2027 OPEN ENROLLMENT CHANGES AND ACTIONS



Make your benefit choices by **November 6, 2026**

WHAT IS CHANGING FOR 2027?

New programs at no additional cost.

Access to **2nd MD** for all medical plan members. For Gemini, you will also have access to **Hello Heart** and **Hinge Health**.

Cost Changes.

If you choose Employee only coverage under the HSA plan, you'll pay less. Premiums for other Medical coverage, the High Dental Plan, and Voluntary Short-Term Disability will increase slightly.

New medical ID card for 2027.

If you enroll in a Love's medical plan, you will receive a new ID card by the end of December. If you selected paperless communications with Surest or Blue Cross Blue Shield of Texas, your new ID card will be available digitally.

Prescription drug changes.

Choosing to fill a brand-name drug when prescribed a generic will cost you more. Brand-name drug costs under the HSA plan will be 30% after you meet your deductible. Ask your doctor or pharmacist if a generic is right for you.

New Network for Oklahoma Residents.

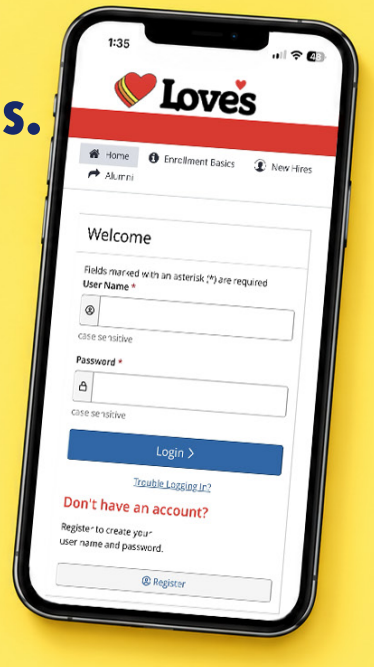
Oklahoma residents enrolled in the Deductible or HSA medical plans will use the OK Blue Preferred Select Network for 2027. Visit **bcbstx.com/loves** to confirm that your doctors, hospitals and other providers are in the new network.



Benefits at your fingertips.

Visit **LovesBenefits.com** to review and manage your benefits:

- **See What's Changing for 2027**
- **Review Your Benefits Guide**
- **Check Your Current Elections**
- **Get Help from Sofia**



KEY DATES

OCTOBER 21, 2026
Enrollment Opens
Log in to review your options and make your changes. To have medical coverage, a Health Savings Account (HSA), or Flexible Spending Account (FSA), you must enroll during Open Enrollment.

NOVEMBER 6, 2026
Enrollment Closes
You must complete your enrollment by this date.

NOVEMBER 20, 2026
Verify Newly Added Dependents
Submit required documents for newly added dependents. If documents are not provided, dependents will not be added to coverage.

LATE DECEMBER 2026
Receive New Medical ID Card
If you enroll in a Love's medical plan you will receive a new ID card before the end of December.

DECEMBER 31, 2026
Coverage Will End
If you did **not** re-elect Medical, FSA or HSA enrollment.

JANUARY 1, 2027
New Plan Year Begins
Your 2027 benefits are effective.



NEED HELP?

Call 888-907-1394
Available 7a.m. to 7p.m. (Central) during Open Enrollment

Chat with Sofia
Get answers 24/7 at LovesBenefits.com.

HOW TO ENROLL

Follow these steps.

1

LOG ON OR REGISTER

Visit **LovesBenefits.com** (Company key: loves).

2

REVIEW

Read the 2027 **Benefits Guide** and review your options.

3

ADD ANY NEW DEPENDENTS

Have Date of Birth and Social Security Numbers ready.

4

COMPLETE YOUR ENROLLMENT

Make your elections, review and click **I Agree** to save your selections.



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For full plan details, scan this QR code: