your **benefits.**
your **well-being.**
your **choice.**

MOST, INC.
MISSOURI SMELTING TECHNOLOGY, INC.

Open enrollment is almost here: November 9–20, 2026. We've updated some of our benefit plans to give you more flexibility, stronger coverage, and better support. Take a few minutes to see what's changing so you can choose what works best for you and your family.

WHAT'S CHANGING

Medical

- **Four plans, more value:** You'll still have four plan choices, but the Economical plan is now the Value HDHP, with a lower deductible and out-of-pocket maximum to help you save more.
- **Small, required updates:** The deductible and out-of-pocket maximum for the Choice HDHP are increasing slightly to meet IRS requirements.
- **What you'll pay for coverage:** Your premium (deducted each pay period) is going up slightly—your first increase in three years.

Dental

- **Double the choice:** You now have two plans to choose from—Core and Enhanced—so you can pick the one that fits your needs and budget.
- **What you'll pay for coverage:** Your premium is increasing slightly—the first increase in eight years.

Vision

- **More perks with Plus:** You'll now have access to Anthem's Plus network for extra perks and discounts.
- **Fresh look every year:** You can get new frames every year, making it easier to keep your vision care current.

Wellness Credit for 2028

One easy step to save: We've simplified the process for earning your wellness credit—and a lower medical premium in 2028. Simply complete an annual preventive visit with your primary care provider (PCP) by September 30, 2027.

Financial and Health Protection

Same coverage, new provider: Sun Life will administer the accident, critical illness, hospital indemnity, life, AD&D, and disability plans. Same coverage, just a different provider.

HSAs & FSAs

- **A kickstart in January:** In 2027, we'll make a Health Savings Account (HSA) seed contribution ($250 for employee only or $500 for employee + dependents) in January, and we'll continue contributing throughout the year as long as you meet the minimum per-paycheck contribution requirements.
- **New platform:** iSolved, our provider for HSAs and Flexible Spending Accounts (FSAs), is changing platforms. Be sure to register for an online account before January 1. Instructions on page 4.



your medical plan **choices**

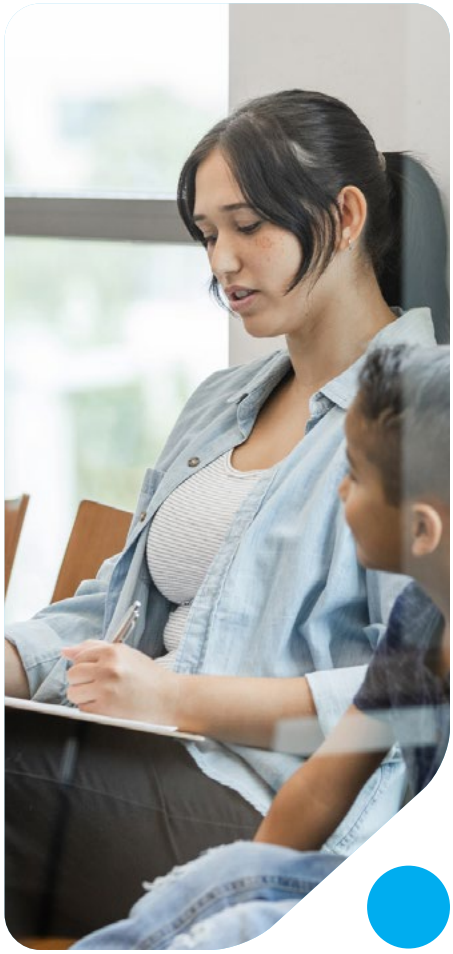
Medical coverage is one of the most valuable ways we help you stay healthy and feel secure. We offer four plans, so you can find the one that fits your needs and budget. All include a **large provider network**, **prescription coverage**, and **free, in-network preventive care**.

	Traditional PPO	Choice HDHP	Advantage PPO	Value HDHP
At-A-Glance	Highest payroll deductions in exchange for lowest deductible	Lower payroll deductions in exchange for a higher deductible	Mid-range payroll deductions and deductible	Lowest payroll deductions in exchange for highest deductible
Paying for Care	Copays for many services	Full cost until you reach deductible	Copays for many services	Full cost until you reach deductible
Funding Accounts	Flexible Spending Account (FSA)	Health Savings Account (HSA)	Flexible Spending Account (FSA)	Health Savings Account (HSA)

WHICH PLAN IS BEST FOR YOU?

Medical coverage is not one-size-fits-all, so it's helpful to evaluate your options and think about how you like to pay expenses.

1. **Do the math.** As you compare plans, think about your total annual costs. This includes:
   - **Paycheck contributions** (premium deducted each pay period)
   - **Deductible** (amount you pay before the plan shares in costs)
   - **Coinsurance** (your share of costs after you meet the deductible)
   - **Copays** (set fee for certain services)
2. **Think about how you want to pay.** Consider what works best for your budget and needs. Do you prefer:
   - Lower contributions (premium) now, higher costs later if you need care?
   - Higher contributions (premium) now, lower costs later if you need care?
3. **Check the details.** Before you enroll:
   - Check whether your providers are in-network
   - Review the websites and phone numbers in the Important Contacts section of the guide
   - Check coverage rules for family members living away from home



your open enrollment **checklist**

Our 2027 open enrollment is November 9–20, 2026. **Reminder: If you do not complete the enrollment process by November 20, your current elections will not carry over into next year.**

Review your dependents.

- Add any eligible dependents who are not currently enrolled
- Remove dependents you no longer cover or who are over age 26

Review your medical plan options.

- Enroll or re-enroll
- Drop coverage
- Choose a different health plan

Enroll in a Health Savings Account (HSA) if needed.

Remember to set up an online account.

If you enroll in **Choice HDHP or Value HDHP**:

- Open an HSA with iSolved (see page 4 for instructions)
- Choose how much you want to contribute—pre-tax—per paycheck
- Validate your account to receive company contributions

Enroll in Flexible Spending Account (FSA) if needed.

Remember to set up an online account.

- Enroll or re-enroll in a Healthcare FSA (see page 4 for instructions)
- Enroll or re-enroll in a Dependent Care FSA

Note: You cannot have a Healthcare FSA if you enroll in the Choice HDHP or Value HDHP.

Enroll in dental and vision plans.

- Enroll or re-enroll
- Drop coverage

Consider voluntary benefits.

Consider **voluntary life insurance, accident insurance, critical illness insurance, and hospital indemnity insurance** for added financial protection when unexpected health events happen.

- Enroll or re-enroll
- Drop coverage

Name your beneficiaries.

- Life insurance
- Health Savings Account, if applicable

Complete waiver forms if needed.

Request forms at openenrollment@taiamerica.com

- **Current employees:** Complete an **Opt-Out Attestation form** to continue to receive the incentive in 2027
- **New employees:** Complete the waiver election and opt-out attestation forms

ready to **enroll?**

You can enroll anytime between **November 9–20**. Here's how:

- Contact your local Benefits team for enrollment instructions.

Questions?

openenrollment@taiamerica.com
877-977-9008

ADDING DEPENDENTS?

- **Who you can cover:** Your legal spouse and dependent children (up to age 26)
- **What benefits dependents can receive:** Medical, dental, vision, voluntary life insurance, and AD&D
- **Dependent verification:** You may be asked to provide proof of dependent eligibility like:
  - Marriage certificate
  - Birth certificate
  - Affidavit of qualifying adult
  - Adoption certificate
  - Placement certificate
  - Document of guardianship

Check Your January Deductions

Review your first 2027 paycheck to confirm if your benefit deductions are correct. If something looks wrong, contact Employee Services immediately.

REGISTER FOR A NEW ISOLVED ACCOUNT

iSolved is changing online platforms. If you have a Flexible Spending Account (FSA) or Health Savings Account (HSA), be sure to set up a new account after you enroll in one of these accounts during open enrollment.

Here are the instructions, too:

1. Click the registration link in the welcome email.
2. Follow the prompts to verify your identity.
3. Create a secure password.
4. Set up multi-factor authentication.
5. Accept terms and conditions.

Need Help?

844-206-0101
support.isolvedhcm@healthwalletbenefits.com

