

## More Details For You – 2026 Benefits Open Enrollment



# TOTALWELLBEING

Live well. Work well. Be well.

Colleagues,

Our 2026 Benefits Open Enrollment is almost here! All U.S. benefits-eligible employees are invited to participate in Open Enrollment beginning **October 10 through October 27**. We are pleased to continue offering benefit options through the **Aon Benefit Experience (“BenX”)**, giving you the flexibility to choose the coverage level and insurance carriers that best suit you and your family.

At FTI Acuity, Total Wellbeing goes beyond healthcare. It is about offering benefits that support the many aspects of your life, from physical and mental health, to financial security and work-life balance. Our Total Wellbeing benefits are designed to evolve with you and reflect our ongoing commitment to supporting you throughout the year.

Open Enrollment is the perfect opportunity to review your benefits and confirm whether or not your current benefit elections still work the best for you. While many plans and programs are staying the same, some changes may impact your coverage and/or costs in 2026. Outlined below are important updates, reminders and helpful resources to support you throughout the Open Enrollment process. Please review these key messages and connect with the FTI Benefits Center with any questions.

## You Must Enroll

**You MUST enroll during the 2026 Open Enrollment period, as your current benefit elections will not carry over.** If you do not enroll, **you will not have coverage** from FTI Acuity for medical (including prescription drugs), dental and/or vision in 2026. An active election is also required to contribute to a Health Savings Account (“HSA”).

When going through your enrollment choices, you will be taken through a step-by-step review process of all benefit options. If you want or need to make changes after your first full pass of all the enrollment pages, you may revisit individual options on the summary page at the end of the selection process or when you log back in at a different time. We know that this experience may be time consuming for some, but this method is truly the best way to ensure our employees are aware of all available benefits options to select or change, thus reducing surprises in the new year.

## Your Premium Costs May Change

Insurance carriers establish our premiums annually based on several factors some of which include the cost of claims (past and expected) specific to FTI Acuity, national medical and prescription trend impacts (i.e., inflation), FTI Acuity’s employee demographic changes and the designs of available plan levels.

If you have any questions about your 2026 premiums and what might be good options for making a change, we encourage you to utilize the **Help Me Choose** resource tool to assist in the selection process while on the enrollment website.

It is important to remember that individual premium change impacts (increases and decreases) will vary based on each person’s home location, selected plan level (Bronze Plus, Silver, Gold or Platinum) and selected insurer. We know that increases in cost can be challenging, and we want to help you make the most informed decision for your insurance coverage selections. This year, it is more important than ever to take a fresh look at your insurance carrier and coverage options **as your current elections may no longer be the most cost-effective fit**. Starting October 6, you can use the [Interactive Pricing Tool](#) (access code: Medical2026) on the **Make It Yours** website to preview your 2026 premiums, compare plan options and begin to explore what can work best for your personal situation.

## Your Insurance Carrier’s Provider Network May Have Changed

Insurance carriers for medical, dental and vision coverage routinely update the doctors, hospitals and facilities included in their provider networks, so it is **important to check if your preferred doctors and hospitals are in-network** (click [here](#) for information on finding in-network providers).

If your provider is no longer in-network for your preferred insurance carrier, you have the following options:

- Continue seeing your current provider and pay the higher out-of-network rates.
- Switch to an in-network provider and benefit from lower costs.
- Select a different insurance carrier that includes your provider in their network.

For more information on how carriers handle out-of-network coverage, click [here](#).

**IMPORTANT:** If you are unsure about your coverage or need coverage for dependents in other regions, contact the insurance carrier to confirm which providers are in their network.

## Your Region’s Lowest-Cost Insurance Carrier May Have Changed

For 2026, in several regions, the lowest-cost national insurance carriers have changed. If you previously selected the lowest-cost national insurance carrier, please confirm if your current insurer is still the lowest-cost insurance carrier. **If not, you may experience premium increases to stay with your selected insurance carrier.**

If your current insurer is no longer the lowest-cost insurance carrier, **your options include:**

- Staying with your current insurance carrier but paying more in premiums.
- Changing to the new lowest-cost insurance carrier.
- Changing to another available insurance carrier that best meets your needs.
- Moving to a different plan design to possibly lower your premiums.

## Prescription Classifications & Coverage May Have Changed

Your medical insurance carrier’s pharmacy benefit manager may update prescription drug coverage at any time, including changes to which medications are covered in each coverage category (i.e., generic, brand, non-preferred brand).

Before selecting a medical insurance carrier, it is **strongly recommended** that you review how your medications will be covered (click [here](#) for instructions).

## HSA Contribution Limits Increased

For 2026, the **IRS has increased the HSA contribution limits**. If you are enrolled in FTI’s Bronze Plus or Silver medical plan, consider taking advantage of an HSA—this tax-advantaged account can help offset your health expenses. You may be eligible to make pretax contributions as follows:

- Up to \$4,400 if you have employee-only coverage.
- Up to \$8,750 if you cover dependents.
- An additional \$1,000 if you are age 55 or older.

## Medical Plan Design Changes

Many of FTI Acuity’s insurance carriers offer enhanced benefits, including discounted services and several insurers have updated their program offerings for 2026. Check out the **Feel Your Best** section on the **Make It Yours** website to learn more about the available specialized services and wellbeing programs, which include Virtual Care, Lifestyle Coaching, Fitness Discounts and Mental Health Support.

Beginning in 2026, certain insurance carriers are increasing the lifetime coverage maximums for fertility benefits.

- HealthNet, Kaiser, Medical Mutual of Ohio, Priority Health and UPMC are changing fertility coverage limits as follows:
  - Fertility drug coverage will increase from \$10,000 to **\$15,000** (lifetime)
  - Fertility treatment coverage will increase from \$25,000 to **\$35,000** (lifetime)
- The lifetime fertility coverage limit for our national insurance carriers, Aetna, CareFirst BCBS, Cigna and UnitedHealthcare, is currently unlimited.

While this is not a plan design change, some insurance carriers (e.g., Cigna) are moving away from automatically providing printed medical ID cards. Your selected insurance carrier will send correspondence to your home address in late December with either your printed ID card or instructions on how to obtain a digital ID card. It is advisable to download your selected insurer’s mobile app as a digital ID is usually found on the app.

## Vision Plan Enhancements

Vision exam copays and benefit allowances are improving under the Silver and Gold plan options:

- **Silver plan:** the copay for vision exams will decrease from \$20 to **\$10**.
- **Gold plan:** the copay for vision exams is being removed; so, it will be **\$0**.

The **Silver plan** option will also include improved in-network benefit allowances:

- Frame allowances will increase from \$130 to **\$150**.
- Contact lens allowances will increase from \$130 to **\$150**.

**Please Note:** Only one allowance (frames or contacts) can be used per plan year.

## Open Enrollment Support For You

**On-the-Go Access** – Enroll from anywhere and get access to your benefits information on-the-go using the **Alight Mobile app**.

- To download the app, go to the [Apple App Store](#) or [Google Play](#) from your mobile device. From the Alight mobile app, you will be able to enroll in benefits (when Open Enrollment begins), check your current coverage and more. Click [here](#) for FTI’s login instructions.

**On-Demand Support** – In addition to the **online chat feature** on the **FTI Benefits Center** website, you may also **schedule an appointment** with a customer service representative to assist you with the enrollment process and any related questions you may have.

- Pre-schedule an Open Enrollment appointment by visiting the [FTI Benefits Center](#) website and selecting “**Appointment Scheduling**” from the homepage. Open Enrollment appointments will be available beginning **October 10 through October 24**. Once confirmed, a benefit advocate representative will call you at your pre-scheduled appointment time using the phone number you provided.

**Please Note:** When calling the FTI Benefits Center, you may follow the prompts to virtually hold your place in the phone queue should call waiting times exceed two minutes. When it is your turn, a representative will call you directly.

## Looking Ahead

**Monday, October 6 – The Make It Yours website launches:**

Use the [Make It Yours](#) website to review all benefit pricing options, plan designs and insurance carrier resources before making decisions about your 2026 benefit elections. Access the **Interactive Pricing Tool** by clicking on the “**Compare Your Costs**” button from the homepage and using the **access code:** Medical2026. (Click [here](#) for instructions.)

**Friday, October 10 – Open Enrollment begins:**

You will receive an email that directs you to the [FTI Benefits Center](#) website, where you can make your Open Enrollment elections. As you begin your enrollment, remember to use the **Help Me Choose** tool in the enrollment website. This tool provides you with an easy way to help confirm that your providers and prescriptions are covered by the insurance carrier you choose. Click [here](#) to learn more.

**Week of October 13 – A Quick Guide will be available:**

You will receive a Quick Guide mailer at your home address that includes enrollment resources, tips and details on where enrollment information can be found.

**Monday, October 27 – Open Enrollment ends:**

You must **submit your benefit elections before 11:59 p.m. CT**.

If you have questions in the meantime, please contact the **FTI Benefits Center** at 1.844.249.8586, or 1.312.843.5256 for international callers, from 8:00 a.m. to 8:00 p.m. ET, Monday through Friday.

Sincerely,

FTI Acuity Human Resources

This overview of 2026 benefit changes serves as a Summary of Material Modifications (“SMM”), providing information on various FTI Consulting benefit plan changes that take effect January 1, 2026. It is intended to provide an overview of changes and information about some of the benefits for which you may be eligible through FTI Consulting. If there is a discrepancy between the information displayed in this email and the official plan documents, the official plan documents will govern.

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