

Welcome to 2027 Open Enrollment!



November 2 - 13, 2026

Welcome to your 2027 benefits Open Enrollment! It's time to take a fresh look at your benefits, learn about what's new for 2027, and enroll in coverage.



Empowering YOU in 2027!

Quadient is committed to providing high-quality benefits. Here's what's new or changing for 2027:

- **NEW Carrum Health:** If you or a covered dependent (ages 18+) need surgery or cancer care, Carrum Health can connect you with the top surgeons and cancer specialists in the country. Covered procedures include knee, hip, shoulder, spine, and heart surgeries, and cancer care. This program is available when you enroll in a Quadient UHC medical plan.
- **Medical Plan Deductibles & Pharmacy Copays:** Annual deductibles and prescription copays for our medical plans will increase in 2027. Please review the changes on page 3 to understand how they may affect your coverage.
- **Health Savings Account (HSA):** You can contribute even more to your HSA in 2027, up to \$4,500/individual and \$9,000/family (maximum includes Quadient's contributions).
- **2027 Premiums:** Health care costs continue to rise, and you'll see an increase in what you pay for medical coverage in 2027. Quadient remains committed to covering the majority of the cost of medical premiums for you and your covered dependents.

We know any increase can affect your household budget. Please take a close look at your 2027 premiums on page 3 and how they may affect your payroll deductions.

Visit myquadientbenefits.com for more information.

Ready, Set, Enroll

Explore your 2027 options and make the most of your benefits!



1. Scan

Visit myquadientbenefits.com or scan the QR code to review your options.



2. Configure

Select the benefits that best fit your needs. Planning to add dependents? Be sure to have their date of birth, Social Security number, and any required documentation ready.



3. Activate

Enrollment is passive for most 2027 benefits, so if you're satisfied with your current elections, many will automatically roll over. Keep in mind, the HSA, FSAs, and some voluntary benefits require annual enrollment. Review your benefits materials carefully before the enrollment deadline.

Choose What Fits. Explore the Extras!

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 2027.

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.



More Value, All Year Long

Quadient's benefits program offers a variety of plans, resources, and tools to support you and your family. Included in the package are benefits that are completely free or can help you save throughout the year.

Put These Benefits to Work for You

FREE Benefits	Benefits that Help You Save
Employee Assistance Program (EAP): The EAP provides 8 free counseling sessions, free legal and financial guidance, and practical help like childcare support, whenever you need it.	Virtual Health Visits: Telehealth visits offer convenience and a lower cost. Our plans include Amwell, Doctor On Demand, and Teladoc Health.
Health Reimbursement Account (HRA): When you enroll in the UHC Choice Plus HRA, Quadient funds an HRA on your behalf (up to \$500/individual or \$1,200/family). That's free money you can use to pay for eligible medical and pharmacy expenses.	Health Savings Account: When you enroll in the UHC Choice Plus HSA, Quadient contributes \$500/individual or \$1,000/family to your HSA. You can add to the account with pre-tax savings and use the account now or in the future for eligible health care expenses.
Real Appeal Weight Management Program: This free virtual weight loss program through Rally/Coach is available when you enroll in a Quadient UHC medical plan.	Flexible Spending Accounts (FSAs): FSAs reduce your taxable income, so you'll have more money available for eligible health care and/or daycare expenses.
Wellthy Caregiver Support: This free service provides support to caregivers, including expert guidance, a dedicated care coordinator, and digital resources.	401(k) Plan: Save for your future with tax-advantaged contributions and earn Quadient's 4% match when you contribute 8% or more.
Virtual Physical Therapy: Hinge Health provides virtual physical therapy sessions to help you manage chronic joint and muscle pain or everyday aches. There's no cost if you're enrolled in a Quadient UHC medical plan.	Discount Programs: Save on everyday purchases with PerkSpot and the UHC Store. At home or on the go, enjoy exclusive discounts on products, services, dining, travel, and more.
Company-Paid Life, AD&D & Disability: The company invests in your financial security by providing Basic Life and AD&D insurance equal to 1.5 times annual earnings (up to \$1,000,000), plus Short-Term and Long-Term Disability coverage to help safeguard your income.	Supplemental Coverage: Accidental Injury, Critical Illness, and Hospital Indemnity insurance provide additional financial support when the unexpected happens, helping you manage expenses and focus on recovery. For 2027, beneficiary designations are required for all Supplemental Coverage elections.

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 2027 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	\$3,000 Individual \$6,000 Family	\$2,000 Individual \$4,000 Family	\$1,000 Individual \$2,000 Family
Out-of-Pocket Maximum	\$6,000 Individual \$12,000 Family	\$4,000 Individual \$8,000 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
Retail Prescriptions*			
Generic	\$15 after ded.	\$15 after ded.	\$15
Preferred	20% after ded. (\$35-\$70)	20% after ded. (\$35-\$70)	20% (\$35-\$70)
Non-Preferred	30% after ded. (\$60-\$120)	30% after ded. (\$60-\$120)	30% (\$60-\$120)
Best for Employees Who Want...	...the lowest payroll deductions. ...FREE money for health care expenses.	...short-term and long-term tax savings. ...FREE money for health care expenses.	...a simple plan design based on a traditional copay/coinsurance structure.

*For mail order copays, visit myquadientbenefits.com or review your 2027 Benefits Guide.

2027 Cost for Coverage (per paycheck)

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 2027 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.

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	\$107.80	\$258.90	\$229.87	\$365.71
UHC Choice Plus PPO	\$142.34	\$341.19	\$302.94	\$481.92
Dental				
Delta Dental PPO Essential	\$4.59	\$11.65	\$11.74	\$16.93
Delta Dental PPO Premium	\$7.03	\$17.87	\$18.01	\$25.96
Vision				
VSP Premium Vision	\$2.36	\$3.68	\$3.76	\$6.05

Empowering the Whole You to Thrive

Do I Need to Enroll?

You're not required to make elections if your current coverage meets your needs. Your coverage will carry forward except for HSA and FSAs elections, which must be selected by November 13.

As you consider your 2027 coverage, please keep in mind that you cannot make changes to your benefits after enrollment ends unless you have a qualifying life event, such as marriage or the birth of a child.

Quick View

Open Enrollment Period	November 2 – 13, 2026
Benefits Effective	January 1 – December 31, 2027
Key Insights	myquadientbenefits.com
Enroll	myadp.com or through Workday > My Apps > MyADP



Just One Scan for All Benefits Contacts

Scan the QR code to access our benefit contacts web-app and follow the prompts to download it to your home page.

Looking for more information about Quadient's benefits? Visit (and bookmark!) myquadientbenefits.com.



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