



YOUR 2026 BENEFITS

WHAT TO EXPECT AS YOU PREPARE FOR OPEN ENROLLMENT:
OCTOBER 28 TO NOVEMBER 11, 2025!

Important for 2026 – Salaried Team Members

This year, you will use Workday to complete your enrollment. Click [Enroll/Log In](#) in the top menu of [BloominBrandsBenefits.com](#). After logging in, follow the Open Enrollment task to review your options and make your choices. Your 2026 Benefits Guidebook will be online only; printed copies will not be mailed to homes this year.

WHAT'S NEW FOR 2026?

- **We are consolidating our [medical plans](#). The Value HRA, Choice HRA, and Value HSA medical plans are being discontinued.** If you are enrolled in one of these plans, and do not make a new election, you will automatically be enrolled in one of the three remaining plans as follows:
 - Choice HRA: **Value PPO**
 - Value HRA: **Value PPO**
 - Value HSA: **Choice HSA**
- If you have a health reimbursement account (HRA), you have until December 31, 2025 to spend any remaining funds or they will be forfeited.
- **Our prescription drug plan will cover some medications differently.**
 - Starting January 1, preventive drug coverage at 100% will be limited to generic medications only. Brand-name preventive drugs will be subject to the plan's deductible, coinsurance, or copay. Insulin and diabetic supplies will remain covered at 100%.
 - Certain specialty medications will require enrollment in the SaveOnSP copay assistance program, which may reduce your cost to \$0. Payments for specialty drugs made on behalf of copay assistance programs will no longer count toward your deductible and out-of-pocket limits.
 - You can get more details about prescription drug coverage on the [pharmacy benefits](#) page.



- **You have a special chance to secure your income protection benefits during Open Enrollment.** You can enroll in short-term disability (STD) and/or long-term disability (LTD) buy-up coverage or enroll in or increase supplemental life coverage for yourself and/or your spouse up to the guaranteed issue amount, all without evidence of insurability (EOI) or health questions required. Coverage is guaranteed, even for those previously denied. This is a one-time special opportunity during this year's Open Enrollment only.

Plan Changes, New Resources, and Special Opportunities

- **New prescription drug formulary:** [Click here](#) to check to see if your medication is covered.
- **Vision plan enhancement:** Our vision plan will have a higher allowance for contact lenses.
- **Pretax account contribution limits:**
 - ▶ With the Choice HSA medical plan, you can contribute up to \$4,400 to your [health savings account \(HSA\)](#) if you only cover yourself or \$8,750 if you cover family members. The HSA still has a \$1,000 catch-up contribution available for those 55 or older.
 - ▶ The healthcare FSA is available if you enroll in the Value PPO, Choice PPO, or no medical plan, and the contribution limit will be \$3,400.
 - ▶ You can contribute up to \$7,500 to the dependent care FSA (or \$3,750 if you are married filing separate tax returns), regardless of your medical plan election.

Coming Soon: Virtual Checkups

Starting in early 2026, you and your spouse or adult dependents will have a simple, private, and flexible way to complete a preventive care checkup right at home on your schedule. Look for more information in 2026!

Save Money on Medical Premiums!

Earn a weekly medical premium discount when you and your enrolled spouse complete the required wellness activities. Visit the [Health Rewards](#) page to learn more.

Don't Miss the Deadline!

If you don't take action, most of your current elections will carry over to next year except for the healthcare and dependent care FSAs, which require a new election each year.

After **November 11, 2025**, your elections will remain in place for all of 2026 unless you have a qualifying life event such as marriage, divorce, or welcoming a new child to your family.

