



Elevate Your Well-Being

2026 Open Enrollment

November 3 - 14, 2025

Welcome to your 2026 benefits Open Enrollment! It's time to take a fresh look at your benefits, learn about what's new (and improved) for 2026, and enroll in coverage.

Elevating YOU in 2026!

Quadient is committed to providing affordable, high-quality benefits. Here's what's new or changing for 2026:

- **NEW Commuter Benefits (Optum):** If you commute to work, you now have access to Commuter Benefits, through Optum, which allow you to set aside pre-tax funds up to IRS limits to pay for commute-related expenses. Eligible expenses include parking costs near your workplace, mass transit passes, vanpool fees, and ride-share services.
- **NEW Legal Insurance (MetLife):** With Voluntary MetLife Legal insurance, you have access to attorneys who can offer assistance and advice on a variety of legal issues.
- **NEW Pet Insurance Vendor (MetLife):** Pet insurance is now available through MetLife. One policy can cover up to three dogs and cats with one shared deductible and the option to include preventive care coverage.
- **NEW Identity Theft Coverage Vendor (MetLife & Aura):** Identity Theft coverage is now available through MetLife and their partner, Aura. Protect yourself and your family from identity theft, financial fraud, digital security, and more.
- **2026 Premiums:** Despite rising health care costs, we've worked hard to keep your premiums steady. For 2026, you'll see an increase, but Quadient will absorb the majority of the cost to ensure your benefits stay robust and affordable.

Visit myquadientbenefits.com for more information.

3 Steps to Benefits Success!

With so much information at your fingertips, you're empowered to discover the plans that are best for you. However, if you need help, please reach out to the Benefits Team at us.benefits@quadient.com.

✓ 1. Educate yourself

Visit myquadientbenefits.com or scan the QR code to review your benefits guide. Browse the site to learn more about the benefits available to you for 2026.



✓ 2. Make decisions

Pick your plans for 2026. If you're adding dependents to your coverage, make sure you have all the information you'll need—date of birth, Social Security number, and supporting documentation.

✓ 3. Enroll if needed

Benefits enrollment is passive for most benefits in 2026. That means if you're happy with your current selections, you don't need to actively enroll this year—many of your current benefits will automatically roll over. There are some exceptions, like our new MetLife voluntary benefits and the FSAs and HSA (which must be elected each year), so please review your benefits materials for details.

Tap Into Your Benefits Potential

You matter to us. That's why Quadient provides competitive benefits with your health and financial protection in mind. Get the most out of your benefits by making good decisions for 2026.

Consider...

1. **Have your benefits needs changed?** Your situation may change from year to year. Open Enrollment is a good time to make sure your benefits are keeping up.
2. **Can your benefits save you money?** You may think about your benefits choices once a year, but the financial impact can last much longer. Be sure to learn about the tax-saving and cost-saving opportunities available to you.
3. **Looking to enhance your benefits coverage?** Customize your benefits package by considering the voluntary options available to you.



Stack Up Your Savings

Who doesn't love free money? Put more money in your pocket through the benefits available at Quadient! We hope you take full advantage of the money-saving opportunities available to you, as a Quadient employee.

Small Steps, Big Wins

- **No-Cost Benefits:** Quadient provides automatic coverage for Basic Life and AD&D, Disability, Behavioral Health Coaching & Therapy, SmartConnect, Wellthy, and Paid Parental Leave—all at no cost to you.
- **Employee Assistance Program:** Get mental health support, five free counseling sessions, free legal advice, discounts on dining and shopping, and much more!
- **Flexible Spending Accounts (FSAs):** Instead of spending more money on taxes, sign up for FSAs to pay for predictable daycare and eligible health care expenses.
- **Health Savings Account (HSA):** Save money on taxes and enjoy the FREE Quadient contribution when you enroll in the UHC Choice Plus HSA plan. In addition to your tax-free contributions to your HSA, Quadient also contributes \$500 for individual coverage and \$1,000 for family coverage each year to help you cover the cost of your annual deductible or other health care expenses.
- **Health Reimbursement Account (HRA):** When you enroll in the UHC Choice Plus HRA, Quadient puts money in an HRA on your behalf. In 2026, you may receive up to \$500 for individual coverage or \$1,200 for family coverage. That's free money you can use to pay for eligible medical and pharmacy expenses. **Remember, your HRA carryover from 2025 will be limited to your individual or family deductible.**
- **401(k):** Not only do your contributions have tax advantages, you also get free money with our generous employer match!
- **Paid Parental Leave:** Enjoy up to six weeks of 100% paid time off with your newest family member, without worrying about lost income or a lost position.

For more information, visit myquadientbenefits.com and review your 2026 Benefits Guide.



Which Medical Plan Is Right for You?

Choosing the right Medical plan is a big decision. To help you pick the best one, here is a side-by-side comparison of the Quadient Medical plans.

Features	UHC Choice Plus HRA	UHC Choice Plus HSA	UHC Choice Plus PPO
Payroll Deductions	Lowest	Mid-range	Highest
Plan Design	You pay the full cost until the deductible is met. Then, the plan covers 80%.	You pay the full cost until the deductible is met. Then, the plan covers 80%.	Copay-based plan with a lower deductible. The plan covers 80%.
Quadient Contribution	\$500 Individual \$1,200 Family	\$500 Individual \$1,000 Family	N/A
Deductible	\$2,000 Individual \$4,000 Family	\$1,700 Individual* \$3,400 Family*	\$750 Individual \$1,500 Family
Out-of-Pocket Maximum	\$4,000 Individual \$8,000 Family	\$3,000 Individual \$6,000 Family	\$3,000 Individual \$6,000 Family
Copay	No copays; after deductible is met, you pay 20%.	No copays; after deductible is met, you pay 20%.	Office visit: \$20 Specialist visit: \$40
Best for Employees Who Want...	...the lowest payroll deductions. ...FREE money from Quadient to pay for health care expenses.	...short-term and long-term tax savings. ...FREE money from Quadient to pay for health care expenses.	...a simple plan design based on a traditional copay/coinsurance structure.

**In 2026 the IRS requires all High Deductible Health Plans (HDHP) to carry minimum deductibles of at least \$1,700 (individual coverage) and \$3,400 (family coverage).*

2026 Cost for Coverage

The cost of health care continues to rise on a national level, affecting both employers and employees. Quadient continues to pay for the majority of your health care premiums. However, in 2026 you will see an increase in your costs. Keep in mind, your Medical, Dental, and Vision deductions are withheld on a pre-tax basis which reduces your taxable income.

2026 Per-Paycheck Employee Contributions				
Benefit Plan	Employee Only	Employee + Spouse/ Domestic Partner	Employee + Child(ren)	Family
Medical				
UHC Choice Plus HRA	\$66.00	\$161.20	\$143.13	\$227.70
UHC Choice Plus HSA	\$98.00	\$235.36	\$208.97	\$332.46
UHC Choice Plus PPO	\$129.40	\$310.17	\$275.40	\$438.11
Dental				
Delta Dental PPO Essential	\$4.60	\$11.66	\$11.75	\$16.93
Delta Dental PPO Premium	\$7.04	\$17.87	\$18.01	\$25.96
Vision				
VSP Premium Vision	\$2.37	\$3.69	\$3.77	\$6.06



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Do I Need to Enroll?

Open Enrollment is passive this year, which means if you are satisfied with your current benefit elections, you don't need to enroll to have benefits coverage in 2026, unless you want to participate in the new MetLife voluntary benefits or re-elect the FSA or HSA.

Keep in mind, once Open Enrollment ends on November 14, you will not be able to enroll in or make changes to your coverage, until the next Open Enrollment period (unless you have a qualifying life event, such as marriage or the birth of a child).



Open Enrollment at a Glance

When: November 3 - 14, 2025

Learn More: Visit myquadientbenefits.com.

Enroll: Log in at MyADP.com.

Benefits Effective: January 1, 2026



Access Your Benefit Contacts on Your Phone

Scan the QR code to access our benefit contacts web-app and follow the prompts to download it to your home page. It will appear just like an app on your phone.



Or bookmark myquadientbenefits.com for quick access to all things benefits!