OPEN ENROLLMENT

Please read if you are a benefits eligible teammate:

Open Enrollment runs November 10th through November 21st, 2025.

This is the time that you can enroll in or change your benefits for the 2026 plan year; this includes health, dental, and vision insurance, flexible spending, life insurance, and other voluntary products such as Aflac short-term disability. The IRS limits when you can make changes to your benefits. If you do not make your desired changes now, you may have to wait until Open Enrollment next year, or during a life event such as marriage, birth of a child, etc.

Please check out the Medical Mutual Open Enrollment Tutorial Videos for information on our plans and open enrollment:

- HDHP with HSA: https://youtu.be/_Pkv1grv-YQ
- PPO Plans: https://youtu.be/8U4YIa1HqwY

New HDHP with HSA – Available for 2026:

Explore the new plan at http://www.mycleguardiansbenefits.com/HSA, contact Medical Mutual Customer Advocacy at **888-636-3622**, or email **TOBenefits@tayloroswald.com** with questions.

Employer Contributions for 2026

- **$500** for Single coverage
- **$1,000** for 2-Person or Family coverage
- **Note:** These contributions will be made in two lump sums: half on **January 16, 2026**, and the other half **mid-year**. Please note that employer contributions are reviewed annually and may change from year to year.

HSA Contributions

When enrolling in the HDHP, you'll be prompted to elect your own HSA contribution. You'll have **one opportunity** to change your contribution mid-year.
For 2026, the IRS annual HSA contribution limits (including both employer and employee contributions) are:

- **$4,400** for Single coverage
- **$8,750** for 2-Person or Family coverage
- **Note:** In UltiPro Open Enrollment, the employer contribution has already been subtracted, so you can confidently elect your amount without exceeding the IRS limit.

HSA Account Setup
Teammates enrolling in the HDHP must open their HSA account with Medical Mutual by **January 12, 2026** at http://www.medmutual.com.
Follow these steps to set up your account:

1. Log in or register for MyHealthPlan
2. Click **My Spending Accounts** under the *Claims & Balances* tab or use the Quick Links icon
3. Accept Terms and click **Submit**
4. Select **Enrollment**
5. Click **Get Started**
6. Enter requested information
7. Click **Enroll** to complete setup

Important Reminder: You **cannot enroll in both** the HSA and the FSA. If you're currently enrolled in the FSA and wish to switch to the HSA for 2026, you must use all remaining FSA funds by **December 31, 2025**.

Where to find benefits information:

- www.mycleguardiansbenefits.com - Benefit summaries, deductibles, premiums, life insurance amounts, HSA education and more!

How Do I Update My 2026 Benefits starting November 10th?

From your desktop computer or laptop, log into Ultimate from **Homeplate > Ultimate**
Navigate to **Menu > Myself > Benefits > Manage My Benefits > Get Started**

Remember:

If you want to make ANY changes to your health insurance, life insurance, or if you want to participate in the Flexible Spending or Dependent account for 2026 (even if you participated in 2025), you MUST log in to Ultimate and make your benefit elections **by November 21st**. If you do not log into Ultimate and complete your enrollment, your benefit elections will stay the same, and you will NOT participate in the FSA or Dependent Care in 2026 (even if you participated in 2025). With over 400 teammates participating our health benefits, we appreciate you adhering to this deadline.

Passive Enrollment/No Action:

If you do not want to make any changes (or enroll in Flexible Spending or Dependent Care), no action is needed.

Updating Beneficiaries:

You may update beneficiaries at any time during the year from Ultimate > Myself > Benefits > Manage My Benefits > Profile > My Beneficiaries. Please note: This is your life insurance beneficiary only and does not carryover to retirement plans.

2026 Health Insurance Premiums:

The Cleveland Guardians remain committed to offering a comprehensive benefits package that supports the health and well-being of our teammates and their families. While the cost of healthcare continues to rise across the industry, we are proud to maintain low medical premiums for the 2026 plan year, with only a minimal increase to teammate contributions. We appreciate your continued partnership and are dedicated to providing quality coverage at a competitive value.

2026 Employee Premiums - Per Pay

Non-Tobacco Use	ACA Option 2 all-inclusive PPO 600	*GF Option 1 all-inclusive PPO 400	ACA Plan B Medical Only PPO 1000	HDHP with HSA all-inclusive
Employee Only	$ 113.88	$ 152.65	$ 77.54	$ 58.16
Employee + One	$ 130.85	$ 169.62	$ 94.50	$ 70.88
Family	$ 159.93	$ 198.69	$ 104.19	$ 78.14

**Tobacco Use	ACA Option 2 all-inclusive PPO 600	*GF Option 1 all-inclusive PPO 400	ACA Plan B Medical Only PPO 1000	HDHP with HSA all-inclusive
Employee Only	$ 141.57	$ 182.65	$ 102.92	$ 81.23
Employee + One	$ 158.54	$ 199.62	$ 119.88	$ 93.95
Family	$ 187.62	$ 228.69	$ 129.57	$ 101.21

Standalone Dental	Per pay
Employee Only	$ 14.37
Employee + One	$ 30.20
Family	$ 48.90

Standalone Vision	Per pay
Employee Only	$ 1.49
Employee + One	$ 3.12
Family	$ 5.05

**Option 1 is a grandfathered plan and not available for new enrollments.*

***In addition to smoking and use of tobacco products, electronic Cigarettes, "E-Cigarettes," Vapor Cigarettes, or any device that mimics smoking is also considered tobacco use.*

Flexible Spending Account Update

The Health Care Flexible Spending Account (FSA) contribution limit for 2026 has increased to **$3,400**, while the Dependent Care limit has increased to **$7,500**. These are set by the IRS.

Remember, you **cannot** enroll in both the FSA and HSA plan for 2026. However, you can enroll in both the Dependent Care and HSA plan for 2026.

Short-term Disability Notice:

Short-term Disability is a voluntary benefit. You may purchase Short-term disability and other ancillary products such as Accident or Cancer insurance, through Aflac. If you are already enrolled in Aflac, your plan will continue, and no action is needed. If you would like to make changes or learn more about Aflac benefits, visit https://aflacenrollment.com/ClevelandGuardians/AMH682806090