

2026 Benefits Open Enrollment Newsletter

Open Enrollment Is Here!

This year's Open Enrollment (OE) period **begins November 5 and ends November 19**. Open Enrollment is your annual opportunity to enroll in benefits or make changes to your benefits without experiencing a qualified life event. It is also a good time to ensure your dependent and beneficiary information is up to date.

Per your union contract, your weekly medical contributions, the Spousal Surcharge and the Tobacco Surcharge remain unchanged for 2026. However, it's important to set aside time to review the **2026 Benefits Guide** to educate yourself about your options and choose the best coverage for you and your family for the upcoming plan year. All benefit elections and/or changes made during Open Enrollment will take effect on January 1, 2026.

Like the past few years, this year's enrollment is passive, meaning if you do not make any changes, your existing benefit elections and dependent and beneficiary information will roll over to the 2026 plan **except** for a few exceptions imposed by IRS regulations.

If you want to contribute to a healthcare or dependent daycare flexible spending account or a health savings account in 2026, you will need to re-enroll in these benefit plans during Open Enrollment because your 2025 plan elections will not roll over to next year.

To access your Open Enrollment materials and enroll:

- ✓ Go to <http://www.gpcbenefits.com>
- ✓ Click "Access Site"
- ✓ **Enter your site password: newell**
- ✓ In the Open Enrollment banner on the landing page, select "Click Here to Get Started" to view the information you need to make your 2026 benefit elections
- ✓ Once you are ready to enroll/make changes, click "Enroll Now" from this page and you will be connected to Graham's Benefit Portal (enrollment site)

Getting Prepared to Enroll

1. **Read this newsletter** to learn about the changes being made for 2026 and how they impact you and your family.
2. **Visit GPCBenefits.com** to review the 2026 Benefits Guide and decide if you need to make any changes to your coverage, dependents or beneficiaries. See page 4 of this newsletter to see what happens if you decide to take no action.
3. **Participate in a 2026 OE presentation.** If you are unable to attend your location's on-site presentation, you can access a recorded version of the presentation on GPCBenefits.com under the **Open Enrollment** page.
4. **When you are ready**, there are several ways to enroll, make changes, or simply review your existing benefits:
 - **On-line:** Enroll through a link on GPCBenefits.com. See instructions listed to the left on how to enroll online.
 - **Mobile App:** Download the EmpyreanGO mobile app from the **Open Enrollment** page on GPCBenefits.com. Use the Company Name: **Graham**.
 - **Graham Benefits Center:** Talk to a benefit representative who can answer your questions or help you complete your enrollment. Bilingual representatives are available by calling 877.878.9898 from 8 am to 5 pm CT, Monday – Friday. Translation services are available.

NOTE: Newly hired and newly eligible employees have two important enrollment opportunities: 2025 and 2026 benefits. You must enroll first in 2025 benefits before making 2026 benefit elections.

What's Ahead in 2026

The IRS has increased the annual contribution limits on the following accounts:

- Healthcare FSA limit increases to \$3,400
- Dependent care FSA limit increases to \$7,500
- HSA limits increase to \$4,400 and \$8,750 for single and family coverage, respectively

Medical Contributions

The chart below represents the 2026 per pay contributions for your medical coverage along with the spousal and tobacco use surcharges.

Per your union contract you will not see an increase in your weekly medical contributions or either of the surcharges.

Your contribution will change if you change plans or tiers during Open Enrollment. The new cost will become effective with the first paycheck in January 2026.

Surcharges

The spousal surcharge is determined based on whether your covered spouse has access to other medical coverage outside of Graham.

The tobacco surcharge is determined based on whether you and your covered spouse, if applicable, pledge to be tobacco and nicotine free.

If your or your spouse's status has changed regarding these surcharges, you are required to go through the enrollment process and update your response to the applicable question.

2026 Contributions			
Surcharges			
Spousal Surcharge	\$10.58/paycheck		
Tobacco Surcharge	\$ 7.69/paycheck		
Medical Plan Contributions			
	PPO I	PPO II	PPO + HSA
EE ONLY	\$75.04	\$60.18	\$58.56
EE + SPOUSE	\$126.51	\$115.06	\$111.54
EE + CHILD(REN)	\$140.30	\$126.58	\$122.71
EE + FAMILY	\$187.60	\$180.53	\$171.09

Missed your on-site Open Enrollment presentation?

Go to GPCBenefits.com (password: newell) to access a recorded version of the presentation.

Questions or Need Help Enrolling?

Call the Graham Benefits Center at 877.878.9898 from
8 am to 5 pm CT, Monday – Friday

Tips for Enrollment Success!

1. **Dependent verification is required** only if you are adding new dependents to medical, dental or vision coverage for 2026. The deadline to provide valid documentation is **November 30, 2025**. Go to GPCBenefits.com to find what documentation is required. You do not need to re-verify any dependents who are currently covered under your healthcare plans.
2. Update your prior **tobacco and nicotine pledge** and **spousal surcharge** affidavit and if the answers have changed it may impact the status of your surcharge.
3. You may be required to submit Evidence of Insurability (EOI) based on certain election changes you make to your group optional life or employee group universal life (GUL). Links to complete EOI will show after submitting your elections. If approved for the coverage, it will become effective on the date of approval and deductions will begin and continue prospectively from that date.
4. After you make your benefit elections, take one last look to ensure that they are accurate. Make sure you click on **"Submit My Elections"** and then **"Accept"** *because your elections will not be saved until you do so.*
5. You will know you successfully submitted your elections because you will be given a confirmation number on the final screen. Record the confirmation number from the confirmation page and print a copy of your benefit elections for your records. **Note:** Certain elections may be shown as pending until your dependent verification document or your Evidence of Insurability (EOI) form is approved.
6. **Enroll early, do not wait until November 19th**

If you are adding a spouse and have been married for over 12 months, you will be required to provide a marriage certificate, and a second document dated within 6 months of the date you are making the change. This document **must** contain your and your spouse's name.

No Action Taken?

If you don't actively participate in Open Enrollment, your existing benefit elections, dependents and beneficiaries will automatically roll over to the 2026 plan year except for a few benefit elections due to IRS regulations. See the chart below for what will happen to your 2026 benefit elections if you **don't** take any action during Open Enrollment:

2025 Benefit Plan	2026 Coverage
Medical/Prescription Drug	2025 election will roll over
Dental	2025 election will roll over
Vision	2025 election will roll over
Health Savings Account (HSA) (Your own contributions)	<i>No participation</i>
Healthcare Flexible Spending Account (HCFSAs)	<i>No participation</i>
Dependent Care FSA	<i>No participation</i>
Combination FSA	<i>No participation</i>
Basic Life/Basic AD&D	Company paid benefit
Optional Employee Life	2025 election will roll over
Short Term Disability	Company paid benefit
Employee Assistance Plan	Company paid benefit
Advantage Benefit Plans	2025 election(s) will roll over

Last day to earn your wellness credits towards your 2026 medical premiums is October 31, 2025!

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