

2027

EMPLOYEE BENEFITS

Open Enrollment:
October 19th - October 26th



As part of our commitment to continuously enhance our offerings, we have carefully reassessed our benefits package to better serve your needs.

We remain dedicated to providing you with competitive and affordable health and wellness benefits. This is your opportunity to review your current benefits and make selections that best suit you and your family.

UPDATES FOR 2027

- **Garner:** Allegiance is enhancing its medical plans by offering access to Garner, a healthcare benefit designed to help members find high-quality providers, make more informed healthcare decisions, and earn reimbursements for eligible healthcare services when using a Garner recommended provider.
- **\$3,000 PPO:** Cost-sharing under the PPO Plan will increase for 2027. Employees will have access to Garner, which can help offset eligible healthcare costs when using Garner-recommended providers.
- **\$4,500 HDHP with HSA:** Cost-sharing under the HDHP Plan will increase for 2027. Employees will have access to Garner, which can help offset eligible healthcare costs when using Garner-recommended providers.
- **Medical Rate Increase:** Healthcare costs continue to rise across the country, and many employers are facing significant increases in the cost of providing medical coverage. For 2027, the company has made the decision to absorb nearly 75% of the required cost increase, passing on an average rate increase of 10% to employees, depending on plan and tier selection.
- **Anthem Rewards:** In an effort to promote healthier living, Allegiance Trucks is partnering with Anthem Rewards to offer wellness challenges with incentives for completion in 2027.
- **Wellhub:** Access gym memberships, fitness classes, and a variety of wellbeing resources, with costs subsidized by Allegiance Truck Centers.
- **HSA:** Moving to a new carrier, Lively, for ease of use and mobile tool availability.

WHAT HASN'T CHANGED?

No changes to Pharmacy, Dental, Vision, Life, or Disability benefits.

DO I NEED TO ENROLL IF I AM NOT MAKING CHANGES?

Your current benefit elections will automatically roll over into 2027 unless you make changes during Open Enrollment.

HSA and FSA elections do not roll over and must be re-elected each year. If you wish to contribute to an HSA for FSA in 2027, you must complete a new election during Open Enrollment.

Please take the time to review your options and make the necessary updates to ensure you have the coverage you need beginning January 1, 2027.

HOW TO ENROLL?

1. Log in to Dayforce at dayforcehcm.com or by utilizing the Dayforce app.
 2. Self Enroll by selecting "Benefits" and then "Start Enrollment."
 3. Once completed, "Submit" at the end of the process to submit your elections.
- OR
1. Visit your Open Enrollment benefits landing page through Prepare Benefits at AllegianceTrucks.BenefitsInfo.com
 2. Follow the prompts to Dayforce to Self-Enroll. If you have questions, call a benefit counselor at 786.396.0736 from 9:00AM-6:00PM ET for assistance.



If you have any questions about benefits or the enrollment process, you will be able to contact Prepare Benefits beginning on October 19th, or you can contact your Allegiance Truck Centers HR Team directly.



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