2026 Open Enrollment Highlights

ADVANCED RECOVERY SYSTEMS

Open Enrollment will take place from **July 27 to August 10, 2026**. During this time, you'll have the opportunity to review your current benefits and make changes for the upcoming benefit period.

Important Plan Year Transition:

Beginning in **2027**, ARS will align its benefits with a January 1 – December 31 plan year.

To make this transition, the upcoming benefit period will be a **short plan year**, running from **September 1, 2026 through December 31, 2026.**

As a result:

- Your elections made during this Open Enrollment will be effective September 1, 2026 through December 31, 2026.
- You will participate in another Open Enrollment later this fall to elect benefits for the January 1, 2027 – December 31, 2027 plan year.
- Additional information regarding the fall Open Enrollment will be shared in the coming months.

HR Support

For questions about the enrollment process, assistance with ADP, or password reset requests, please contact HR Support: **HRHelpDesk@advancedrecoverysystems.com**

What You Need to Do

This year's Open Enrollment is passive. If you are satisfied with your current benefit elections, **most of your coverage will automatically continue** for the September 1, 2026 – December 31, 2026 short plan year.

However, you must take action during Open Enrollment to:

- Re-elect your Health Savings Account (HSA) contribution to continue payroll contributions beginning September 1, 2026.
- Enroll in or re-elect a Healthcare Flexible Spending Account (FSA) or Dependent Care Flexible Spending Account (DCFSA) to continue participation. Healthcare FSA participants must re-elect to remain eligible for any applicable carryover of unused funds.
- Make changes to your current benefit elections, including Medical, Dental, Vision, Life Insurance, Disability, or Voluntary Benefits.

Learn More – *Join a Virtual Open Enrollment Information Session!*

Advanced Recovery Systems will hold three live virtual Open Enrollment information sessions to review your benefit options, explain the short plan year transition, and answer your questions before you make your benefit elections. Visit **www.myarsbenefits.com**, navigate to the Open Enrollment tab, and register for one of the sessions below.

Open Enrollment Meeting Dates

- Wednesday, July 22 | 11:00 AM – 12:00 PM ET
- Tuesday, July 28 | 5:00 PM – 6:00 PM ET
- Thursday, July 30 | 11:00 AM – 12:00 PM ET

Benefit Highlights

For the September 1, 2026 – December 31, 2026 short plan year:

Medical

ARS offers four medical plan options administered by Centivo including Traditional PPO and HDHP plans as well as Open Access PPO and HDHP plans. The Open Access plans generally feature lower deductibles, lower out-of-pocket maximums, and lower payroll deductions while allowing members to see any provider without being limited to a specific network. Employees enrolled in the traditional plans must utilize the Cigna network to receive in-network benefits. Although medical plan costs increased for the upcoming plan year, ARS has absorbed the additional cost, so employee medical premiums will remain unchanged.

Prescription Drug

Enrollment in an ARS medical plan comes with prescription drug coverage provided through Express Scripts. You will receive a separate ID card for Rx coverage.

Dental

The same two Cigna PPO dental plan options will remain available. Employee premiums will increase slightly.

Vision

The Cigna vision plan will continue to be offered with no change to employee premiums.

Health Savings Account (HSA)

Available only to employees enrolled in one of the High Deductible Health Plan (HDHP) options. If you wish to continue making HSA payroll contributions beginning September 1, 2026, you must re-elect your HSA contribution during Open Enrollment. Eligible employees may also receive an employer HSA contribution.

Flexible Spending Accounts (FSAs)

Available to employees enrolled in a Traditional PPO medical plan (or those who waive medical coverage, if eligible). If you wish to participate in a Healthcare FSA or Dependent Care FSA, you must enroll or re-elect your FSA during Open Enrollment to continue contributions for the short plan year.

Life & Disability Insurance

Life and Disability Insurance will continue to be offered through Prudential. New enrollments in Disability coverage and certain Life Insurance elections may require Evidence of Insurability (EOI) and carrier approval.

Voluntary Benefits

There will be no changes in employee premiums. Accident, Critical Illness and Hospital Indemnity will continue to be offered through Prudential and Group Legal through MetLife.

Have Questions?

Benefits MAC: Conner Strong & Buckelew

The Benefits Member Advocacy Center (Benefits MAC) provides personalized support to help you understand and use your benefits. A dedicated Member Advocate can answer your Open Enrollment questions, help you compare plan options, locate participating providers, and assist with claims or billing issues.

Contact the Benefits MAC

- Phone: **800.563.9929** (Monday–Friday, 8:30 AM–5:00 PM ET)
- Email: **cssteam@connerstrong.com**
- Website: **www.connerstrong.com/memberadvocacy**

Additional enrollment resources, including the Benefits Guide, carrier information, FAQs, and enrollment instructions, are available at myarsbenefits.com.