

Help Your Teammates Prepare for 2027 Annual Enrollment

Annual Enrollment is coming up **October 19–30**, and you can help teammates **Be Supported** as they get ready to make their elections for 2027. Review this leader guide for an overview of some key points to know this year, including:

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Make well-being a priority

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.





Important dates to share

October 19	2027 Annual Enrollment begins
October 30	2027 Annual Enrollment ends
November 5	Preliminary Confirmation Statement emails will be sent
November 9	Annual Enrollment grace period begins
November 13	Annual Enrollment grace period ends
November 18	Final Confirmation Statement emails will be sent
January 1, 2027	Benefit elections are effective



Take note

If teammates don't make any changes, their current elections will carry over to 2027. Flexible Spending Accounts (FSAs) and the Health Savings Account (HSA) require new elections each year.



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 on 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**, option 2, or visiting cokeconsolidated.myannualenrollment.com.





What's changing for 2027

HRA, HSA and Surest medical plans

For 2027, the HRA and HSA medical plans will have higher deductibles and out-of-pocket maximums, and the Surest medical plan will also have a higher out-of-pocket maximum. Premiums for all medical plans will increase slightly for the upcoming year. CCC's funding contributions to the HRA and HSA plans will remain unchanged for 2027.

FSA and HSA maximum contribution

- Health Savings Account maximums are increasing to **\$4,500** for single and **\$9,000** for family.
- Dependent care Flexible Spending Account (DCFSA) maximum will remain at **\$7,500**.
- Health care Flexible Spending Account (HCFSA) and limited purpose Flexible Spending Account (LPFSA) maximums for 2026 are **\$3,400** and **have a carryover limit of up to \$680.***

* The IRS has not yet announced 2027 HCFSA/LPFSA maximum contribution and carryover limits.

Group Accident and Critical Illness

Teammate premiums will remain the same, while the plans will include enhanced benefits and increased benefit payment amounts.

Maternity support

- **Maternity incentive** — The maternity support program and maternity incentive have now moved to Maven. Earn \$500 for enrolling and meeting with a Care Advocate during your first or second trimester. Earn an additional \$500 for completing a postpartum transition assessment. This incentive applies to all medical plans.
- **Maternity top-up** — Beginning with claims on or after January 1, 2027, non-union, non-exempt teammates will receive 100% pay during the disability portion of their maternity leave through the maternity top-up benefit.

Short-term disability (STD)

Beginning with claims occurring on or after January 1, 2027, the weekly benefit maximum of \$750 for short-term disability will be removed. This means non-union, non-exempt teammates will receive a full 60% benefit during an approved STD leave.



A few reminders for 2027

We introduced new benefit vendor partners in 2026.

Employee Assistance Program (EAP)

Our EAP provider is now SupportLinc, offering expanded resources at no cost to you and your family, including unlimited financial wellness sessions and up to 10 behavioral health counseling visits per topic, per person, per year.

Dental plan

Our dental plan provider is now **Delta Dental**. As a reminder, the basic + major plan includes an enhancement of adult orthodontia.



Reminder: Programs and resources continuing in 2027

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 2026 benefits here

Scan this QR code to view the 2026 benefits guide. Or visit [CCCFullTimeNU.uhc4health.com](https://www.CCCFullTimeNU.uhc4health.com).





Paid parental leave is increasing in 2027

Paid parental leave (PPL)

Paid parental leave will increase from 4 weeks to 6 weeks on January 1, 2027, for full-time, non-union teammates employed by Coca-Cola Consolidated for at least 1 year. The 6 weeks must be taken in a row. In the event a teammate is out for approved short-term disability (STD) due to pregnancy, the PPL will begin immediately following the exhaustion of STD leave.

Reminder: How teammates can request parental leave and/or STD

Unum, our leave administrator, manages paid parental leave and short-term disability. Teammates can file a request 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.



Launched last year, available again 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

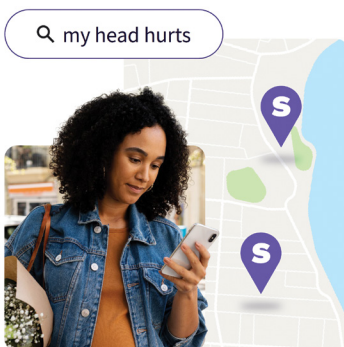
Scan this QR code or visit **surest.care/CocaColaConsolidated** to explore our newest plan option.



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.

Virtual Acute Care	\$0	Find providers
Medical Office Visit	\$-\$	Find providers
Emergency Room Visit	\$-\$-\$-\$	Find providers

Illustrative example only. Costs and coverage may vary.

3 Decide

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

10 Care Rating	Peter Thorpe, MD	\$	✓
9 Care Rating	Stacy Jensen, MD	\$\$	
8 Care Rating	Jesse Nelson, MD	\$\$\$	

Illustrative example only. Costs and coverage may vary.