

2026 Benefits Open Enrollment Is Here!

November 3 – 14, 2025



Don't Miss Out on 2026 Coverage!

- Want medical or dental in 2026? **Enroll.**
- Want an HSA or FSA? **Enroll.**
- Want to update your elections or add/drop dependents? **Enroll.**

No action = No coverage.

Take Note

Enroll:
November 3 – 14, 2025

[renovobenefits.com/
open-enrollment](https://renovobenefits.com/open-enrollment)

Coverage Effective:
January 1 – December 31, 2026



SCAN ME

Your 2026 Benefits, Upgraded

Medical & Dental Carrier

Blue Cross Blue Shield (BCBS) will be our new Medical and Dental carrier in 2026. Their broad network makes it easier to find in-network care. To see if your provider is included, visit credenceblue.com, or call Quantum Health at **866-920-1980** for assistance. **If you don't enroll during Open Enrollment, you won't have Medical and Dental coverage for 2026.**

BCBS Medical Plan Options

BCBS is here for 2026, with two new medical plan options. Explore the Renovo HDHP and Renovo PPO and compare coverage and rates at renovobenefits.com/open-enrollment.

Benefit Partner

Coming January 1: The Renovo HR and Payroll Service Center becomes your new benefits support team. You'll continue working with MyLife Advisors and ADP through Open Enrollment and the rest of 2025.

Why BCBS?

- **Bigger Network:** Access hospitals, doctors, and specialists nationwide.
- **More Options:** Plans for individuals, families, and more—meets different needs.
- **Extra Perks:** Score discounts on gyms, gear, travel, wellness, and more at blue365deals.com/credence.

2026 MEDICAL PLAN HIGHLIGHTS

Plan Features	Renovo HDHP	Renovo PPO
	In-Network	In-Network
Annual Deductible Individual/Family	\$2,500 / \$5,000	\$1,250 / \$2,500
Annual Out-of-Pocket Maximum Individual/Family	\$5,500 / \$11,000	\$6,000 / \$12,000
Preventive Care Visit	Covered in full	Covered in full
Telemedicine/Virtual Care Visit (First Stop Health)	Covered in full	Covered in full
Primary Care/Specialist Visit	20% after deductible	\$25
Urgent Care Visit	20% after deductible	\$50



Smarter. Faster. Easier.

For details on Open Enrollment, including your new benefit options and plan rates, visit renovobenefits.com/open-enrollment.

Plan Smart. Save More.

Your benefits are designed to support both your health and your financial well-being. A few smart choices during Open Enrollment can help you maximize your savings:

- **Premium Discounts:** Register with Quantum Health and Rx Savings Solutions and complete your First Stop Health wellness visit by December 15, 2025, to save 15% on your 2026 medical premiums.
- **Tax-Friendly Accounts:** Contribute to an FSA or HSA to lower your taxable income while paying for everyday health care or dependent care expenses. As a reminder, when you enroll in the HDHP, you'll also receive an employer contribution. HealthEquity is the new FSA and HSA vendor for 2026. See renovobenefits.com for more information.
- **Free Preventive Care:** Annual checkups and screenings are covered in full when you stay in-network with BCBS. It's an easy way to protect your health and avoid costly surprises later.
- **Prescription Savings:** Use mail order to get a 90-day supply of maintenance medications for the cost of a 60-day supply.
- **Voluntary Benefits:** Customize your coverage with additional voluntary options.



3 Ways to Enroll

1	Talk it out.	Call ADP MyLife Advisors at 855-547-8508 , weekdays, 8:00 a.m. - 11:30 p.m. ET.
2	Click and go.	Log in to workforcenow.adp.com and click <i>Enroll Now</i> .
3	Enroll anywhere.	Download the ADP Mobile Solutions app.



REMEMBER! Enroll in ADP by **November 14, 2025**.