2027 AUI Benefits Enrollment Guide



AUI is committed to providing a competitive and comprehensive benefit program for our employees and their families. Our benefits program offers healthcare, dental, vision, life insurance, disability, & retirement. This guide provides a general overview of the benefit choices to help you select coverage that is right for you.

Welcome

Open Enrollment

As a benefits-eligible employee, you can enroll in or make changes to your benefits elections during our annual open enrollment period. Open enrollment will run from October 26th through November 13th with benefit elections effective January 1st, 2027.

Employees must log into the open enrollment portal in Dayforce to complete the open enrollment process. If you do not have any changes, current elections will roll over into next year. Even if you are not making changes, we ask that you please re-verify all dependent information and confirm coverage is accurate.

To view your current elections, log into Dayforce and click View Current Benefit Elections under Benefits. Please ensure you are in your employee role if you have more than one in Dayforce.

If you need to make a change to your HSA, 403b, or life insurance, you may do so directly in Dayforce. These changes can be made anytime throughout the year.

Changes During the Year

Choose your benefits carefully. Medical, dental, and vision premium contributions are made on a pre-tax basis and IRS regulations state that you cannot change your pre-tax benefit options during the year unless you have a qualified life event. Examples of qualified life events include:

- Change in marital status;
- Death of your spouse or dependent;
- Birth or adoption of a child;
- Your spouse terminating or obtaining new employment (that affects eligibility for coverage);
- You or your spouse switching employment status from full-time to part-time or vice versa (that affects eligibility for coverage);
- Your dependent no longer qualifies as an eligible dependent

If you experience a qualified life event and need to update your benefit elections, please complete the applicable Dayforce benefits process within 30 days of the event. You will be asked to submit the supporting documentation in Dayforce.

Eligibility

If you are a regular, full-time employee or benefits eligible part-time employee working 20 or more hours per week, the chart below lists the benefits you may be eligible for after meeting each plan's eligibility requirements.

Dependent Eligibility

You can enroll your dependents in plans that offer dependent coverage. Eligible dependents are defined as your legal spouse and eligible children who depend primarily on you for support. This includes: your own children, legally adopted children, stepchildren, over-aged disabled children, a child for whom you have been appointed legal guardian, and/or a child for whom the court has issued a Qualified Medical Child Support Order (QMCSO) requiring you or your spouse to provide coverage. Dependent coverage will cease for your covered dependent children at the end of the month in which an eligible dependent reaches age 26.

BENEFIT	ELIGIBILITY WAITING PERIOD
Medical & Prescription Drug	Day of Hire
Dental	Day of Hire
Vision	Day of Hire
Basic Life & AD&D	Day of Hire
Supplemental Life	Day of Hire
Long-Term Disability	Day of Hire
Retirement 401(a) Savings Plan	6 Months of Service
Retirement 403(b) Savings Plan	Day of Hire

Health

Quality health coverage is one of the most valuable benefits you enjoy as an **AUI** employee. Our benefits program offers plans to help keep you and your family healthy and provide important protection in the event of illness or injury.

Medical Plans

Benefit		
	In-network	Out-of-network
Annual deductible		
Per person/per family	$2,000 /$4,000	$4,000 /$8,000
Out-of-pocket maximum		
Per person/per family	$3,750 $6,650/person in a family $7,500/family	$7,500 $7,500/person in a family $12,000/family
Medical coverage		
Doctor's office visits	10%	30%
Preventive care	No Charge, no deductible	30% A.D.
Specialist visits	10% A.D.	30% A.D.
Outpatient surgery	10% A.D.	30% A.D.
Inpatient hospital (per stay)	10% A.D.	30% A.D.
Emergency room	10% A.D.	10% A.D.
Labs and X-rays	10% A.D.	30% A.D.
Pregnancy & Maternity Care (Prenatal)	10% A.D.	30% A.D.
Child Vision Exam (Up to Age 18)	No Charge, no deductible	$30 reimbursement
Adult Vision Exam	$15 copay, no deductible	$30 reimbursement
Retail prescription drugs (30-day supply)		
Generic	20% A.D.	30% A.D.
Brand formulary	40% A.D.	30% A.D.
Non-formulary	50% A.D.	30% A.D.
Specialty	50% A.D.	30% A.D.
Mail-order prescription drugs (90-day supply)		
Generic	15% A.D.	30% A.D.
Brand formulary	35% A.D.	30% A.D.
Non-formulary	45% A.D.	30% A.D.
Specialty	45% A.D.	30% A.D.

2027 paycheck deductions per pay period (pretax). Deducted 24 out of 26 payrolls.

BI-WEEKLY PREMIUMS	$0 – 64.9K	$65 - 79.9K	$80 – 99.9K	$100–131.9K	OVER $132K
Employee Only	$47.50	$63.00	$86.00	$109.50	$132.00
Employee + One	$91.00	$123.00	$155.50	$188.00	$222.00
Family	$131.50	$172.00	$213.00	$259.00	$305.25

NOTE: There is a 10% increase in medical premiums for 2027.

Health Savings Account (HSA)

If you enroll in the high-deductible health plan (HDHP), you are eligible to open an HSA. An HSA is a tax-free (federal taxes) savings account you can use to pay for eligible health expenses anytime, even after you retire.

How does an HSA work?

- **Build tax-free savings.** You can make before-tax deductions from your paycheck into your HSA that you can use to pay for eligible medical and Rx, dental, and vision expenses. The total amount that can be contributed to your HSA each year is determined by the IRS. The following limits for 2027 include any employer contributions you receive, if applicable:
  - Up to $4,500 for employee-only coverage.
  - Up to $9,000 if you cover dependents.
  - Add $1,000 to these limits if you're age 55 or older.
- **Keep your money.** The money in your HSA is always yours to keep and can be rolled over from year to year. You can take your unused balance with you when you retire or leave AUI.
- **Use it like a bank account.** Pay for eligible expenses for yourself and your family by swiping your HSA debit card or reimburse yourself for payments you've made (up to the available balance in your account). Remember, you may only access money that's actually in your HSA when making a purchase or withdrawal. Be sure to keep all receipts for your records.
- **Never pay taxes.** Contributions are made on a before-tax basis, and your withdrawals will never be subject to federal taxes when used for eligible expenses. Interest and earnings gained on your HSA are tax-free, too.*
- **Earn interest and invest for the future.** Once your interest-bearing HSA reaches a minimum balance, you can start an investment account, which offers a variety of no-load mutual fund investments. You can learn more by visiting the Medical Benefits Webpage.

** Money in an HSA grows tax-free and can be withdrawn tax-free if it is used to pay qualified healthcare expenses (for a list of eligible expenses, see IRS Publication 502, available at **www.irs.gov**). If money is used for ineligible expenses, you will pay ordinary income tax on the amount withdrawn plus a 10%-20% penalty tax before age 65. After age 65, withdrawals for ineligible expenses aren't penalized. Please review your state regulations as you may have to pay state taxes depending on your residence.*

HSA Eligibility

- Must be enrolled in HDHP.
- Cannot be covered by any other medical plan that is not a HDHP. This includes a spouse's medical coverage unless it's an HSA-qualified plan.
- Cannot be enrolled in a traditional Health Care FSA in 2027.
- Cannot be enrolled in Medicare, including Parts A or B, Medicaid, or TRICARE.
- Cannot be claimed as a dependent on another person's tax return.

Please consult with a tax advisor for guidance related to HSA contribution eligibility to determine what is right for you.

Dental Plans

Healthy teeth and gums are important to your overall wellness. That's why it's important to have regular dental checkups and maintain good oral hygiene. Learn about the dental plans available to help you maintain your oral health.

	High Option	Low Option
Annual deductible (per person / per family)	$50 per person / $150 per family	$50 per person / $150 per family
Calendar-year maximum	$1,500 per enrollee / per calendar year	$1,000 per enrollee / per calendar year
Preventive /diagnostic services	100%	100%
Basic services	80%	80%
Major services	50%	N/A
Orthodontia	$1,500 per enrollee / per lifetime	N/A

Benefits shown are for in-network providers and are based on negotiated fees. Out-of-network coverage is based on reasonable and customary (R&C) charges.

Dental 2027 per-paycheck deductions (before tax)

Plans	Employee	Employee + One	Family
High Option	$10.00	$20.00	$29.00
Low Option	$7.00	$14.00	$20.00

NOTE: There will be no change in dental premiums for 2027.

Vision Plans

Having vision coverage allows you to save money on eligible eye care expenses, such as periodic eye exams, eyeglasses, contact lenses, and more for yourself and your covered dependents.

	Plan
Exam (once per calendar year)	• $10 copay
Lenses (once per calendar year)	• $10 copay for single vision, bifocal or trifocal • Progressive lenses are offered at a discounted rate
Frames (once per calendar year)	• $150 allowance, then 20% off any balance
Contact lenses (once per calendar year, instead of glasses)	• Conventional/Disposable- $150 allowance, then 15% off any balance • Medically Necessary - Covered in Full

Vision 2027 per-paycheck deductions (before tax)

Plans	Employee	Employee + One	Family
Vision	$3.68	$6.98	$10.70

NOTE: There will be no change in vision premiums for 2027.

Money-Saving Tip

Remember, you can use your HSA for qualified out-of-pocket dental and vision expenses.

Focus on Wellness

Our wellness program is designed to help you maintain or move toward a healthy lifestyle through preventive care and other assistance when you need it. You also have access to tools and resources you can use to learn more about your personal health risks and monitor progress toward your health goals.

Maintain your health and wellness through our wellness program! Employees can receive a $150.00 reimbursement each fiscal year for eligible wellness expenses. Gym memberships, weight watchers, races, etc. are all qualified wellness expenses. Reimbursement requests should be submitted to your local HR representative.

Please visit the Wellness webpage for more information regarding qualifying expenses and reimbursements.

Take advantage of preventive care benefits

Good preventive care can help you stay healthy and detect any "silent" problems early, when they're likely to be treatable. Most in-network preventive services are covered in full.

- **Have a routine physical exam each year.** You'll build a relationship with your doctor and can reduce your risk for many serious conditions.
- **Get regular dental cleanings.** Numerous studies show a link between regular dental cleanings and disease prevention — including lower risks of heart disease, diabetes, and stroke.
- **See your eye doctor at least once every two years.** If you have certain health risks, such as diabetes or high blood pressure, your doctor may recommend more frequent eye exams.

Employee Assistance Program

The AUI Employee Assistance Program (EAP) is available throughout the year to assist with your everyday needs, at no cost to you. It's all part of our commitment to supporting your total well-being. Get help with work-life issues; referrals for clinical, legal, and financial services; and more. To begin taking advantage of this valuable benefit, visit the All One Health website or call 866-216-1996.

Don't have a primary care provider (PCP)? You should. Here's why.

- **Better health.** Getting the right health screenings each year can reduce your risk for many serious conditions. And remember, preventive care doesn't cost you anything.
- **A healthier wallet.** A PCP can help you avoid costly trips to the emergency room. Your doctor will also help coordinate specialist care, if needed.
- **Peace of mind.** Advice from someone you trust means a lot when you're healthy, but it's even more important when you're sick.

Get care from your couch

When you don't feel well, or your child is sick, the last thing you want to do is leave the comfort of your home to sit in a crowded waiting room full of other sick people. A virtual consultation lets you talk with a doctor from the comfort of your home or office without an appointment. Virtual visits cost about the same as in-person office visits. Consider a virtual visit when your primary doctor isn't available, you become ill while traveling, or you're considering visiting a hospital emergency room for a non-emergency health condition. To learn more and register for care on the medical webpage under Anthem's Value Add Programs.

Income Protection

Basic Life and AD&D Insurance

You automatically receive basic life and accidental death and dismemberment (AD&D) insurance at no cost to you so that you can protect those you love from the unexpected. Your benefit amount is equal to your annualized base salary rounded to the next $1,000. You can also choose supplemental coverage.

Employee Supplemental Life & AD&D Insurance

If you want added protection, you can purchase supplemental life and AD&D insurance for yourself. You may elect coverage of 1-5 times your base annual salary up to $1,000,000. Please refer to the summaries included in this packet for benefit and rate information.

Spouse/Children Supplemental Life and AD&D Insurance

To purchase life and AD&D insurance for your spouse and/or child(ren), you must enroll yourself for coverage. You pay 100% of the cost for this coverage. Please refer to the plan summaries for the low-cost, age-related rates. Statement of Health application will be required if you elect additional supplemental life coverage. Please refer to the summaries for benefit and rate information.

Disability Insurance

The loss of income due to illness or disability can cause serious financial hardship for your family. Our disability insurance programs work together to replace a portion of your income when you're unable to work. The disability benefits you receive allow you to continue paying your bills and meeting your financial obligations during this difficult time.

You are required to participate in Long-Term Disability (LTD) Insurance which pays a monthly benefit in the event you cannot work because of a long-term illness or injury. LTD benefits provide you with 60% of your base salary if you become disabled from an accident or illness. The elimination period is 90 days.

Have you named a beneficiary?

Be sure you've selected a beneficiary for all your life and accident insurance policies. The beneficiary will receive the benefit paid by a policy in the event of the policyholder's death. It's important to designate a beneficiary and keep that information up-to-date. Please log into Dayforce to add or update your life insurance beneficiaries.

Note: Any life insurance coverage greater than the guaranteed issue amount will require Evidence of Insurability (EOI). Guaranteed issue amounts are lesser of 3 times annual earnings or $600,000 for you and $30,000 for your spouse. If you don't enroll in any of AUI's life or disability insurance plans when first eligible, you will have to provide EOI to receive coverage later.

Planning for the Future – Retirement Plans

401(a) Savings Plan

AUI sponsors a defined contribution retirement plan for its benefit eligible employees after 6 months of service. The AUI 401(a) plan allows for contributions by the employer. Contributions are made on your behalf at a rate of 10% of your annual base pay. You will have these funds deposited into an account with our retirement vendor, TIAA. TIAA provides a variety of funds in which to invest. The AUI Retirement Committee reviews and oversees the funds available on the plan and their performance on a quarterly basis.

NOTE: Loans are not allowed from the 401(a) plan. Please refer to the Summary Plan Document for distribution eligibility.

403(b) Savings Plan

AUI also sponsors voluntary employee contribution plans. Traditional 403(b) - amounts contributed can be in flat dollar amounts or percentages of salary and are taken prior to federal and state taxation. Taxes are deferred until distributions are made (obtaining age 59 ½, termination of employment, or retirement).

403(b) ROTH - allows for post-tax contributions in flat dollar amounts or percentage of salary.

Distributions from the 403(b) ROTH have separate rules than the Traditional 403(b).

NOTE: These two options for contributions share the annual IRS limit. For 2026, the IRS annual limit for 403(b) contributions is $24,500, if you are over the age of 50, you can defer an additional $8,000. IRS limits for 2027 were not yet published at time of release of this document. These will be announced later this year.

Investment Elections

The plans offer you a variety of investment options. It's important to carefully consider your investment goals, retirement timeframe, and risk tolerance when deciding how to invest your plan contributions. Visit the Retirement Planning webpage or TIAA to learn more about your investment options.

Investing involves risk, including the risk of loss. Before investing, carefully consider the funds' or investment options' objectives, risks, charges, and expenses. Call 800-842-2252 for a prospectus and, if available, a summary prospectus, or an offering circular containing this and other information. Please read them carefully.

It's always the right time.

Saving for retirement is important for your financial future, whether you're retiring soon or years from now. Your 401(a) and 403 (b) savings plans are designed to assist you in meeting your retirement goals.

Have you named a beneficiary?

Be sure you've selected a beneficiary for all retirement plans. The beneficiary will receive the benefit paid by the plan in the event of the policyholder's death. It's important to designate a beneficiary and keep that information up-to-date. Please update this information directly with TIAA.

Additional Benefits

Health Advocate

As an employee or qualified dependent, you have access to a “Personal Health Advocate”. This program will aid in finding doctors and hospitals, scheduling timely appointments (especially with specialist physicians) and obtaining services for your elderly parents. The program also offers assistance when faced with serious illness or injury and claims and billing issues. Find more information at https://www.healthadvocate.com/site/ or call 866-695-8622.

Tuition Assistance

Regular full-time employees who attend college on their own time are eligible for tuition assistance. The degree being pursued must be related to their work at AUI or one of its centers or will lead to a degree in a field of study pertinent to the work of the organization. For more information on bachelors and/or master’s degrees, and the application process, please contact your local HR representative.

AUI Scholarship

The AUI Scholarship Application process will open this fall. If you have a dependent who is a senior in high school who will be entering an accredited school of higher education, including community colleges and vocational schools, in the fall of 2027 they are eligible to apply this fall. Scholarships are awarded to all students who meet the minimum selection requirements and are renewable for up to four years of study toward an academic degree. Scholarships provide each recipient with up to $3,500 for each of four academic years to help defray costs of tuition, fees, books, etc., provided the student attends an accredited college or university and selects a course of study leading to a degree. Scholarships are awarded and are appointed by an independent committee through International Scholarship and Tuition Services, Inc. (ISTS). For more information, please visit the scholarship section of the HR web page.

Save Even More with Commuter Benefits

Another great way to save money through tax-free spending is with the commuter benefits program. You can use before-tax dollars to pay for monthly parking or transit costs related to your work commute. It’s easy and flexible. Employees may designate up to a certain amount set by the IRS (under Code 26 USC 132(f)) each year. While the 2027 amount has not been released yet, the 2026 amount was $340.00 per month for eligible van pool services (and/or mass transit costs) and for eligible parking expenses.

To qualify, employees must complete an application and enroll in payroll deduction. The designated amount may be changed at any time throughout the year. Be aware that you must have adequate expenses within a plan year to claim your contributions; without adequate expenses, the contributions will be forfeited.

For more information, call local HR representative.

Benefit Contributions

Who Contributes?

BENEFIT	WHO CONTRIBUTES?	TAX BASIS
Medical & Prescription Drug	Employer/Employee	Pre-tax
Dental	Employer/Employee	Pre-tax
Vision	Employee	Pre-tax
Basic Life & AD&D	Employer	Taxable over $50k
Supplemental Life	Employee	Post-tax
Long-Term Disability	Employee	Post-tax
Retirement 401(a) Savings Plan	Employer	Not Taxed until Withdrawal
Retirement 403(b) Savings Roth Plan	Employee	Post-tax
Retirement 403(b) Savings Traditional Plan	Employee	Pre-tax

This guide is intended to describe the eligibility requirements, enrollment procedures, plan highlights, and coverage effective dates for the benefits offered by AUI. It is not a legal plan document and does not imply a guarantee of employment or continuation of benefits. While this guide is a tool to answer many of your benefit questions, full details of the plans are contained in the Summary Plan Descriptions (SPDs), which govern each plan's operation. The noted plan changes in this guide may serve as a Summary of Material Modifications (SMM) to the SPD. Whenever an interpretation of a plan benefit is necessary, the actual plan documents will prevail.