People Leader Guide for 2026 Annual Enrollment

Annual Enrollment is coming up **October 20-31**, and you can help teammates **Be Supported** as they get ready to make their elections for 2026. Review this leader guide for an overview of some key points to know this year, including:

Prioritizing Teammates: Our Ongoing Commitment to Well-Being

As a leader, you play a key role in ensuring your teammates understand and take full advantage of annual enrollment. This is the only time of year (outside of qualifying life events) when teammates can review their benefit options, make changes and choose plans that best fit their needs and those of their families.

Your role is to help create awareness, encourage participation and point teammates toward available resources so they can make informed decisions. While you are not expected to provide advice on which options to select, you can ensure your teammates know where to find tools, deadlines and support — helping them make the most of this important opportunity.

Use the highlights on page 2 as a guide to remind teammates of dates and actions for this year's Annual Enrollment.

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READY FOR LIFE ENCOMPASS
REFRESH | RECOVER | REINVEST | RENEW | RECOGNIZE

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Important dates to share with teammates

October 20	2026 Annual Enrollment begins
October 31	2026 Annual Enrollment ends
November 6	Preliminary Confirmation Statement emails will be sent
November 10	Annual Enrollment grace period begins
November 14	Annual Enrollment grace period ends
November 19	Final Confirmation Statement emails will be sent
January 1, 2026	Benefit elections are effective

Take note

If teammates don't make any changes, their current elections will carry over to 2026, except for Flexible Spending Accounts (FSAs) and the Health Savings Account (HSA), which require new elections each year.

Remind teammates how to enroll, make changes, or waive coverage

During the Annual Enrollment period, teammates have 3 options:

My Total Rewards portal

Log in to My Total Rewards from the One Team quick links. Or visit **mytotalrewards.cokeconsolidated.com**.

My Total Rewards app

Text the word "Benefits" to **67426** for a link to download the My Total Rewards app.

Phone

Call **1-888-317-6947**, option 2, to speak with a Benefits Representative during weekdays 9 a.m.–6 p.m. ET during the Annual Enrollment period.

*Para obtener ayuda en español comuníquese con un Representante de Beneficios al **1-888-317-6947**, opción 2.*

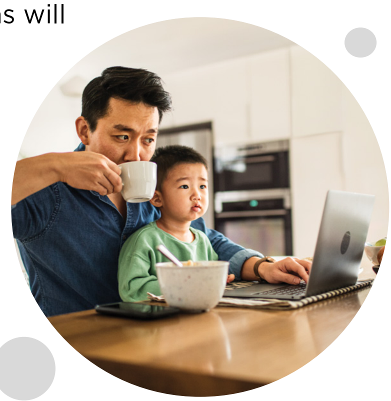
Be supported:

If teammates want extra support, they can schedule an appointment with a Benefits Counselor by calling **1-888-317-6947,** or visiting **cokeconsolidated.myannualenrollment.com**.

What's changing for 2026

HRA and HSA medical plans

Deductibles, coinsurance, out-of-pocket maximums and CCCI funding contributions for HRA/HSA plans will remain the same for the 2026 plan year. Premiums for both plans will have a slight increase. Hearing aid coverage has also been added, providing teammates with enhanced support for hearing health needs.



Basic + Major Dental Plan

There will be an addition of adult Orthodontia to the Basic + Major plan with a slight increase in premiums.

FSA and HSA maximum contributions

- Health Savings Account maximums are increasing to **$4,400** for single and **$8,750** for family.
- Dependent Care Flexible Spending Account maximums will increase from **$5,000** to **$7,500.**
- Health care and limited purpose Flexible Spending Account maximums will remain at **$3,300** and have a carryover limit of up to **$660.**

What's new for 2026

We are excited to introduce new benefit vendor partners for 2026.

Employee Assistance Program (EAP)

This year, our EAP provider will change from Magellan to **SupportLinc.** Program enhancements include unlimited financial wellness sessions and an increase to the number of behavioral health counseling visits to **10 visits** per topic/per person/ per year. All available at no cost.

Dental Plan

This year, our dental plan provider will change from Cigna to **Delta Dental.** The change will provide enhanced coverage, a broader network of providers, and improved customer service.

Reminder: Programs and resources continuing in 2026

As part of your benefits package, teammates will continue to have access to many other programs and resources. From managing stress and being more active to starting a family and saving money, support is available to help teammates live their healthiest life.

Learn about the current 2025 benefits here

Scan this QR code to view the 2025 benefits guide. Or visit **cccbenefitsguide.uhc4health.com.**

Paid parental leave is increasing

Paid parental leave

Paid parental leave (PPL) will increase from 2 weeks to 4 weeks in 2026 for full-time teammates employed by Coca-Cola Consolidated for at least one year. The 4 weeks of PPL must be taken in a row following the birth, adoption or guardianship of a child. In the event a teammate is out for approved STD due to pregnancy, the Paid Parental Leave will begin immediately following the exhaustion of STD leave.

Reminder: How teammates can request parental leave and/or short-term disability

Unum, our leave administrator, manages the paid parental leave. Teammates can file a request for parental leave by visiting **portal.unum.com** or calling **1-866-868-6737.** After they submit a request, they will receive an email confirmation with any additional steps needed.

New this year: the Surest health plan

The **Surest health plan** is a **no-deductible plan** designed to connect you to cost and care options through an easy-to-use app. You can shop for care, then compare actual prices (not estimates) and see provider ratings, reviews, and treatment alternatives before making a decision. This plan gives you the same access to the large, national UnitedHealthcare provider network you use today.

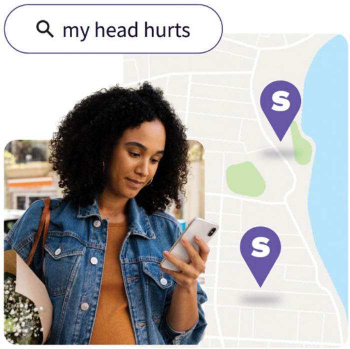
Intro to the Surest plan

Scan this QR code or visit **surest.care/CocaColaConsolidated** to explore our newest plan option.

Here's how it works:

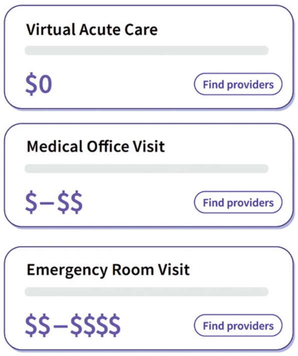
1 Search

Look up the reason you need health care.



2 Compare

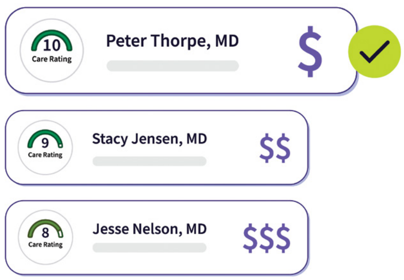
Check cost and compare options. See upfront prices.



Illustrative example only. Costs and coverage may vary.

3 Decide

Choose what works for your family, your budget, and your lifestyle.



Illustrative example only. Costs and coverage may vary.

The information provided under these programs is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. **These programs and applications should not be used for emergency or urgent care needs. If you are experiencing a crisis or need emergency care, call 911 or go to the nearest emergency room.** Participation in these programs is voluntary and is subject to the terms of use. Restrictions and limitations may apply.