1 

SLIDE 1: 2026 OPEN ENROLLMENT

Welcome. And thank you for taking the time to learn more about the Gordon Food Service Benefits.

Gordon Food Service is committed to offering benefits that provide value and options for the health and wellbeing of you and your family.

During this presentation, we will review information about your 2026 benefit choices.

Open Enrollment begins November 17th and runs through December 1st.

2 

SLIDE 2: WHAT'S NEW & CHANGING IN 2026

Let's kick things off by outlining what we will talk about today for your 2026 benefits package. Beginning January 1st

There will be an increase in weekly medical, dental and vision premiums;

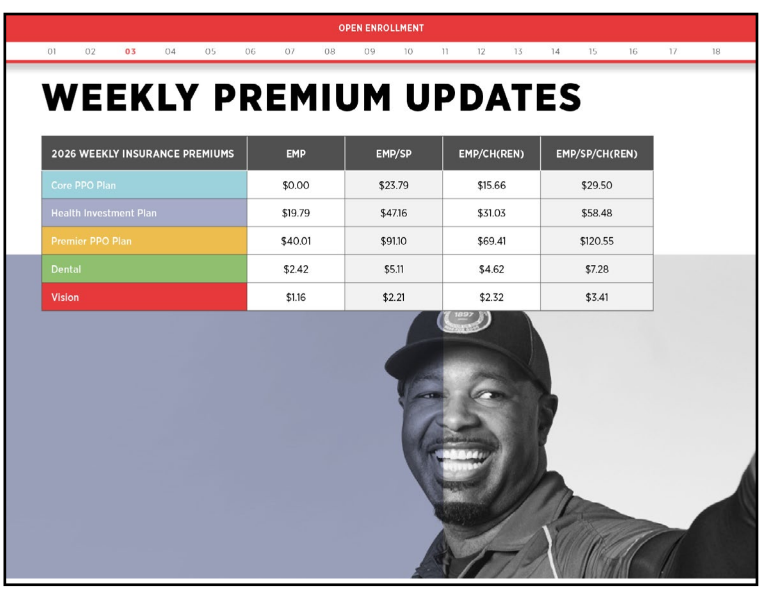
100% coverage for CVS Virtual primary care and behavioral health visits;

HSA company contribution will change to monthly deposits;

The IRS has increased the maximum contribution limits for the Health Savings Account and Flexible Spending Account;

And the Dental deductible will increase

We will go over these changes to outline what this means for you throughout the presentation.

3 

2026 WEEKLY INSURANCE PREMIUMS	EMP	EMP/SP	EMP/CH(REN)	EMP/SP/CH(REN)
Core PPO Plan	$0.00	$23.79	$15.66	$29.50
Health Investment Plan	$19.79	$47.16	$31.03	$58.48
Premier PPO Plan	$40.01	$91.10	$69.41	$120.55
Dental	$2.42	$5.11	$4.62	$7.28
Vision	$1.16	$2.21	$2.32	$3.41

SLIDE 3: WEEKLY PREMIUMS

With the continued increase in healthcare costs and its impact on our health plan, the weekly premiums for the Medical, Dental and Vision plans will increase in 2026.

4

OPEN ENROLLMENT

01 02 03 04 05 06 07 08 09 10 11 12 13 14 15 16 17 18

MEDICAL PLANS

Medical plan choice is important. Employees have the flexibility to enroll in one of three medical plans based on individual and family needs.

- **Core PPO offers traditional coverage with copays for office visits and prescription drugs.**
- **Health Investment Plan is an HSA eligible high deductible health plan. Your deductible applies to all services including prescriptions drugs.**
- **Premier PPO offers the lowest deductible and office visit copays.**

aetna®

Gordon FOOD SERVICE

SLIDE 4: MEDICAL PLANS

The flexibility to choose from three medical plan options will continue in the new plan year.

The Core PPO Plan offers the lowest weekly premiums with traditional coverage and copays for office visits and prescription drugs.

The Health Investment Plan is an HSA eligible high deductible health plan. Your deductible applies to all services including prescription drugs.

The Premier PPO offers the lowest deductible and office visit copays.

5

OPEN ENROLLMENT

01 02 03 04 05 06 07 08 09 10 11 12 13 14 15 16 17 18

MEDICAL PLANS

CVS Virtual Care

- **Virtual care is available for On Demand and Primary Care including Behavioral Health Services.**
- **Virtual Primary Care and Behavioral Health visits will be covered at 100% all on three medical plans in 2026.**

CVSHealth.

Solera

- **Achieve your health goals at no extra cost.**
- **Must be enrolled in a GFS medical plan.**
- **Qualify for a free program to reach your health goals.**
  - Weight Management
  - Diabetes Management
  - Physical Therapy

Solera

Gordon FOOD SERVICE

SLIDE 5: MEDICAL PLANS

CVS Health Virtual Care offers medical and behavioral health telemedicine services for on demand and primary care needs.

We are excited to share that Virtual Primary Care and Virtual Behavioral Health visits will be covered at 100% on all three medical plans in 2026.

We will continue our partnership with Solera. If you are covered by a GFS medical plan, you may be eligible for enrollment in a free program to help you achieve your health goals. Visit the GoSolera.com/GFS website for more information on the three free programs and to see if you qualify.

6

OPEN ENROLLMENT

01 02 03 04 05 06 07 08 09 10 11 12 13 14 15 16 17 18

PRESCRIPTION PLANS

Optum Rx®

Prescription copays are not changing in 2026.

- **On the Core and Premier PPO prescriptions are subject to the applicable copay.**
- **Enrollment in the Health Investment Plan requires that you first meet your deductible before the copay schedule applies.**
- **Remember that OptumRx updates their formulary in January and July each year. You will receive notification in the mail from OptumRx if any of your current medications will be impacted.**

	CORE PPO PLAN	HEALTH INVESTMENT PLAN	PREMIER PPO PLAN
Prescriptions 30 day or less			
Preventive Medications (Blood Pressure & Cholesterol Lowering)	Subject to copay below	Covered 100%	Subject to copay below
Generic	$10 copay	$10 copay after deductible	$10 copay
Preferred	30% - $25/$75	30% - $25/$75 after deductible	30% - $25/$75
Non-Preferred	50% - $50/$100	50% - $50/$100 after deductible	50% - $50/$100
Specialty Medications	50% to $250 copay	50% to $250 copay after deductible	50% to $250 copay
Retail 90-day supply and Optum home delivery 90-day supply			
Preventive Medications (Blood Pressure & Cholesterol Lowering)	Subject to copay below	Covered 100%	Subject to copay below
Generic	$25 copay	$25 copay after deductible	$25 copay
Preferred	30% - $62.50 min /$187.50 max	30% - $62.50 min/$187.50 max after deductible	30% - $62.50 min /$187.50 max
Non-Preferred	50% - $125 min/$250 max	50% - $125 min/$250 max after deductible	50% - $125 min/$250 max

SLIDE 6: PRESCRIPTION

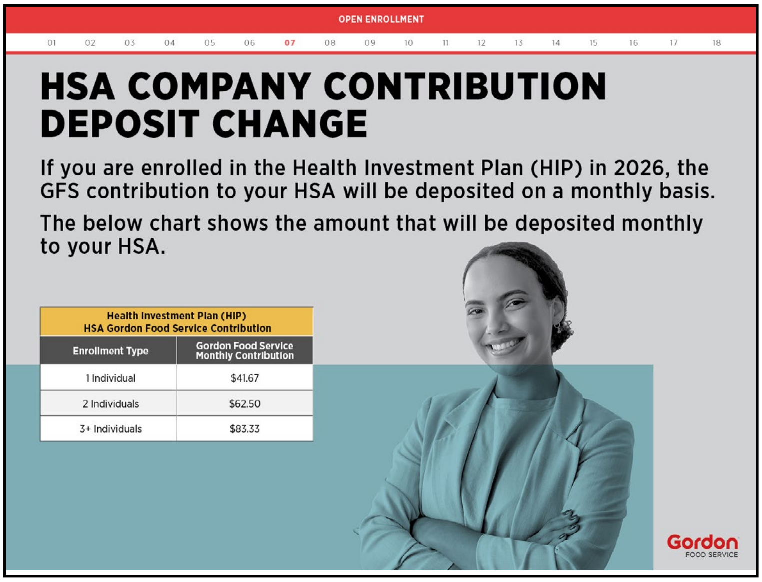
Prescription copays are not changing in 2026.

Remember, if you enroll in the HSA eligible plan, the Health Investment Plan, prescriptions must be paid by you until the medical deductible has been reached. Once the deductible is met, prescriptions are subject to the copay schedule.

On the Core and Premier PPO plans, prescriptions are covered based on the copay schedule and not subject to your deductible.

OptumRx updates their formulary in January and July each year. You will receive notification in the mail from OptumRx if any of your current medications are impacted.

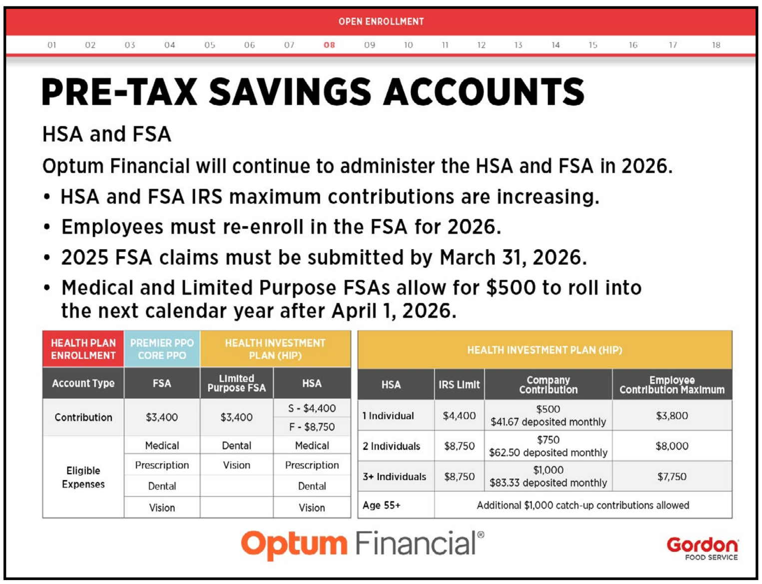
7



SLIDE 7: HSA COMPANY CONTRIBUTION DEPOSIT CHANGE

Gordon Food Service will make monthly contributions to your HSA beginning in 2026. The monthly contribution amount is based on your enrollment in the health plan. The company contribution is provided whether or not you contribute to your account.

8



SLIDE 8: PRE-TAX SAVINGS ACCOUNTS

Optum Financial will continue to administer the HSA and FSA pre-tax accounts. You must re-enroll in the healthcare FSA each year as your current election will not roll over. Your annual FSA election cannot be changed after open enrollment. Be sure to plan carefully so you do not elect more than you will spend.

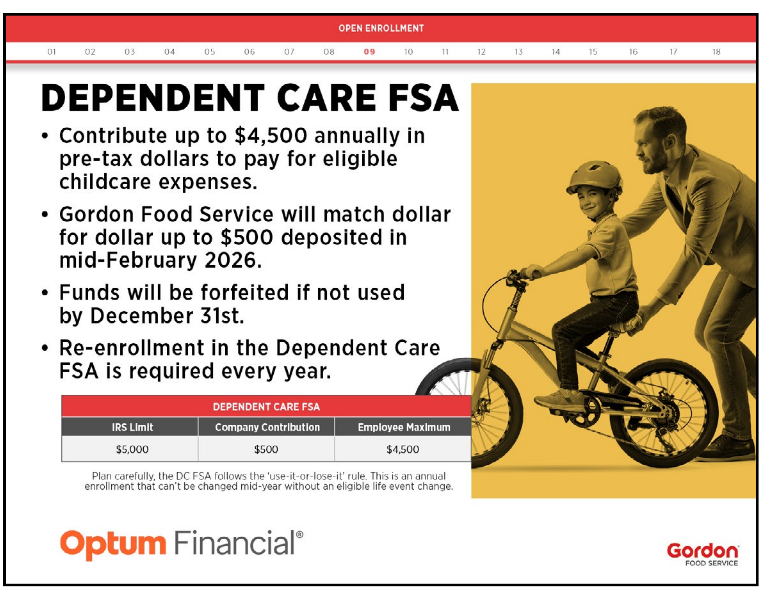
The annual maximum IRS contribution amount for the FSA is $3,400 in 2026.

If you are currently enrolled, you have until March 31, 2026 to submit 2025 FSA claims to Optum Financial. Unused 2025 funds up to 500 dollars will automatically roll over to the new plan year after April 1, 2026.

The HSA annual IRS maximum contribution limits will increase to $4,400 for an individual enrollment and $8,750 for two or more individuals enrolled in the Health Investment Plan.

Your current weekly HSA contribution will not roll over to 2026. You can add your weekly contribution during Open Enrollment or in Workday after January 1, 2026. Remember that you can change your HSA contribution at any time during the year.

9

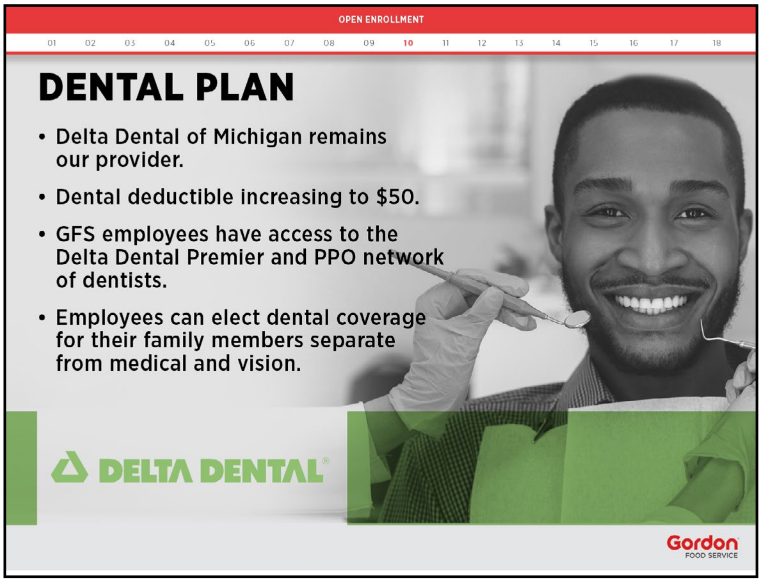


SLIDE 9: DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT

The Dependent Care FSA is a great way to pay for childcare expenses with pre-tax weekly deductions deposited into an FSA. This account can be used for licensed day-care centers or in home care, pre-school, or even summer day camps.

Gordon Food Service will match dollar for dollar up to 500 dollars in your Dependent Care FSA again in 2026. The contribution will be made in one lump sum in February. Employees may contribute up to $4,500 annually into the Dependent Care FSA. These funds must be used by December 31, 2026 or they will be forfeited.

Be sure you make your 2026 weekly deduction election during open enrollment, as your current dependent care FSA payroll election will not roll over.

10 

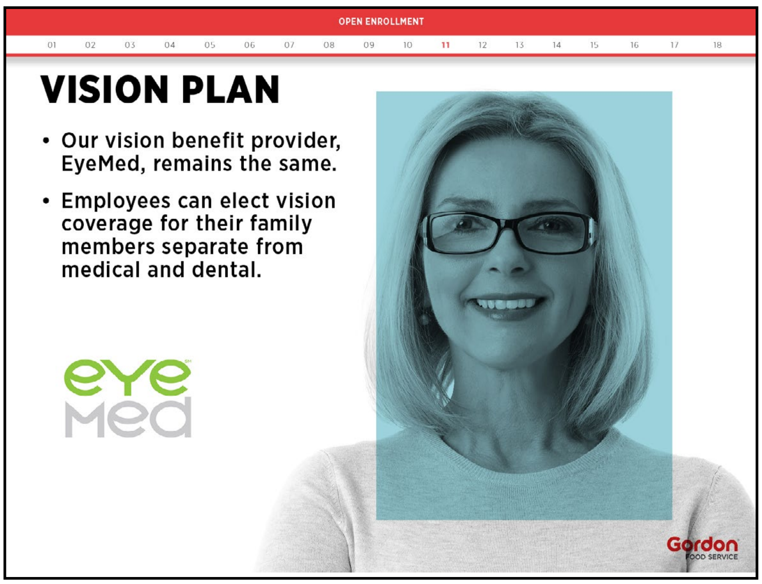
SLIDE 10: DENTAL PLAN

Delta Dental of Michigan will remain our dental provider.

The dental deductible will increase to $50 in 2026. The deductible applies to Minor and Major restorative procedures. Preventive dental services will continue to be covered at 100%.

Enrollment in the dental plan is separate from your medical and vision enrollment.

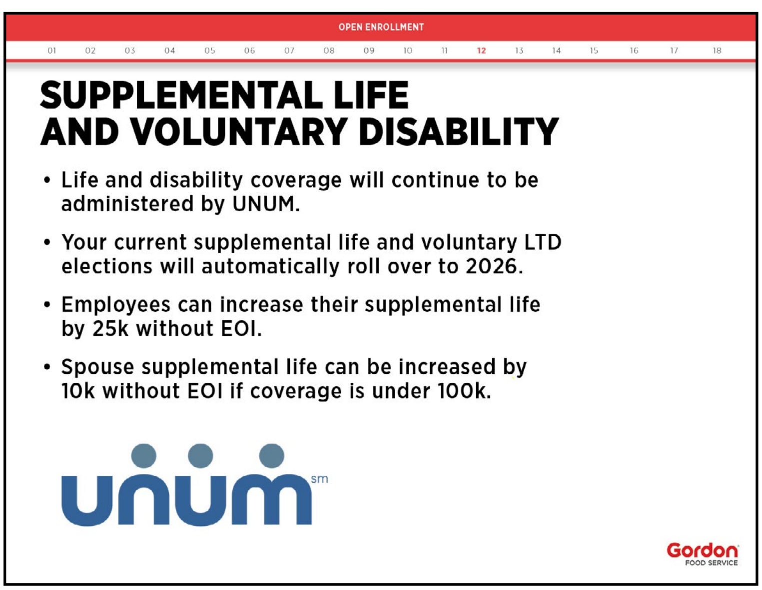
To obtain the greatest savings, use either the Delta Dental PPO or Premier provider networks. Be sure to use your two free cleanings every calendar year for optimal dental health!

11 

SLIDE 11: VISION PLAN

Our vision benefit provider will continue to be EyeMed.

Vision enrollment is separate from your medical and dental plan enrollment. This allows you to elect coverage for you and your dependents differently from the medical plan.

12 

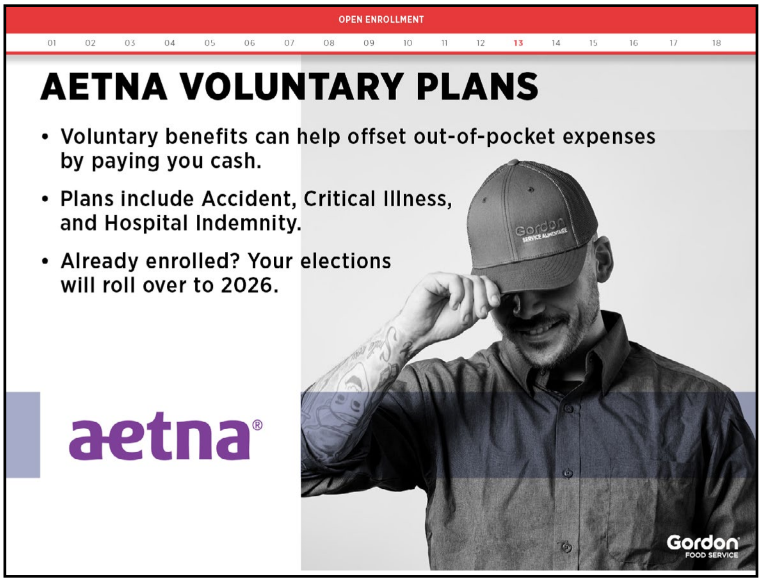
SLIDE 12: SUPPLEMENTAL LIFE AND DISABILITY

Life insurance and disability will continue with UNUM.

Your current life insurance and disability enrollments will roll over to the new plan year.

Employees can increase their supplemental life by 25,000 without Evidence of Insurability. Spouse supplemental life can be increased by 10,000 without Evidence of Insurability if coverage is under 100,000.

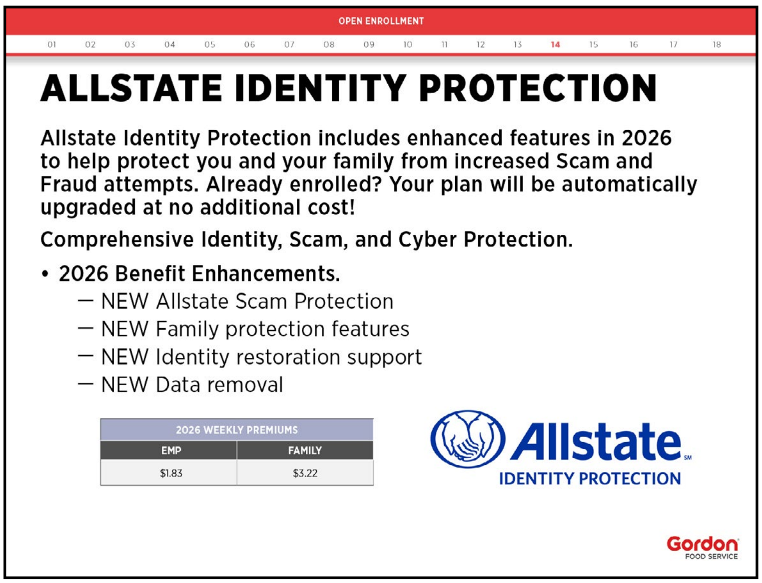
UNUM pronounced YOU-NUM

13


SLIDE 13: AETNA VOLUNTARY PLANS

We will continue to offer voluntary Accident, Critical Illness, and Hospital Indemnity programs through Aetna. These programs are designed to help you offset out-of-pocket expenses that can follow an unexpected hospitalization, accident or when diagnosed with a covered critical illness.

Your current elections in these programs will roll over to the new plan year.

14


SLIDE 14: ALLSTATE IDENTITY PROTECTION

The Allstate Identity Protection plan includes enhanced features in 2026. Comprehensive identity, scam, and cyber protection services have been added at no additional cost!

Your current elections in this program will roll over to the new plan year.

For details on the enhanced Identity Protection features visit the Total Rewards website at gfstotalrewards.com.

15

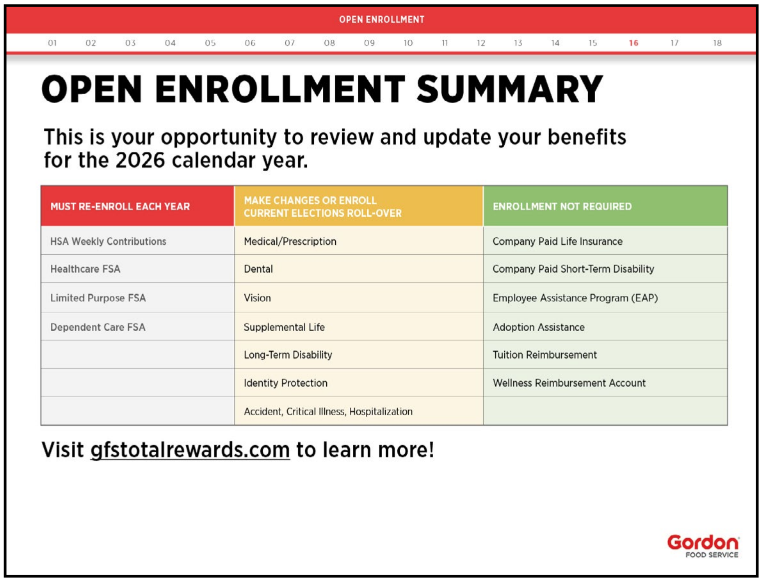

SLIDE 15: WELLNESS REIMBURSEMENT ACCOUNT

ThrivePass will continue administering the Wellness Reimbursement plan. Employees can receive reimbursement for up to $500 per calendar year on eligible expenses.

Funds can be used for Employee expenses only. Check eligibility before making a purchase by logging into your Thrive Account at thrivepass.gfs.com.

You have until December 31, 2025, to spend your 2025 funds with a deadline of January 30, 2026 to submit.

16



SLIDE 16: OPEN ENROLLMENT SUMMARY

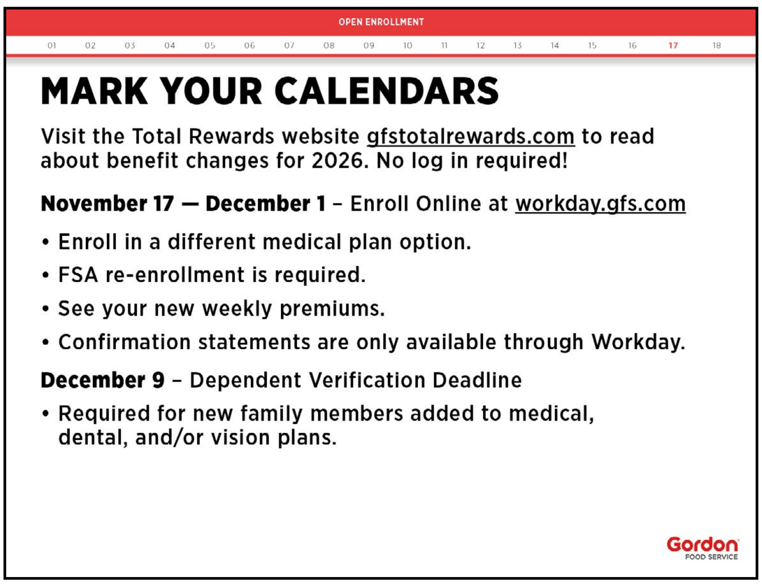
Take some time to review your benefits package to ensure you pick the right coverage for you and your family. Online enrollment allows you to make updates to your benefits and see the weekly costs.

Plans that you must re-enroll in during open enrollment include all pre-tax savings accounts. This includes HSA weekly deductions, the Medical and Limited Purpose FSAs and the Dependent Care FSA.

This is your opportunity to make changes to your medical plan enrollment. Think back to your experience this year; compare the three medical plan options; and use the Alex tool to find the plan best suited for you

Gordon Food Service also provides benefits at no cost to you. You are automatically enrolled in the company-paid benefits.

17



SLIDE 17: MARK YOUR CALENDARS

Mark your calendars with these important dates!

On November 3, the Total Rewards site, gfstotalrewards.com, will be updated with 2026 benefit information for you to review. The Total Rewards site does not require a log in, so please share the website with anyone who helps you make benefit decisions. The site will include an overview of your benefit options, including weekly premiums, instructions on how to access enrollment, and additional benefit enrollment resources.

Complete your benefit open enrollment online through Workday from November 17th until December 1st. Open enrollment is your one chance per year to change your benefits and remove or add dependents for any reason.

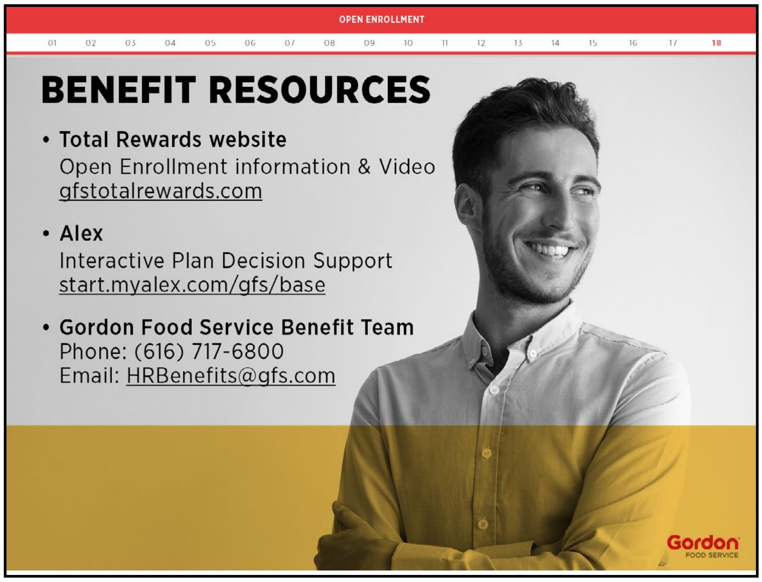
Online enrollment allows you to:

- Choose the benefits that fit your family's needs
- Enroll in pre-tax savings accounts; and
- See your financial commitment in weekly premiums

Dependent verification documents must be submitted by December 9th if you add a spouse or dependent to the health, dental, and/or vision plans.

Confirmation statements are only available through Workday and can be viewed/printed at any time during or after open enrollment.

On January first, benefit elections become effective.

18 

SLIDE 18: BENEFIT RESOURCES

Get ready before you enroll! Visit gfstotalrewards.com to review benefit plan details.

Use the Alex tool, your interactive personal benefit counselor, to review your plan options. Answer a few questions and Alex will walk through the benefit plans and help to determine which options are best for you.

Your Gordon Food Service benefit team and your division Human Resources department will also be available to help with your questions.

Thank you for taking time to learn more about your 2026 Gordon Food Service benefits.