2027 Ruan Benefits and Summary of Plan Changes

Special Reminder: **NOT ALL PLANS OR FEATURES ROLL OVER YEAR TO YEAR.** You must re-elect flexible spending/health savings accounts each year. Additional details available on the Hub or at ruan.com/benefits.

RUAN BENEFITS TOTAL REWARDS

Medical Plan Options

Plan changes bolded below. For premium prices refer to the 2027 Pricing Guide posted on the Hub and at ruan.com/benefits.

	Light		Basic		Choice Savings		Premier	
Preventative care	100% in-network		100% in-network		100% in-network		100% in-network	
Office visit	**$25 copay**		$30 after deductible		$0 after deductible		$25 copay	
Doctor on demand (virtual visit)	$0 routine visit $0 mental health		20% after deductible		0% after deductible		$0 routine visit $0 mental health	
Deductible	$5,000 single	$10,000 family	**$3,500 single**	**$7,000 family**	**$2,750 single**	**$5,500 family**	$500 single (medical only)	$1,000 family (medical only)
Coinsurance	50% after deductible		20% after deductible		0% after deductible		10% after deductible	
Out-of-pocket max	$6,850 single	$13,700 family	**$5,250 single**	**$10,500 family**	**$2,750 single**	**$5,500 family**	$2,000 single (medical only)	$4,000 family (medical only)

1) Use of non-network providers will reduce your benefits and increase your deductible and/or out-of-pocket maximum. 2) Basic and choice savings plans are high-deductible plans; you pay 100% of claims, except preventive and well-childcare, until the deductible has been met. 3) Preventive care guidelines state a preventive exam/procedure that becomes diagnostic must apply to the deductible. 4) A working spouse who has other coverage available through their own employer will not be eligible to enroll in a Ruan medical plan. 5) Under the choice savings plan, + spouse, + child(ren), or family elections share the higher family deductible and out-of-pocket maximums. 6) Virtual visits outside of the Doctor on Demand resource will apply to the plan's deductible or copay.

To explore your drug benefits under the Blue Rx Value Plus formulary, locate a pharmacy in Wellmark's Enhanced Network, or price a medication, visit wellmark.com. Preventive drugs are identified on the Wellmark HSA Drug List available at wellmark.com.

Network Changes for Members In Georgia, Iowa and Wisconsin

Beginning January 1, 2027, if you reside in Georgia, Iowa, or Wisconsin your network will change and it's important to understand which providers are included in your new network.

IF YOU LIVE IN GEORGIA

- You will transition to the Blue Open Access Point of Service (POS) network. To receive the highest level of benefits and in-network cost-sharing, be sure to access care from providers participating in the Blue Open Access POS network when receiving services inside the state of Georgia.
- When receiving care outside of Georgia members should seek care from BlueCard PPO providers to receive in-network benefits.
- Additional details on the Georgia Blue Open Access POS network are available on the Ruan Hub under Benefits > 2027 Open Enrollment.

IF YOU LIVE IN IOWA

- All four Ruan medical options will utilize the Wellmark Blue Point of Service (POS) network. To receive the highest level of benefits and in-network cost-sharing, be sure to access care from providers participating in the Wellmark Blue POS network when receiving services inside the state of Iowa.
- Services outside the state of Iowa are considered out-of-network and therefore subject to a higher deductible, higher out-of-pocket maximum, or may not be covered unless the services are deemed a true emergency.
- Additional details on the Iowa Wellmark Blue POS network are available on the Ruan Hub under Benefits > 2027 Open Enrollment.

IF YOU LIVE IN WISCONSIN

- You will transition to the Blue Preferred Point of Service (POS) network. To receive the highest level of benefits and in-network cost-sharing, be sure to access care from providers participating in the Blue Preferred POS network when receiving services inside the state of Wisconsin.
- When receiving care outside of Wisconsin members should seek care from BlueCard PPO providers to receive in-network benefits.
- Additional details on the Wisconsin Wellmark Blue Preferred POS network are available on the Ruan Hub under Benefits > 2027 Open Enrollment.

MEMBERS RESIDING IN ALL OTHER STATES

- **Your provider network is not changing, and you can continue accessing care through your current Wellmark Blue PPO network.**

Finding In-Network Providers

Before seeking care in 2027, we encourage all members in Georgia, Iowa and Wisconsin to verify that their providers participate in their new network. You can search for participating doctors, specialists, hospitals, and facilities using Wellmark's online provider directory. Visit wellmark.com/find-care/providers-and-facilities. **Do not log in** to your current account; instead scroll down the page and next to Provider click "Find a Provider."

- **Georgia**
  - Network: Blue Open Access POS
  - ID Prefix: RUR
- **Iowa**
  - Network: Wellmark Blue POS
  - ID Prefix: XQW
- **Wisconsin**
  - Network: Blue Preferred POS
  - ID Prefix: RUQ

Watch for Your New ID Card

Members in Georgia, Iowa and Wisconsin will receive new ID cards in late December showing the new network affiliation. Beginning January 1, 2027, please make sure all of your healthcare providers have this new information on file. Members in all other states will only receive new ID cards if you changed medical plans for the new year.

Wellmark Pharmacy Program

Wellmark partners with CVS Caremark to administer prescription benefits, giving you access to a broad network and helpful tools. If you're prescribed a specialty medication, please note that CVS Specialty Pharmacy must be used for administration and fulfillment.

	Light	Basic Preventive[1]	Basic All Others	Choice Savings Preventive[1]	Choice Savings All Others	Premier[3]
	In-Network[2]	In-Network[2]	In-Network[2]	In-Network[2]	In-Network[2]	In-Network[2]
Tier 1 Generic	$15	$20 or 25% whichever is greater	$20 or 25% whichever is greater after ded.	$0	$0 after ded./ OPM	$10 or 25% whichever is greater
Tier 2 Biosimilar/preferred	50% after ded.	$35 or 25% whichever is greater	$35 or 25% whichever is greater after ded.		$0 after ded./ OPM	25%
Tier 3 Non-preferred	50% after ded.	$50 or 25% whichever is greater	$50 or 25% whichever is greater after ded.		$0 after ded./ OPM	25%
Specialty drugs	50% after ded.	Generic/biosimilar/preferred: $35 or 25% whichever is greater after ded. Non-preferred: $50 or 25% whichever is greater after ded.		$0 after ded./OPM		10%

1) Out-of-network (or non-participating) pharmacy rates equal your copay or 50% (whichever is greater) and is subject to usual, customary and reasonable charges. A complete listing of plan benefits and exclusions is available in the summary plan description (SPD).
2) Under the Premier plan your Rx cost share does not apply to the medical plan's out-of-pocket maximum (OPM). A separate Rx OPM of $2,000 single/$4,000 family applies.

Free Spouse Life Insurance

- **REMINDER!** Ruan provides $1,000 of spouse life insurance coverage at no cost to you. However, you must actively elect this coverage for it to take effect. If your spouse is not currently enrolled in a Ruan insurance plan, please make sure to add Core Spouse Life Insurance during Open Enrollment to receive this free coverage.
- If you elect Supplemental Life Insurance for yourself, you may also purchase additional life insurance coverage for your eligible spouse and/or dependent children.
- If both spouses are employed by the company, an individual cannot be covered as both an employee and a dependent spouse.

Important: Dependent spouse life insurance elections may not exceed 50% of the Employee Supplemental Life Insurance amount in force.

Spending Account Limits

Flexible Spending Accounts

The health care FSA limit for 2027 has increased to $3,500. This change allows employees to set aside more pretax dollars for eligible expenses, helping reduce taxable income and increase overall savings. The Dependent Care FSA limit remains the same at $7,500 (or $3,750 if married but filing separately).

Health Savings Account

The contribution limits for 2027 have increased to $4,500 for self-only coverage and $9,000 for family coverage. Members enrolled in any of the Choice medical plans who qualify for an HSA are eligible to receive a company contribution of $9.61 per week/$19.23 biweekly (annual maximum $500). The company contribution will apply toward the annual IRS limit.

Tobacco-Free Discount and Free Smoking Cessation Program

Employees or dependents who attest to using tobacco during open enrollment will be charged the higher tobacco rate on their medical premiums in 2027. To help you avoid this added cost, Ruan is offering a free cessation program through the American Lung Association's Freedom From Smoking Plus for you and your dependents. This 6-week interactive, online quit-smoking program provides personalized support and tools to help you quit.

If you or your dependents complete the program by March 31, 2027, Ruan will adjust your medical premium to the lower non-tobacco rate and refund the difference back to January 1. If completed after March 31, the lower rate will apply going forward, but no retroactive refund will be issued.

To learn more visit lung.org/ffs. Ready to quit? Contact the Benefits Department at 800-845-6675, option 4 or email benefits@ruan.com on how to access the Freedom from Smoking Program free of charge.

Additional details, including SBC/SPD documents, are available on the Hub and at ruan.com/benefits.

This document contains a summary of material modifications (SMM) for your 2027 benefits program. If there are any discrepancies between this handout and the plan document, the plan document will govern.