

2027 Benefits Open Enrollment: Your Health Benefits

Benefits Roadshow
Total Rewards

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2027 Benefits Open Enrollment

Open Enrollment runs Nov. 1-15, 2026

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Your Total Rewards

Discover. Decide. Thrive.

Your annual opportunity to review and update your benefit elections is just a few weeks away. **Open Enrollment runs Nov. 1-15**, giving you the chance to make changes that best fit your needs for 2027.

Open Enrollment is part of **Your Total Rewards: Discover. Decide. Thrive.**, a new campaign designed to help you better understand and make the most of the benefits, programs and resources available to you. The **Discover** phase begins with Open Enrollment, giving you an opportunity to explore benefit options. Over the coming months, we will highlight additional opportunities and resources to support your financial well-being, work-life flexibility, career growth and more.



Take Action: Review your complete **2027 Benefits Open Enrollment Guide**, which will include detailed information on all plan options, costs and new benefits.

Overview: What's New for 2027

Enhancements and resources designed to support you and your life.

1



Higher HSA and Limited Purpose FSA contribution limits

2



New fertility, adoption and surrogacy support
(through Progyny)

3



New menopause support resources
(through Progyny)

4



New voluntary identity protection plan

5



Enhanced Total Rewards portal

6



New ability to start your pension online

7



Plan design updates
(new deductible added for HMO and EPO plans; updated cost-sharing % across medical plans)

8



New Diamond provider tier
(available on EPO and PPO plans)

Overview: Why We're Making These Changes

Looking toward the future



Keeping Our Plans Strong for the Long Term

- Keeping our plans high-quality, stable and sustainable — while remaining affordable
- Helping offset the rising cost of healthcare nationally, both now and in the future
- Encouraging the use of higher-value, more efficient plans through adjusted cost sharing



Positioning Aerospace for the Future

- Reflects our purpose and values
- Offers employees more choice and clearer differentiation between plans
- Helps mitigate future cost increases

What's New for 2027

Family Building and Menopause Support

Powered by Progyny

Fertility

- Two Cycles of IVF
- IVF Freeze-All Cycle
- **Access to:** reproductive endocrinologist, mental health provider, nutritionist

Adoption and Surrogacy

- $25k benefit
- **Access to:** adoption coach, surrogacy coach, mental health provider

Menopause

- Specialist-led support
- **Access to:** reproductive endocrinologist, OB-GYN, mental health provider

Allstate Identity Protection

Comprehensive Coverage for Peace of Mind

What's Covered

- ✓ Dark web and social media monitoring
- ✓ Three-bureau credit monitoring
- ✓ Mobile and desktop device protection tools
- ✓ Up to $5M reimbursement for eligible identity theft expenses
- ✓ Includes up to $1M in stolen fund reimbursement

Who's Covered

- ✓ "Under Roof and Wallet" coverage
- ✓ Includes anyone living with you or financially dependent on you

Cost (Weekly Payroll Deduction)

- **Single:** $1.73
- **Family:** $3.12

Total Rewards Portal Upgrades and Pension Self-Service



Total Rewards Portal

- Upgraded look and feel
- View all your benefits in one place
- Direct links to Fidelity, the Pension Service Center and Empyrean



Aerospace Pension* Self-Service

- No more paper forms to start your AERP retirement
- Complete key forms online, including tax forms, direct deposit and form of benefit election

**For eligible participating employees hired before 2018*

Medical Plan Changes for 2027



New Deductible: HMO and EPO Plans

- **Single**: $125
- **Family**: $250



New Diamond Preferred Provider Tier: EPO/PPO Plans

- Applies to Primary Care Physicians and Specialists
- $10 lower cost when using a Diamond Preferred provider
- Check provider status via the Anthem website or Sydney Health app

What's Changing

Medical Plan Changes for 2027

What's changing and why it matters

Employee Cost Sharing Percentage

PPO	25%
EPO/HMO	24%
CDHP	22%

HSA Employer Funding (CDHP Premium Plan)

Employee	$600
Family	$1,200

PPO Deductibles and Out-of-Pocket Maximums (OOPM)

	Current	New
Individual Deductible	$500	$1,000
Family Deductible	$1,500	$2,000
Individual OOPM	$3,000	$3,400
Family OOPM	$6,000	$6,800

What's Changed and Why:

- Adjustments reflect rising medical costs.
- Changes help keep our plans sustainable and competitive.
- We remain committed to providing high quality, affordable coverage.

Medical Plan Changes for 2027 (Continued)

Premium CDHP and OOPM Changes

	Current	New
Individual Deductible	$1,700	**$1,750**
Family Deductible	$3,400	**$3,500**
Individual OOPM	$3,400	**$3,500**
Family OOPM	$6,800	**$7,000**

New Pharmacy Coinsurance Model (EPO/PPO Plans)

Tier	Coinsurance	Max
Formulary	20%	**$60**
Non-Formulary	50%	**$120**
Mail Order – Formulary	20%	**$120**
Mail Order – Non-Formulary	50%	**$240**

2027 Health Plan Rates

Your 2027 Benefit Choices

Aerospace benefits are not changing in 2027

Benefit	Coverage Option
Medical Includes prescription drug and Employee Assistance Program (EAP) coverage	• Anthem PPO • Anthem EPO • Anthem Premium CDHP • Anthem Basic CDHP • Anthem California HMO • Kaiser Permanente HMO • Selman & Company/ASI TRICARE Supplement
Dental	• Delta Dental Basic PPO • Delta Dental Premium PPO • Delta Dental HMO
Vision	• Vision Service Plan (Basic and Premium)
Flexible Spending Accounts (FSA)	• Healthcare FSA • Dependent Care FSA • Limited Purpose FSA (for members of CDHP plans)
Health Savings Account (HSA)	• Anthem CDHP members only

Your 2027 Benefit Choices (Continued)

Aerospace benefits are not changing in 2027

Benefit	Coverage Option
Life Insurance	• Basic employee life insurance coverage of one times annual salary, maximum $200,000 • Optional life insurance coverage for employee, spouse/legally registered same-gender domestic partner and child(ren)
Accident Coverage	• Occupational Accident Insurance • Voluntary Personal Accident Insurance
Disability Coverage	• Short-term Disability Insurance • Long-term Disability Insurance (Group and Supplemental)

2027 Medical Plan Weekly Contributions

Plan	Coverage Category	Your Weekly Cost	Aerospace Pays	Total Cost
Anthem PPO Plan All states	Employee Only Employee + spouse/DP Employee + child(ren) Employee + spouse/DP + child(ren)	$68.36 $150.40 $123.06 $211.93	$205.54 $451.65 $369.61 $636.23	$273.90 $602.05 $492.67 $848.16
Anthem Premium CDHP All states	Employee Only Employee + spouse/DP Employee + child(ren) Employee + spouse/DP + child(ren)	$55.37 $120.85 $100.64 $166.34	$196.77 $428.93 $357.25 $590.21	$252.14 $549.78 $457.89 $756.55
Anthem EPO Plan All states except California **Anthem California HMO** California Only	Employee Only Employee + spouse/DP Employee + child(ren) Employee + spouse/DP + child(ren)	$64.34 $141.54 $115.80 $199.45	$204.18 $448.67 $367.17 $632.03	$268.52 $590.21 $482.97 $831.48
Anthem Basic CDHP All states	Employee Only Employee + spouse/DP Employee + child(ren) Employee + spouse/DP + child(ren)	$48.46 $106.62 $87.23 $150.24	$172.28 $378.47 $309.74 $533.11	$220.74 $485.09 $396.97 $683.35

2027 Medical Plan Weekly Contributions

Plan	Coverage Category	Your Weekly Cost	Aerospace Pays	Total Cost
Kaiser Northern and Southern California, Colorado and Mid-Atlantic	Employee Only	$47.81	$151.84	$199.65
	Employee + spouse/DP	$105.18	$333.51	$438.69
	Employee + child(ren)	$86.05	$272.96	$359.01
	Employee + spouse/DP + child(ren)	$148.20	$469.77	$617.97
Selman & Company/ASI TRICARE Supplement	Employee Only	$16.03	$0	$16.03
	Employee + spouse/DP	$31.03	$0	$31.03
	Employee + child(ren)	$31.03	$0	$31.03
	Employee + spouse/DP + child(ren)	$41.64	$0	$41.64

2027 Dental and Vision Plan Weekly Contributions

Plan	Coverage Category	Your Weekly Cost	Aerospace Pays	Total Cost
Delta Dental DHMO All States	Employee Only Employee + spouse/DP Employee + child(ren) Employee + spouse/DP + child(ren)	$1.53 $3.05 $3.59 $5.58	$2.83 $5.67 $6.66 $10.36	$4.36 $8.72 $10.25 $15.94
Delta Dental Basic Plan PPO All States	Employee Only Employee + spouse/DP Employee + child(ren) Employee + spouse/DP + child(ren)	$3.24 $6.49 $7.46 $10.71	$6.03 $12.05 $13.86 $19.89	$9.27 $18.54 $21.32 $30.60
Delta Dental Premium PPO All States	Employee Only Employee + spouse/DP Employee + child(ren) Employee + spouse/DP + child(ren)	$4.55 $9.10 $10.46 $15.01	$8.45 $16.89 $19.43 $27.88	$13.00 $25.99 $29.89 $42.89
Basic Vision Care Plan All states	Employee Only Employee + spouse/DP Employee + child(ren) Employee + spouse/DP + child(ren)	$2.18 $3.18 $3.75 $5.99	$0.00 $0.00 $0.00 $0.00	$2.18 $3.18 $3.75 $5.99
Premium Vision Care Plan All states	Employee Only Employee + spouse/DP Employee + child(ren) Employee + spouse/DP + child(ren)	$3.83 $5.60 $6.59 $10.53	$0.00 $0.00 $0.00 $0.00	$3.83 $5.60 $6.59 $10.53

What You Can Do During Open Enrollment

Changes are effective January 1, 2027

Medical, Dental and Vision

- Enroll or drop coverage
- Change plans
- Add or drop dependents

Life, Disability and Voluntary Personal Accident

- Enroll or drop coverage
- Change coverage amounts
- Add or drop dependents

Spending Accounts (FSAs or HSAs)

- Enroll for 2027 contributions

If you do not take action during Open Enrollment, current coverage will continue for 2027 except spending accounts.

Take Action

Open Enrollment opens on November 1, 2026

You have until Nov. 15 at 9:59 p.m. PT (12:59 a.m. ET) to review, update or change your 2027 elections.

Your 3-Step Enrollment Checklist:

1. Review the detailed 2027 Benefits Open Enrollment Guide
2. Compare your current elections and explore details on the value of your pay and benefits in the Benefits Service Center Portal
3. Enroll by Nov. 15 at 9:59 p.m. PST (12:59 a.m. EST) – click here to get started

Important Reminder:

If you do not actively participate, your current medical, dental, vision and voluntary benefits will continue through Dec. 31, 2027. However, you must enroll if you want to participate in an HSA, healthcare FSA, Limited Purpose FSA or Dependent Care FSA.



Questions?

Aerospace Benefits Service Center

- 310.336.7000 (option 3) or 844.361.2400
- 7 a.m. – 4 p.m. PT/10 a.m. – 7 p.m. ET Monday through Friday

Questions?



Appendix

Your Fertility and Family Building Benefit

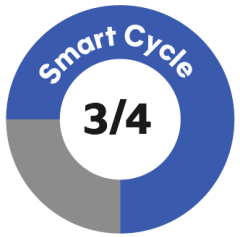
Call Progyny at 844.868.6942 to get started

Aerospace is proud to partner with Progyny to provide your fertility and family building benefit. You have access to comprehensive coverage, personalized support and high-quality care from the nation's top fertility specialists.

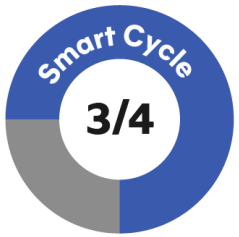
progyny

Your Progyny coverage includes:

- **2** Smart Cycles for comprehensive treatment coverage
- **Progyny Rx** fertility medication coverage
- **Donor tissue** coverage for egg and sperm tissue purchase
- **$25,000** adoption/surrogacy financial assistance



IVF Fresh Cycle



IVF Freeze-All Cycle



Intrauterine Insemination (IUI)



Intrauterine Insemination (IUI) or Timed Intercourse (TIC)



Pre-Transfer Embryology Services

Benefits Designed with You and Your Family in Mind

Call Progyny to get started at: 844.868.6942

Aerospace is proud to partner with Progyny to provide comprehensive benefits to our employees across life's milestones including **fertility and family building, and menopause and midlife care**.

You'll get:

- Concierge support from a dedicated care team
- Access to care from Progyny's expert provider and partner networks
- Exclusive resources to support your journey



Menopause & Midlife

Virtual care & personalized treatment plans to address symptoms due to hormonal changes.



Fertility & Family Building

Preconception support, treatment coverage (e.g., IUI, IVF) & access to top fertility specialists.