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.

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: mybenefits***
- ✓ 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)

Important Update…

At Graham, we understand how essential affordable, reliable healthcare is to you and your family. We remain firmly committed to providing quality medical coverage that supports your well-being.

At the same time, like many organizations across the country, we are navigating the reality of rising healthcare costs. In 2025 alone, Graham invested over $45 million in providing healthcare coverage to our employees. Looking ahead to 2026, we anticipate a 15% increase in overall healthcare costs driven by rising hospital expenses, higher prescription drug prices, and increased use of medical services. This is significantly higher than the 4–5% annual increases we've seen in recent years.

To continue offering comprehensive coverage without eliminating benefits, we've had to make some difficult but necessary decisions. We've chosen to share a small portion of the increased cost. The company will continue to cover the majority of your medical plan expenses.

On page 2 of this newsletter, you'll see the details of these changes which include a 6% increase in payroll contributions for medical benefits along with changes to deductibles. We're sharing this information to give you time to carefully review your options and make the best decisions for you and your family during open enrollment.

So what can we all do to help control medical costs? We can make a big impact by taking advantage of the preventive services covered in full by our plan, such as annual physicals, cancer screenings and vaccines for ourselves and our families as well as engaging in activities that support wellness throughout the year.

We are grateful for everything you do and remain committed to offering benefits that reflect the value you bring to Graham.

What's Changing?

- 6% increase in medical plan payroll contributions.
- Increase in annual deductibles for medical plans
- One-time waiver of EOI (Evidence of Insurability) for LTD elections during Open Enrollment ONLY
- Adding Vida Health for those enrolled in a Graham medical plan to provide comprehensive management of weight loss, including nutrition/health coaching, clinical support and prescription of weight loss medicines.
- Annual contribution limit increases:
  - 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.

What's NOT Changing?

- Dental: no change to benefits or payroll contributions
- Vision: no change to benefits or payroll contributions
- Voluntary benefits: no change to benefits or payroll contributions (unless you move to a new age bracket)
- Life/AD&D Insurance: no change to benefits or payroll contributions
- Free and voluntary Well4Life, Teladoc, Hinge Health and Wondr programs for those enrolled in a Graham medical plan

2026 Medical Plan Design & Contribution Changes			
	PPO	PPO + HRA	PPO + HSA
Deductible – In-Network Deductible – Out-of-Network	**$1,500/$3,000** **$3,000/$6,000** (single/family)	**$3,000/$6,000** **$6,000/$12,000** (single/family)	**$3,500/$7,000** **$7,000/$14,000** (single/family)
Out-of-Pocket Max In-Network Out-of-Pocket Max Out-of-Network	**$3,000/$6,000** **$6,000/$12,000** (single/family)	**$6,000/$12,000** **$12,000/$24,000** (single/family)	**$7,000/$14,000** **$14,000/$28,000** (single/family)
Account Funding (Single/Family)	N/A	No change	No change
ER Copay	No change	No change	No change
Prescription Drug			
Rx Retail Copay Generic/Formulary/Non-Formulary:	No change	No change	No change
Rx Mail Order Copay Generic/Formulary/Non-Formulary:	No change	No change	No change

2026 Contributions*						
	PPO		PPO + HRA		PPO + HSA	
	Weekly	Bi-Weekly	Weekly	Bi-Weekly	Weekly	Bi-Weekly
EE ONLY	$60.34	$120.68	$55.94	$111.88	$50.59	$101.18
EE + SPOUSE	$126.97	$253.94	$117.48	$234.96	$106.24	$212.49
EE + CHILD(REN)	$114.35	$228.70	$106.26	$212.51	$96.09	$192.17
EE + FAMILY	$181.79	$363.58	$166.23	$332.47	$150.38	$300.75

*** These contributions will be offset by any wellness credits you earned from the Well4Life program in 2025.**

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/AD&D employee/spouse life, employee group universal life (GUL) and spouse term life (GUL). Links to complete EOI will show after submitting your elections. If approved for 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:** Some elections may show as pending until your dependent verification document or 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 both yours and your spouse's names.

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)	*No participation*
Healthcare Flexible Spending Account (HCFSA)	*No participation*
Dependent Care FSA	*No participation*
Combination FSA	*No participation*
Basic Life/Basic AD&D	Company paid benefit
Optional Employee Life/Optional AD&D	2025 election will roll over
Dependent Life/Dependent AD&D	2025 election will roll over
Disability	Company paid benefit or your 2025 buy up election, if applicable
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!

www.assethealth.com/grahampackaging

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** (password: mybenefits) to review the 2026 Benefits Guide and decide if you need to make any changes to your coverage, dependents or beneficiaries. See page 3 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 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.

IMPORTANT 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.