



2026 Benefit Open Enrollment Announcements

Open Enrollment: November 10 – 14, 2025

Open enrollment is your annual opportunity to review and choose the health benefits that best support your needs for the upcoming year. Unless you experience a qualifying life event, this is the only time you can make changes to your coverage. Please take time to read through this newsletter carefully – it contains essential updates and guidance to help you navigate the enrollment process.

Each year, our Human Resources team evaluates Lakeside's health benefit offerings to ensure they reflect our core values and align with our company philosophy. We understand that benefits are a vital part of Lakeside's commitment to you – our employees. Despite the ongoing challenge of rising healthcare costs, we remain dedicated to providing meaningful programs that support your physical, financial, and overall well-being. We're proud to continue offering comprehensive health coverage to you and your family at no cost.

What's Changing?

The following changes will take effect on January 1, 2026.

Medical and Pharmacy Plan Changes

MDLIVE

MDLive

We're excited to announce that MDLive will be our new virtual care provider, replacing MeMD. This transition brings expanded services, seamless integration with our medical plan through HMA, and easier access to care – anytime, anywhere. MDLive provides virtual services for urgent care, primary care, mental health, psychiatry, and dermatology. Due to new regulations, virtual care through MDLive will be covered with the deductible waived – you'll only pay 20% coinsurance for eligible services. You'll be able to activate your MDLive account and start using your virtual care benefits on January 1.



MedImpact

We're pleased to share that MedImpact will administer our prescription drug benefits, replacing Express Scripts. MedImpact has an extensive network with over 62,000 pharmacies across the U.S. including popular chains like CVS, Walgreens, Safeway, Target and many independent community pharmacies. While MedImpact has its own drug formulary, differences from Express Scripts are minimal, and we anticipate limited disruption.

Dental Plan Enhancements

We're pleased to announce several enhancements to our dental plan that will help you get even more value from your coverage:

- **Class 1 dental services** – such as routine exams, cleanings, and X-rays – will no longer count toward your annual benefit maximum. This means you can receive these preventive services without reducing the total amount available for other dental treatments throughout the year.

- Our plan will use the **Delta Dental PPO Plus Premier Network**, which combines the existing PPO and Premier networks into one larger, blended network. There are no changes to your provider options or coverage.
- The plan will cover **composite fillings on posterior teeth** (molars and premolars). Composite fillings are an alternative to traditional amalgam (silver) fillings, made from a tooth-colored resin that blends in with your natural teeth.

Health Savings Account (HSA) Updates

The maximum HSA contribution limits set by the IRS will increase in 2026. Remember that Lakeside's contribution to your HSA counts towards these limits.

	2025		2026
Annual HSA maximum contribution*	\$4,300 for self-only coverage \$8,550 for employee + one or more dependents coverage	→	\$4,400 for self-only coverage \$8,750 for employee + one or more dependents coverage

* Individuals age 55 and older who are not enrolled in Medicare may contribute an additional \$1,000 per year.

Flexible Spending Account (FSA) Updates

The maximum FSA contribution limits set by the IRS will increase in 2026.

	2025		2026
Health care FSA General purpose & limited purpose	\$3,300 maximum contribution \$660 maximum carryover	→	\$3,400 maximum contribution \$680 maximum carryover
Dependent care FSA	\$5,000 maximum contribution No carryover allowed	→	\$7,500 maximum contribution No carryover allowed

Life and Disability Plan Changes

Our insurance carrier for employer-paid Basic Life/AD&D and Long-Term Disability (LTD) coverage will change from The Hartford to The Standard. There are no changes to plan design, and no action is required from employees.

What you need to do

All admin employees, including those that do not wish to enroll, must log in to UKG and complete open enrollment by **Friday, November 14.**

Click [here](#) to log in and start open enrollment.

**Online enrollment
through UKG!**

All admin employees will
complete enrollment online.

ID Cards and HSA & FSA Debit Cards

HMA / MedImpact – Medical/Rx ID card	Delta Dental – ID card	HSA Bank - HSA & FSA debit card
If you enroll in the medical/Rx plan for 2026, you will get a new ID card.	Delta Dental provides digital-only ID cards, which you can access on your MySmile portal.	If you open an HSA or Health Care FSA for the first time you will receive a debit card from HSA Bank. If you currently have an HSA Bank debit card you can continue to use it until it expires.

New ID cards will be mailed to your home address in late December. Please begin using your new cards on January 1, 2026.

Print a MEDICAL ID card at any time by logging into your HMA portal: memportal.accessshma.com/login.

Print a DENTAL ID card at any time by logging into your Delta Dental portal: deltadentalwa.com.

Your Health Advocate

HealthAdvocate is your go-to resource for quick, easy access to all your health benefit information. No need to keep track of multiple contacts – just call HealthAdvocate, and a Personal Health Advocate will guide you through any healthcare or insurance-related questions, or connect you directly to the right support.

Here's how HealthAdvocate can help:

- Break down your benefit options and coverage
- Explain what costs you're responsible for
- Check if your doctor is in-network
- Clarify medical conditions and treatment options
- Coordinate care and services across providers
- Arrange second opinions
- Help resolve billing and claims issues

HealthAdvocate is here to make your healthcare experience simpler and more supportive—just one call away at 1-866-799-2691



HealthAdvocate also provides the following programs:

Wellness

Employee Assistance Program (EAP)

Digital Cognitive Behavioral Therapy (dCBT)

Have Questions?

Please contact Rhianna Argudo in HR at (425) 313-2625 or Rhianna.Argudo@LakesideIndustries.com.

You can also contact Health Advocate— a Personal Health Advocate will be able to assist you with any healthcare and insurance-related issues or will route you directly to the appropriate vendor.

Please also refer to our benefit website for the 2026 Benefit Guide, benefit summaries, informational flyers, and more: www.lakesidebenefits.com

Summary of Material Modifications (SMM): This newsletter describes changes to the Lakeside Industries, Inc. Health Care Benefit Plan and is intended to serve as a Summary of Material Modifications (SMM). The SMM supplements the Summary Plan Descriptions (SPDs) for the Lakeside Industries, Inc. Health Care Benefit Plan. The effective date of these changes is January 1, 2026. You should read this SMM very carefully and retain this document with your copy of the SPD.