the enrollment site

This overview of 2026 changes serves as a Summary of Material Modifications (SMM), providing information on various Tapestry benefit plan changes that take effect January 1, 2026. It is intended to provide an overview of changes and information about some of the benefits you may be eligible for through Tapestry. If there is a discrepancy between the information displayed and the official plan documents, the official plan documents will govern.

Information contained herein is not intended as legal, tax or other professional advice. You should not act upon any such information without first seeking a qualified professional on your specific matter.

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