DENSO
Crafting the Core

DENSO Benefits
2027 UPDATE NEWSLETTER

October 2026

Enroll in Your 2027 Benefits

We know healthcare is personal. Whether it's a routine checkup, a prescription refill, or care for a family member, your benefits can give you *peace of mind*.

Healthcare costs continue to rise across the country. Families, employers, and healthcare plans are paying more for medical care and prescription drugs. In 2027, medical costs are projected to increase by about 9%, and prescription drug costs may increase by 12% or more. These costs are rising faster than many other everyday expenses.

At DENSO, we believe associate wellbeing is essential to individual success, business growth, and advancing our purpose of solving social issues through our Two Great Causes. Despite the economic challenges, DENSO remains committed to providing competitive benefits. DENSO continues to pay about 70% of healthcare costs, while associates pay 30% through payroll premiums and out-of-pocket expenses.

Each year, DENSO reviews healthcare costs, trends, and market data to make sure our benefits continue to provide value. Sometimes these reviews lead to changes in our plans or vendors. When changes are needed, they are made carefully to help keep benefits affordable, competitive, and available for the long term.

The best approach to manage healthcare costs is to take an active role in your health and be an informed consumer. Regular checkups, preventive screenings, and using the programs and resources available through DENSO can help you stay healthy and make the most of your benefits.

In this newsletter, you'll learn what's changing for 2027 and what actions you may need to take during Open Enrollment. We encourage you to review the information carefully and choose the benefits that best meet the needs of you and your family.

DENSO will continue working to provide benefits and resources that help you and your family stay healthy, feel supported, and plan for the future.

Thank you for being part of DENSO.

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2026 PTO Cash-out

The 2026 PTO cash-out elections will be paid in December 2026. If you made a 2026 PTO cash out election during Open Enrollment last year, you need to schedule any PTO hours you plan to take for the remainder of this year in ADP.

Request your planned PTO by October 23, 2026 in ADP. Leaders must approve by October 30, 2026. Payout will be the first paycheck in December 2026 (December 4 for DPAM and December 11 for all other affiliates).

Review this newsletter to understand the changes for your 2027 healthcare. **Starting October 20**, go to **myDENSObenefits.com** or follow the QR code here to complete Open Enrollment for 2027 benefits.

Benefits Update for 2027

DENSO will implement plan changes in 2027 to keep benefits affordable and sustainable for associates and the company.

Medical Biweekly Premiums

- Medical premiums will increase by **5%** for associate-only coverage and **7%** for coverage that includes dependents.
- The Surest associate-only plan with Preferred Premiums will remain $0.

Provider Network Change

- Beginning January 1, 2027, associates enrolled in MainStreet, ExpressWay, and OpenRoad will move to the **UnitedHealthcare Choice Plus network**. The Surest plan already uses the Choice Plus network.
- 99% of associates and dependents can continue using the same doctors and hospitals they are using today at in-network rates. Check to see if your provider will remain in-network at whyuhc.com/denso before enrolling or going to a provider in 2027. Search within the network "Choice Plus."
- Tennova (Knoxville, TN) is **not** in the Choice Plus network.
- DENSO Family Health Centers remain in-network.
- Emergency Room encounters at any out-of-network hospital are always applied as in-network. Go to the nearest hospital in an emergency.

Deductible and Out-of-Pocket Maximum Changes

- **OpenRoad**
  - Deductible increases to $1,750 individual / $3,500 family. **NOTE:** This is the IRS minimum deductible for an HSA-qualifying high deductible health plan.
  - Out-of-pocket maximum: $4,000 individual / $8,000 family.
  - DENSO's HSA contribution remains $500 individual / $1,000 family.
- **MainStreet**
  - Deductible increases to $1,000 individual / $2,000 family.
- **ExpressWay**
  - Deductible increases to $1,250 individual / $2,500 family.

Prescription Drug Changes

- The OpenRoad Preventive Drug List includes preventive medications covered at 100%. Beginning in 2027, OpenRoad's preventive drug list will include **only generic preventive medications and insulins.** Brand-name medications will apply to the deductible, then 20% coinsurance.
- **IMPORTANT:** If you take a brand-name preventive medication, you will pay the full cost until you meet your deductible and then pay 20% coinsurance. Some medications on today's preventive drug list cost more than $1,000 per month. If you take one of these medications, **your costs could increase significantly in 2027**. Check the cost of each medication under any plan in the 2027 formularies at welcome.optumrx.com/denso.
- Talk with your doctor or pharmacist to find out whether a generic alternative is available.

Dependent Audit

- In 2027, DENSO will conduct a dependent audit for all dependents covered by a DENSO health plan.
- Associates covering dependents will be required to provide documentation, such as a birth certificate or marriage certificate, to verify eligibility. Documentation can be uploaded directly at myDENSObenefits.com.
- **PARTICIPATION IS REQUIRED.** Additional details will be provided before the audit begins in early 2027.
- During Open Enrollment, you can log in to myDENSObenefits.com to review your covered dependents and remove anyone who is no longer eligible. This can help you avoid paying premiums for someone who should not be covered in 2027.

2027 Biweekly Medical Premiums

DENSO offers several plans to pay for your share of healthcare benefits. The tables below outline the biweekly medical premiums for each plan and tier. The 2026 rates are shown so you can compare the costs for 2027. The top table is for those who complete the requirements for Preferred Premiums and the lower table contains rates for the Standard Premiums.

2027 Preferred Premiums

	ExpressWay		MainStreet		Surest		OpenRoad	
Plan Tier	2026 Preferred Premium	**2027 Preferred Premium**	2026 Preferred Premium	**2027 Preferred Premium**	2026 Preferred Premium	**2027 Preferred Premium**	2026 Preferred Premium	**2027 Preferred Premium**
Associate Only	$46.20	**$48.51**	$78.05	**$81.95**	$0	**$0**	$13.25	**$13.91**
Associate + Spouse	$127.04	**$135.94**	$214.62	**$229.64**	$41.40	**$44.30**	$54.66	**$58.48**
Associate + Children	$92.39	**$98.86**	$156.08	**$167.01**	$26.50	**$28.36**	$39.75	**$42.54**
Associate + Family	$161.69	**$173.01**	$273.15	**$292.26**	$56.31	**$60.25**	$69.56	**$74.43**

2027 Standard Premiums

	ExpressWay		MainStreet		Surest		OpenRoad	
Plan Tier	2026 Standard Premium	**2027 Standard Premium**	2026 Standard Premium	**2027 Standard Premium**	2026 Standard Premium	**2027 Standard Premium**	2026 Standard Premium	**2027 Standard Premium**
Associate Only	$54.99	**$57.74**	$92.91	**$97.56**	$13.25	**$13.91**	$26.50	**$27.82**
Associate + Spouse	$151.23	**$161.82**	$255.49	**$273.38**	$59.63	**$63.80**	$72.88	**$77.98**
Associate + Children	$109.98	**$117.68**	$185.82	**$198.82**	$39.75	**$42.54**	$53.00	**$56.71**
Associate + Family	$192.48	**$205.95**	$325.18	**$347.94**	$79.50	**$85.06**	$92.75	**$99.24**

What's Not Changing

- There are no updates to premiums or vendors for dental, vision, hospital indemnity, critical illness, voluntary accident, legal plans, or identity theft protection in 2027.
- The company contribution to Health Savings Accounts (HSAs) remain at $500 (individual) and $1,000 (family).

Reminder About MainStreet Enrollment

- Those currently enrolled in MainStreet for 2026 may remain enrolled in the plan for 2027.
- **NOTE:** MainStreet is not available to new enrollees.

Prescription Plan Comparison

DENSO's prescription formulary is the same under each medical plan, but how you pay for the drugs is different depending on your medical plan. The chart below shows prescription costs among DENSO's medical plan options.

Prescription: Optum Rx				
DENSO Medical Plan[1]	ExpressWay	MainStreet	Surest	OpenRoad
Retail (up to a 31-day supply)				
Generic (Tier 1)	$10 Copay			• Preventive Drug List: $0 • All other prescriptions: Deductible, then 20% Coinsurance
All Other Tiers	• Deductible, then 20% Coinsurance (see below)		• 20% Coinsurance (see below)	
Coinsurance:	• Once the deductible has been met, you will be responsible for 20% of the drug cost up to a maximum defined by each tier below		• You will be responsible for 20% of the drug cost up to a maximum defined by each tier below	
Preferred (Tier 2)	$100 Max			
Non-preferred Brand (Tier 3)	$200 Max			
Specialty	$300 Max			
Mail or 90 Day Retail				
Generic (Tier 1)	$25 Copay			• Preventive Drug List: $0 • All other prescriptions: Deductible, then 20% Coinsurance
All Other Tiers	• Deductible, then 20% Coinsurance (see below)		• 20% Coinsurance (see below)	
Coinsurance:	• Once the deductible has been met, you will be responsible for 20% of the drug cost up to a maximum defined by each tier below		• You will be responsible for 20% of the drug cost up to a maximum defined by each tier below	
Preferred (Tier 2)	$250 Max			
Non-preferred Brand (Tier 3)	$500 Max			
Specialty	Not Applicable			

1 Generic prescriptions are $5 or less at DENSO Family Health Center Pharmacies.

Optum Rx Resources

- Before you enroll in benefits, go to welcome.optumrx.com/denso to compare prescription costs under each DENSO medical plan for 2027. This is a **special pre-enrollment site** to help you research and compare costs.
- To manage your prescriptions, go to optumrx.com to register or view your account. To create an account, you'll need information from your UHC ID card. Once registered, you can access your details and prescriptions. There are many tools and resources available to you.
- **NOTE:** DFHC Pharmacies will not appear in the search but are in-network.

What to Do Before Enrolling

Read the 2027 DENSO benefits guide at DENSOBenefits.com. This document explains the entire benefits program. Translations are available.

Consider using the resources available to help you make your benefit decisions, including the myDENSObenefits Service Center.

If enrolling or re-enrolling in a tax-savings program like HSA or FSA, calculate how much you want to contribute from each paycheck.

Have your documentation ready if you are adding dependents (marriage certificate, birth or adoption certificate, court order).

Identify beneficiaries for your benefits, like your HSA and 401(k). Be sure to add them to each benefit through the appropriate vendor website.

Complete the requirements to be eligible for Preferred Premiums (see below for details).

How to Qualify for 2027 Preferred Premiums

Complete both Member Health Assessment (MHA) and biometric screening by November 30, 2026 to be eligible for 2027 Preferred Premiums. To verify that you receive credit for completing both requirements, log in to densohealthyhorizons.com or talk to your Healthy Horizons Health Coach. Associates hired between October 1 and December 31, 2026, and Systex associates transferring to DENSO automatically qualify for 2027 Preferred Premiums. Check your Preferred Premium eligibility status at densohealthyhorizons.com, or talk to your on-site Health Coach.

Follow the QR code to DENSOHealthyHorizons.com

Instructions for Open Enrollment

Log in to myDENSObenefits.com

If you forgot your username or password, go to myDENSObenefits.com and click the "Trouble Logging In?" button to reset or call 888-305-6975 to reset passwords.

Make your Benefit Elections During Open Enrollment

From October 20 - November 5, 2026, follow the prompts at myDENSObenefits.com to elect or waive each option. Select the **"I Know What I Want"** button to bypass the prompts.

Review and Approve your Elections

- **"Approve"** means you made all the elections you want and selected your family members to cover. **You're not done yet!**
- **"I Agree"** means you understand the cost for the elections you've made and agree to pay the fees for the coverage. Click **"I Agree"** to complete your enrollment.

What Will Happen if I Don't Make Changes During Open Enrollment?

- Your health plan elections and covered family members will remain the same.
- Your Health Care FSA and Dependent Care FSA contributions will reset to $0 in 2027. Any funds left in your Dependent Care or Health Care FSA will not carry over into 2027 and will be forfeited.
- Your HSA contributions will default to $0 for 2027; you may make changes to your contributions at any time during the year at myDENSObenefits.com.
- Your PTO Cash Out election will default to 0 (zero) hours in 2027.

Even if you do not want to make changes to your benefits, log in to myDENSObenefits.com to confirm that your elections and dependents are correct; you cannot make changes to most benefit plan elections outside of Open Enrollment unless you experience a Qualifying Life Event or family status change during the year.

Benefit Vendor Contact Information

Vendor	Benefit Description	Phone	Website
2nd.MD	Medical second opinion	866-887-0719	2nd.md/denso
Carrum Health	Surgical coordination (limited)	888-855-7806	carrumhealth.com
Cylinder	Digestive health program	833-336-9488	go.cylinderhealth.com/denso
Delta Dental of Tennessee	Dental insurance administrator	800-223-3104	deltadentaltn.com
DENSO Benefits Helpline	General benefit questions, claims support	855-311-2115	denso@benefitadvocates.net
Empower Retirement	401(k) recordkeeper	888-411-4015	empowermyretirement.com
Health by Design	Healthy Horizons; Health Coaches	866-996-2155	densohealthyhorizons.com
Hinge Health	Acute and chronic pain management	855-902-2777	hingehealth.com/denso
IdentityForce	Identity theft protection	877-694-3367	identityforce.com
MetLife	Legal support	800-821-6400	members.legalplans.com
MyChoice Accounts	FSA and HSA administrator	888-305-6975	myDENSObenefits.com
myDENSObenefits Service Center	Enrollment and COBRA support call center	888-305-6975	N/A
Noom	Weight loss support	N/A	go.noom.com/denso
Optum Rx	Pharmacy benefit manager	844-898-8636	welcome.optumrx.com/denso
Sun Life	Short-term and long-term disability, FMLA	866-806-3619	sunlife.com/account
	Basic life, AD&D, optional life insurance		
Superior Vision by MetLife	Vision insurance	833-393-5433	mybenefits.metlife.com
Surest	Medical plan option	866-683-6440	surest.com
Teladoc Health	Diabetes and high blood pressure condition management programs	800-945-4355	teladochealth.com
TELUS Health (formerly Behavioral Health Systems, or BHS)	Employee Assistance Program (EAP)	800-245-1150	behavioralhealthsystems.com
	Mental health and substance abuse support (OpenRoad, MainStreet, ExpressWay only)		
The Standard (formerly Allstate)	Critical illness insurance	800-521-3535	mybenefits.thestandard.com
	Accident insurance		
	Hospital indemnity insurance		
UnitedHealthcare	Medical plan administrator	844-749-7834	myuhc.com

Low Biweekly Premiums

No Deductible

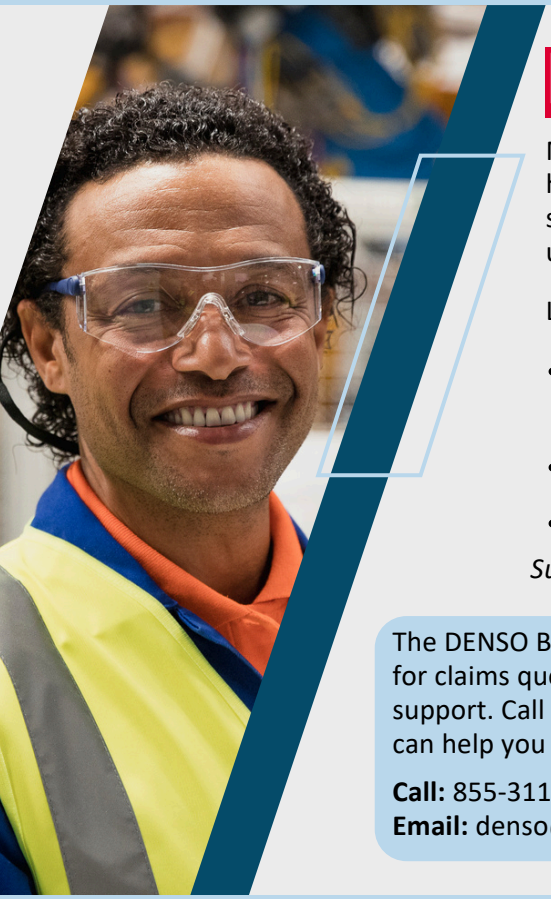
Copay at Service

Convenient App

What is Surest?

The Surest plan, by UHC, simplifies the healthcare experience and offers savings opportunities and benefits that are easy to understand. Use the app or website to shop for services or providers and see the price upfront. There is no deductible so the plan starts paying right away and you pay a copay at the time of service. You still get the advantage of the UHC network while lowering your out-of-pocket costs. Surest is DENSO's medical plan option with the lowest biweekly premiums.

Visit **Surest.care.DENSO** to find out more about this option.



Enrollment Support

Making your benefit elections can be overwhelming. DENSO offers personalized help for the enrollment process. Call the **myDENSObenefits Service Center** and speak to a real person who knows DENSO's benefits and can help you understand your benefit elections.

Live representatives can help with:

- myDENSObenefits.com system password resets
- Family status changes
- ACA or COBRA questions
- Enrollment, including submitting your enrollment elections on your behalf
- System and technical support
- MyChoice HSA or FSA issues

Support available in English and Spanish; other languages upon request.

The DENSO Benefits Helpline is still available for claims questions and general benefits support. Call and talk to a real person who can help you understand your benefits.

Call: 855-311-2115
Email: denso@benefitadvocates.net

myDENSObenefits Service Center Contact Information

Call: 888-305-6975
Monday through Friday 9AM - 6PM EST

Special Open Enrollment Hours:
Monday through Friday 8AM - 8PM EST

Additional Support Programs

DENSO partners with several third-party healthcare vendors to provide associates and their eligible dependents with additional support for their wellness. These programs are available at no cost to associates and dependents over age 18 covered on a DENSO medical plan. Join anytime throughout the year. To learn more, go to DENSObenefits.com under the Well-being & Other Benefits section.

Program	How It Can Help
Healthy Horizons	**Available for all associates, regardless of enrollment in a medical plan.** On-site wellness coaching, health challenges, and healthy living resources
Employee Assistance Program (EAP)	**Available for all associates and their dependents, regardless of enrollment in a medical plan.** Confidential support for personal, family, financial, and emotional concerns
Teladoc Health	Support for diabetes and high blood pressure management
Hinge Health	Help with back, joint, muscle pain, and pelvic health
Cylinder	Personalized digestive health support
Noom	Weight loss support and healthy habit coaching
Maven	Pregnancy and postpartum support through UHC
Movn	Heart health and cardiac recovery support through UHC
Carrum Health	Guidance and support for covered surgeries
2nd.MD	Expert medical second opinions and help understanding diagnoses and treatments
FindHelp	Connections to local community resources

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IMPORTANT BENEFITS INFORMATION

Open Enrollment for 2027 benefits is **October 20, 2026 - November 5, 2026**. Read more about the updates and benefits inside this newsletter.

Go to **myDENSObenefits.com** to update your benefits for 2027, such as:

- Change medical plans;
- Elect or opt out of dental, vision, and optional life insurance;
- Update, add, or remove dependents;
- Enroll or waive voluntary benefits;
- Enroll or re-enroll in a Health Care or Dependent Care Flexible Spending Account (FSA) or Health Savings Account (HSA), if eligible;
- Complete HSA attestation and schedule contributions; and
- Elect PTO cash out in 2027.

Follow the QR code to myDENSObenefits.com

Remember: If you do nothing, medical, dental, vision, and life insurance elections generally remain the same; covered dependents remain the same as the previous year; Health Care FSA, Dependent Care FSA, and HSA contributions reset to $0; and PTO Cash Out election resets to 0 hours.

Enrollment support is available. Call the myDENSObenefits Service Center at 888-305-6975 or schedule an appointment for a later time.

LEARN at DENSObenefits.com
ENROLL at myDENSObenefits.com starting October 20