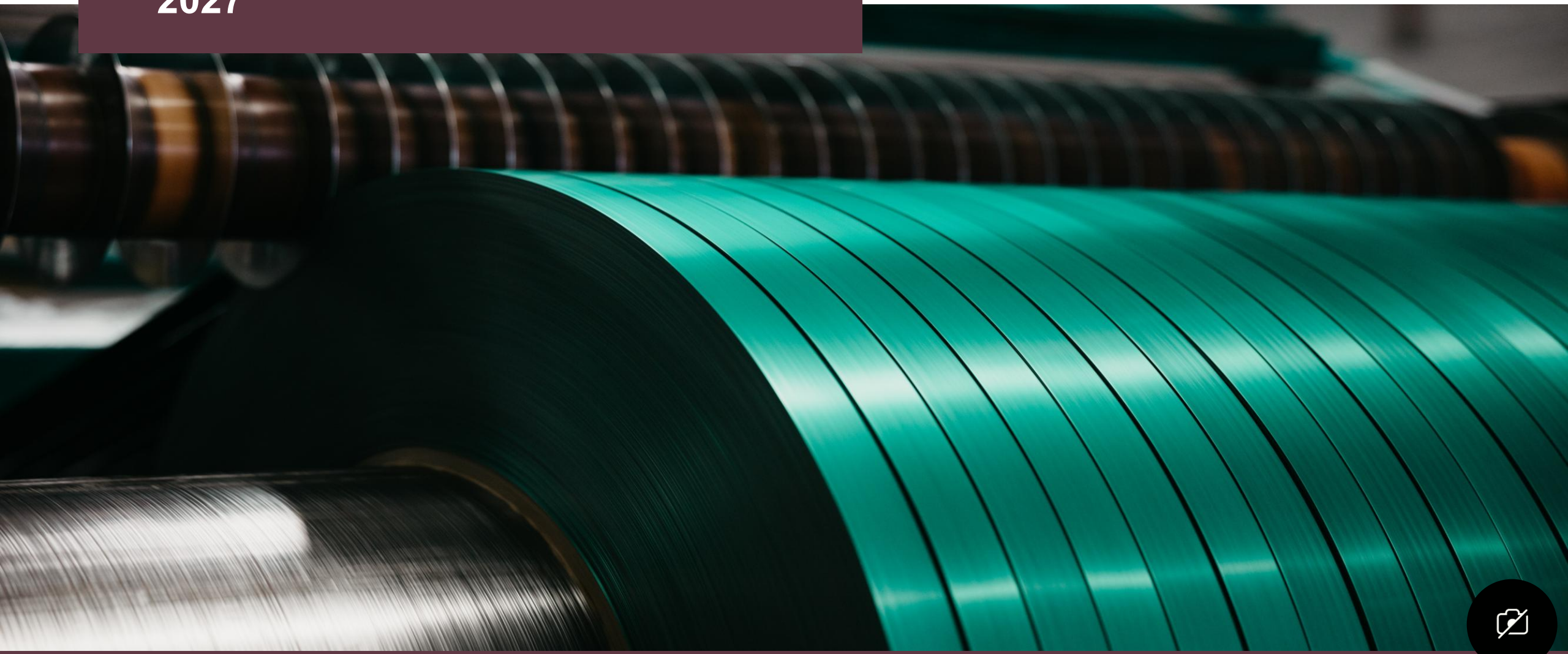
Open Enrollment

2027

OLYMPICSTEEL



Open Enrollment

The Open Enrollment window is October 26th – November 13th

This is an **ACTIVE** enrollment which means if you do not make your elections by November 13th, you will not have benefits for 2027.

January 1, 2027 is the effective date of coverage for any elections you make.

- All enrollments must be done online via UKG. ew42.ultipro.com/Login.aspx?ReturnUrl=%2f
- Visit the 2027 Open Enrollment tab on www.steelperks.com for more information.
- Review this site with your covered dependents to decide on coverages which work best for your family.
- Outside of Open Enrollment, the only time you can make changes to your elections is if you have a Qualifying Event (QE)*.

During Open Enrollment you can enroll yourself and add or drop eligible dependents

Definition of an eligible dependent:

- Your legal spouse
- Your children up to the end of the month in which they turn 26
- Your unmarried children over age 26 who are incapable of self-care due to disability and are dependent on you for support

*Examples of a Qualifying Life event are marriage, divorce, birth or adoption of a child, loss of other coverage, or being newly eligible for other health coverage. You must notify HR within 30 days of the event to be able to make changes to your elections.

2027 Benefits

Anthem Blue Cross Blue Shield will continue as the medical insurance carrier. **Carelon,** an Anthem company, will continue as pharmacy plan administrator.

New ID cards will only be sent if you are enrolling in medical coverage for the first time, if you change plans or add dependents. If you aren't making changes for 2027, you will not receive a new ID card.

Be sure you are registered on the Anthem site and have Anthem's Sydney℠ Health App downloaded to your mobile phone. ***You must be registered first at Anthem.com before Sydney is functional*.**

By registering with Sydney, your medical and Rx plan information will be readily accessible from your phone.

- Review coverage and claims
- Find network providers or the closest Urgent Care and Emergency Room
- Get care cost estimates
- Manage your prescriptions
- Connect to an online provider for a virtual visit (LiveHealth Online)
- Access your digital ID card

You can also access this information by visiting Anthem.com or calling our dedicated customer service unit Anthem Health Guide at 1-833-952-2042.

2027 Benefits

Health Equity will continue as the administrator of our Flexible Spending Accounts (FSA) and the Health Savings Accounts (HSA).

2027 Contribution Limits

FSA

- Healthcare – You can contribute up to $3,500 into your healthcare FSA
- Dependent Care – You can contribute up to $7,500 into your dependent care FSA

HSA

- If you have employee only coverage under the High Deductible Health Plan (HDHP) you can contribute up to $4,500
- If you have employee plus dependent(s) coverage under the HDHP you can contribute up to $9,000
- If you are age 55+ you can contribute an additional $1,000 to your HSA

2027 – Quick Plan Review

There will be changes made to the PPO and HDHP plans for 2027:

- **PPO Plan**
  - Slight increase in premiums
  - Copay increases for primary care office visit ($25), specialty office visit ($40), and emergency room visit ($400).
- **HDHP Plan**
  - Slight increase in premiums
  - Network deductible will increase to $3,500 Single/$7,000 Family. Deductibles for the HDHP are determined by the IRS.

There will be no changes to the benefits or to the per pay period rates for the following plans:

- **Delta Dental**
- **VSP Vision**
- **UNUM Life, Voluntary Life and Long Disability**
  - *As a reminder, Olympic Steel provides $50,000 in Basic Life and AD&D coverage at no cost to you. Be sure that your beneficiaries are up to date in UKG.*
- **UNUM Short Term Disability**
- **UNUM Accident, Critical Illness and Hospital Indemnity**
- **Health Advocate EAP**
  - *This is our Employee Advocate Program and is offered at no charge to you and your dependents. Your dependents do not need to be enrolled in any of the OSI benefits to take advantage of the EAP.*

Anthem – 2027 Programs

In addition to processing the medical and Rx claims, Anthem provides access to many programs, resources and tools to you and your enrolled dependents.

Here are a few that are offered at no extra cost to you and your enrolled dependents.

ConditionCare

- 24/7 access to nurses to assist with the management of chronic conditions such as asthma, diabetes, COPD, and heart disease. This includes offering educational support if you are newly diagnosed.

NurseLine

- 24/7 access to nurses to answer your health-related questions and provide advice for treatment options of an acute injury or illness.

Care Management

- The Care Management program health professionals will help you deal with a complicated medical or mental diagnosis. Once you are enrolled, you are assigned a nurse care manager who will coordinate your care with your doctors, pharmacists and nurses. Care Management is for those with diagnoses such as cancer or kidney failure, chronic conditions, trauma or injuries following an accident, and mental and behavioral conditions such as anxiety, depression, substance abuse or eating disorders.

Cancer Care Navigator

- Your Cancer Care Navigator will coordinate your care and act as a single point of contact for you, your oncologist, and your care team. Provide advice to prevent unnecessary procedures, tests and ER visits. Your Navigator will provide support for your emotional health as well and direct you to community resources.

Complete program information and phone numbers can be found in the 2027 Benefits Guide and on Steelperks.com.

Additional Medical Programs

We are excited to be offering additional programs through Anthem in 2027 that may be useful to you and your enrolled dependents.

Hinge Health

- Hinge Health can support with musculoskeletal needs including back, knee, hip, shoulder, or neck pain at no additional cost to you. The program includes 1-on-1 health coaching and personalized exercise therapy.
  - Call 855-902-2777 to learn more!

Rula

- Personalized approach to care connecting you with a mental health expert who tailors care based on your unique circumstances. Rula partners with Anthem to make care affordable. The providers in Rula's network represent a wide range of specialties and backgrounds, making it easier to find the right therapist or prescriber for you.
  - For more information visit www.rula.com/olympicsteel or call (323)-508-2308.

Complete program information can be found in the 2027 Benefits Guide and on Steelperks.com.

Anthem – Special Offers

As an enrolled Anthem member, you qualify for discounts on products and services that help promote better health and well-being. These discounts are available through Special Offers on Anthem.com.

The discounts are available through Anthem partnerships with the following vendors. Please note these are discount programs (not insurance). You work with these vendors directly (not Anthem).

EYEWEAR and LASIK

- Glasses.com & 1-800-CONTACTS
- EyeMed
- Premier LASIK Network
- TruVision

FITNESS

- Active&Fit Direct Gym Memberships
- GlobalFit (Husk Wellness)
- Fitbit
- Garmin

HEARING

- NationsHearing
- Hearing Care Solutions
- Amplifon

DENTAL

- RefreshaDent Dentures

OTHER DISCOUNT CATEGORIES

- Nutrition Support & Alternative Medicine
- Family Ancestry
- Fertility
- Pet Insurance
- Healthcare products and programs such as OTC supplements, smoking cessation and skin care treatments

Complete program information and contact information can be found on Anthem.com/Care/Discounts. You must be registered on Anthem.com to gain access to the programs.

Medical Plan Coverage

	ANTHEM PPO		ANTHEM HDHP	
Services	**Network**	**Non-Network**	**Network**	**Non-Network**
Deductible - Single/Family	$1,500/$3,000	$3,000/$8,000	$3,500/$7,000	$6,000/$12,000
Out-of-Pocket Max - Single/Family	$5,000/$10,000	$5,500/$11,000	$6,000/$12,000	$12,000/$24,000
Coinsurance	20%	40%	20%	40%
Deductible Type	Embedded		Embedded	
PCP Office Visit Copay	$25	40%	Deductible: 20%	Deductible: 40%
Specialist Office Visit Copay	$40	40%	Deductible: 20%	Deductible: 40%
Preventive Visits	Covered 100%	40%	Covered 100%	Deductible: 40%
Emergency Room Copay	$400		80%	
Urgent Care Services Copay	$50	40%	Deductible: 20%	Deductible: 40%
Prescription Drug				
Deductible - Rx	N/A		Must meet medical deductible	
Prescription Drugs Retail	$10 / 25% / 50%		Deductible: 40%	
Prescription Drugs Mail Order	$10 / 25% / 50%		Deductible: 40%	

Weekly Per Pay Cost	**2027**	
Employee Only	$51	$40
Employee + Spouse	$102	$80
Employee + Child(ren)	$95	$74
Family	$128	$93

Health Equity – FSA

Health Equity (HQY) will remain the administrator of the FSA plans in 2027.

To participate in the FSA, you must:

- Elect the healthcare and/or dependent care in UKG
- Decide how much you want to contribute on a pre-tax basis each pay period
- Keep in mind that you cannot change your contributions during the tax year unless you have a Qualifying Event - birth, marriage, divorce, etc.

Reminders:

- If you have received a request to provide substantiation for a debit card transaction, please be sure to respond and provide an itemized receipt as soon as possible
  - If appropriate back-up data is not provided, there may be tax implications
- **You are eligible to rollover up to $700 of unused funds in your FSA**
  - In order for these funds to be allocated to your account, you must enroll in an FSA for 2027
- **Be sure you are registered on the HQY website**
- You can also download the HQY app after you have registered via the website
- For convenience, use the mobile app to upload receipt and to submit for reimbursement

Health Equity – HSA

Health Equity (HQY) will remain the administrator of the HSA plan in 2027

To participate in the HSA, you must:

- Elect the Anthem High-Deductible Health Plan in UKG and enroll in the Health Savings Account
- Decide how much you want to contribute on a pre-tax basis each pay period
- You can change your election amount at any time during the year.

Be sure you have registered on the HQY website.

Please note that if you elect the High-Deductible Health Plan for your medical coverage you are not eligible to participate in the Healthcare FSA.

UNUM Supplemental Benefits

Critical Illness Plan

- Provides cash benefit if you or a covered family member are diagnosed with a critical illness

Accident Plan

- Provides cash benefit if you or a covered family member are accidentally injured
  - Covers injuries sustained while participating in sports
  - Refer to the schedule of benefits for covered accidents and benefit amounts

Hospital Indemnity

- Provides a cash benefit for hospitals admissions and for hospital stays, including those for childbirth

Each plan includes an annual $50 cash benefit payable to each enrolled member of your family when you submit proof of routine visits, screenings or immunizations.

2027 Wellness Program

There are no changes to our wellness program. As a refresher:

- Earn the lump sum incentive of $550 for Single and $1,100 for any dependent plan if you are on the medical plan. Incentive will be paid in a lump sum amount in the Fall of 2027 for those eligible. If you are a new hire, the incentive will be prorated based on your benefits eligibility date.
- You must complete your preventive care visit with a physician between January 1, 2027 and September 30, 2027 to receive the wellness incentive for 2027.
- Your covered spouse will need to complete their annual physical to receive the full family incentive in 2027.
- We will continue to grant employees enrolled in the Olympic Steel medical plan a paid Healthy Day Off to use for their annual physical visit. You must submit your time off request through UKG.
- Visit www.Steelperks.com for more details of the program.
- As a reminder, the wellness exams must be completed within the calendar year. You do not have to wait a full year to date to schedule a wellness exam each year.
- Completed wellness forms need to be emailed to wellness@olysteel.com.

Online Open Enrollment Process

This is an **ACTIVE** enrollment which means you must enroll online from October 26th through November 13th to have benefits for 2027.

Be prepared!

- Make sure you have the dates of birth and Social Security numbers for any dependents that you plan to enroll or add as a beneficiary.
- Dependent Audit: For all employees covering dependents, you will need to provide documentation that proves eligibility. This includes marriage or birth certificates and tax or court documents. All documents MUST be uploaded to UKG for dependent coverage to be active for 2027.

Review your open enrollment benefit materials ahead of logging onto UKG.

- Open Enrollment information can be found on the Virtual Open Enrollment page on Steelperks.com.
- Refer to the benefits guide which is available from your local HR contact.

Olympic Steel – Carrier Partners

Benefit Offered	Carrier/Administrator
Medical	Anthem BCBS
Prescription Drug	Carelon/Anthem BCBS
Health Savings Account (HSA)	Health Equity
Flexible Spending Account (FSA)	Health Equity
Dependent Care Spending Account	Health Equity
Dental	Delta Dental of Ohio
Vision	VSP
Life Insurance	UNUM
Accidental Death & Dismemberment (AD&D)	UNUM
Income Protection Plans (Disability)	UNUM
Voluntary Worksite Plans	UNUM
Employee Assistance Program	Health Advocate

This list outlines the vendors that Olympic Steel currently partners with. If you are contacted by a company not included here, please be aware that they are not affiliated with Olympic Steel. Please be cautious before sharing any personal information. If you're uncertain about the legitimacy of the outreach, we encourage you to contact the Benefits Department for guidance.

Enrollment Support and Resources

- ✓ 2027 Benefits Guide
- ✓ The Virtual Open Enrollment on Steelperks.com
- ✓ Benefits Department at Ext. 19783

Thank You



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