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DENSO BENEFITS TOOL

October 2026

Use this Checklist to Support Your Open Enrollment

Open Enrollment for 2027 benefits is October 20 - November 5, 2026. Now is the time to make your elections for 2027, update your dependents and beneficiaries, and learn about all the health and wellness benefits provided to you and your family through DENSO. Here are some things to do during Open Enrollment.

Learn

√ Read the Benefits communication materials. These are available for download at DENSOBenefits.com.

- **Benefits Changes Newsletter**
  - Available in Burmese, Spanish, and English
- **2027 Benefits Guide**
  - Printed copies available in English. Download copies in Burmese and Spanish at DENSOBenefits.com.

Prepare

√ Have your documentation ready before you start the enrollment process.

- To add Beneficiaries you need first/last name, date of birth, social security number, home address, and phone
- To add Dependents you need supportive documentation, like:
  - Marriage certificate or divorce decree,
  - Birth or adoption certificate, and
  - Court order.
- Take a picture of the document and upload it at myDENSObenefits.com.

Enroll

√ We make our benefit elections at myDENSObenefits.com.

- Need to register? Go to the Learn/Enroll handout at DENSOBenefits.com for step-by-step instructions.
- Forgot your username or password? Go to myDENSObenefits.com and click “Trouble Logging In?” and follow the prompts.
- Use the Decision-making tool to help you decide which benefits are right for you and your family.
- Remember to click both “Approve” AND “I Agree” when you enroll. Your enrollment is complete when you receive a **confirmation number**.

√ Access myDENSObenefits.com to:

- Change medical plans or tier coverage
- Add or remove dependents
- Update beneficiaries
- Enroll or re-enroll in Health Care or Dependent Care FSA or HSA
- Enroll or elect contributions in HSA
- Enroll in voluntary benefits
- Elect to cash out PTO in 2027

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Additional Information

What if I Take No Action During OE?

- Your health plan elections and covered family members will remain the same.
- Your Health Care and Dependent Care FSA will reset to $0 for 2027.
- Your HSA contributions will default to $0 for 2027.
- Your PTO Cash Out election will default to 0 hours in 2027.

After Open Enrollment

UHC and Surest will send a new member letter and ID cards. Once you have your ID card you can register at myuhc.com.

- ID cards will have both medical and prescription information, as well as a list of your covered dependents. If you have more than 4 dependents you will receive multiple ID cards.

You might be required to submit additional documentation, like Evidence of Insurability (E of I). Please complete these actions before the deadline or as soon as possible, as any delay may result in a **gap in coverage**.

New Hires

If you are new to DENSO starting 10/20/2026 (not including Systex employees transitioning to DENSO) you will have TWO enrollments to complete. One for the remainder of 2026 and one for 2027. **You will be opted out of all electable benefits if you do not complete your enrollment**.

Preferred Premiums

Qualify for Preferred Premiums in 2028! Complete your biometric screening and Member Health Assessment by **11/30/2027.** Check your status at densohealthyhorizons.com.

Assistance During Open Enrollment

There are many resources available to you if you have questions about your DENSO Benefits.

- For support enrolling in your benefits, call the **myDENSObenefits Service Center at 888-305-6975**. They can answer questions, walk you through enrollment, or even submit your elections on your behalf.
- If you have questions about claims or what benefits are available, call the DENSO Benefits Helpline at 855-311-2115 or email at denso@benefitadvocates.net.
- UnitedHealthcare has a dedicated support line for DENSO associates: **844-749-7834**. The call line can help with questions during this transition to UHC. Explore whyuhc.com/denso to find in-network providers.
- Call Surest's support line for answers to questions about our new medical plan option: **866-683-6440**.
  - Call to request a 15-minute personal consultation to see if Surest is right for you.
  - Visit Surest.care.DENSO to explore this medical plan option.
- Check what your prescriptions will cost under each plan by visiting welcome.optumrx.com/denso. This is a special pre-enrollment site to help you compare costs.

Follow the QR code to
myDENSObenefits.com