



2027 Open Enrollment

Welcome to Denbright!

Denbright recognizes the importance of providing our employees the opportunity to participate in a comprehensive and competitive benefits program.

A competitive benefits program is key to our continued growth as an organization and offers our employees benefits in support of overall health and financial security.

Helping you understand the benefits we offer is important to us.

OPEN ENROLLMENT BASICS

Every employee must enroll

ENROLLMENT WINDOW



Active enrollment

No elections roll over. Employees must enroll, even to keep the same coverage.



Locked for the year

Choices made now stay in place for all of 2027.



Mid-year changes

Only after a Qualifying Life Event, like marriage, a new baby or loss of other coverage.



YOUR 2027 BENEFITS

Five benefits, new carriers

● = New carrier

	BENEFIT	CARRIER	AT A GLANCE
	Medical	Cigna	Three plan options
	Dental	● MetLife	Two plan options
	Vision	Cigna	No changes for 2027
	Basic Life	● MetLife	Employer paid
	Voluntary Life	● MetLife	Employee paid; extends coverage to family
	Short & Long-Term Disability	● MetLife	Employer paid income protection
	Accident, Critical Illness, Hospital	● Chubb	Supplemental plans that work with medical
	Health Savings, Flexible Spending	Paylocity	Tax-Advantage Accounts



2027 PROGRAMS



Your Benefits, Your Choice



Cigna Medical + Amaze Health



Dental



Vision



Life Insurance



Income Protection



Cigna Medical + Amaze Health



Accident + Critical Illness



Health Savings Account



Life Insurance



Income Protection



Flexible Spending Account



Dental



Vision



Life Insurance



Income Protection



Learn more at
<https://denbrightdentallabs.hrbenefits.net>

NEW FOR 2027



More support for every decision



Benefits All In

Concierge support that helps employees choose the right coverage.



The Cason Group

Our new benefits partner for Open Enrollment questions.



Amaze Health

A full telehealth platform: see a provider from anywhere.



Learn more at
<https://denbrightdentallabs.hrbenefits.net>

Who Is Eligible

Start with who can be covered



Legal Spouse

**Qualified
Domestic Partner**



Children

Up to age 26

May include natural, adopted, stepchildren and children obtained through court-appointed legal guardianship.



Changing Coverage During the Year:

- You can change your coverage during the year when you experience a qualified change in status, such as marriage, divorce, birth, adoption, placement for adoption, or loss of coverage.
- The change must be reported to the Human Resources Department within 30 days of the event.



Learn more at
<https://denbrightdentallabs.hrbenefits.net/>



Know Your Healthcare Needs

Then think about how you and your family actually use care



Doctor Visits

How often do you see a doctor?



Ongoing Conditions

Do you or a family member manage an ongoing condition?



Prescriptions

Do you take medications regularly?



Big Expenses Ahead

Expecting surgery, a baby, or other major care next year?



Specialist Care

Do you typically need to see specialists?

Your answers point you toward the right plan!

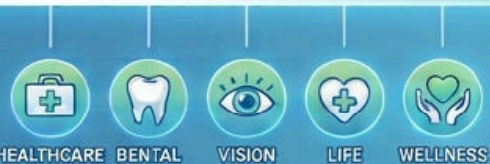


Learn more at
<https://denbrightdentallabs.hrbenefits.net/>



**DENBRIGHT PAYS
THE MAJORITY OF
INSURANCE PREMIUMS**

**EMPLOYEES PAY
THE MINORITY.**

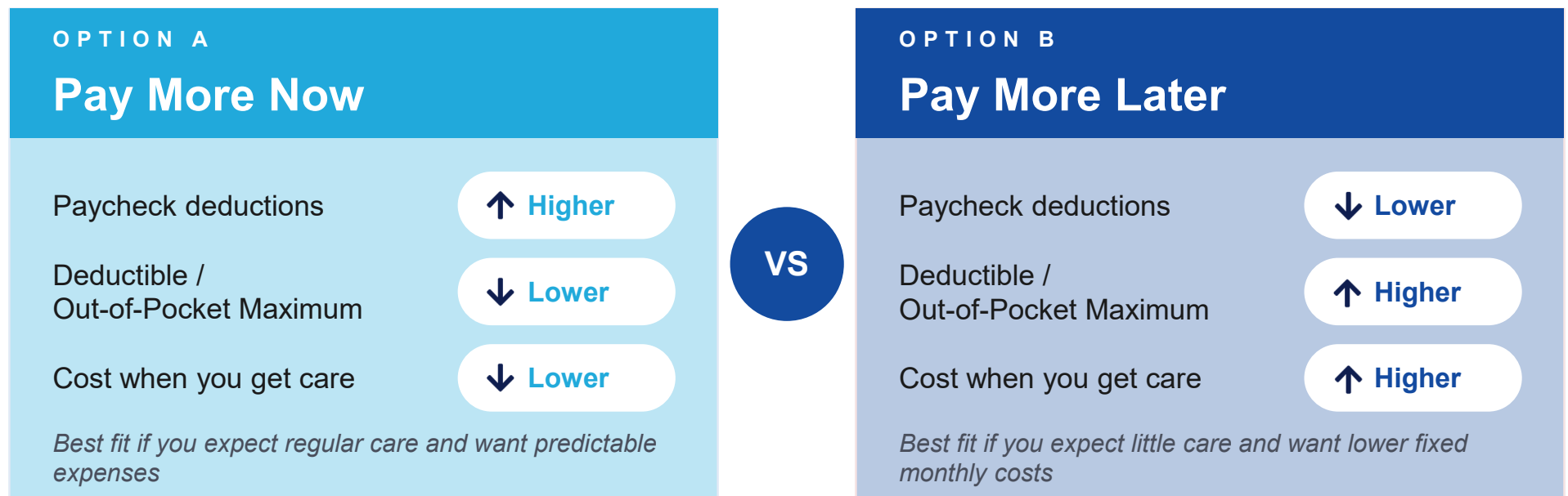


COMMITTED TO EMPLOYEE HEALTH AND WELL-BEING.

*Subject to policy terms and conditions

Pay More Now or Later?

Every plan balances what you pay from each paycheck against what you pay when you get care



Neither option is better – the right choice depends on how much care you expect to use.



2027



Wellness Points Program



Denbright is committed to promoting a culture of wellness to help you achieve your best health. The foundation of our benefits program is our **Wellness Points Earning program powered by GoPivot.**

Our Wellness program through GoPivot consists of weekly, monthly and annual activities and challenges that can be completed to earn points

GoPivot offers fun and impactful ways to elevate all areas of your health including physical, mental, and financial wellness through education, activities, and challenges.

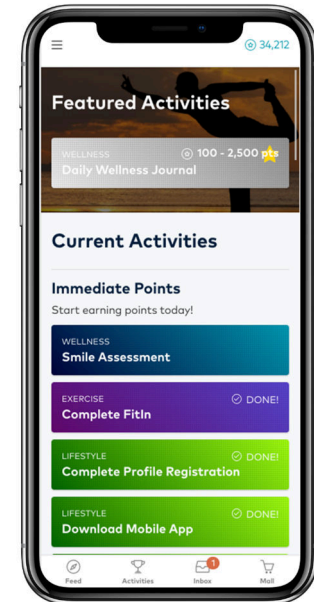
Earn points by completing healthy activities and challenges, then spend your points in the GoPivot Marketplace! We offer hundreds of gift cards, thousand of merch items, tickets, and travel opportunities.

Save your points for something BIG or spend as you earn. Points never expire if you are a Denbright employee.

REGISTER TODAY to start earning!



1. Download the GoPivot App (Apple or Android)
2. Select the GREEN REGISTER Button
3. Enter the promo code: DEN
4. Enter your username: first letter of your first name and full last name (ex. jsmith)
5. Enter your passcode: your date of birth in an 8-digit format (ex: 01011970)



Questions about your program?
Give us a shout!
Call or text us at 919-885-0525 or
Email support@gopivotsolutions.com.

Healthy Rewards

Earn 90,000 Points or More Per Year

Complete the activities outlined in our healthy rewards program to earn points. You can earn \$500 worth of points or more throughout the year! The points you earn can be redeemed for THOUSANDS of reward options in the online marketplace.

DAILY + MONTHLY POINTS	POINTS
Daily Exercise (50 per day/1,000 max)	1,000
Daily Steps:	
10,000 steps	1,000
7,500 steps	750
5,000 steps	500
Daily Mini Activity (60 per day/600 max)	600
Daily Financial Wellness (25 per day/500 max)	500
Daily Gratitude Practice (25 per day/600 max)	600
Daily Sleep (50 per day/1,000 max)	1,000
Daily Stretch (50 per day/1,000 max)	1,000
Fuel Your Day (50 per day/1,000 max)	1,000
Inflammation Reset (50 per day/1,000 max)	1,000
The Mobility Minute: Daily Activity (100 per day/1,500 max)	1,500
The Mobility Minute: Education & Quiz	750
SMILE Wellbeing Survey	500
Monthly Wellness Educational Video	400
Monthly Participation Bonus (4 activities)	500

ANNUAL POINTS (EXAMS + PROGRAMS)	POINTS
Annual Physical	9,000
Dental Exams (250 per/500 max)	500
Vision Exam	500
Colonoscopy	10,000
PSA	2,000
Mammogram	2,000
Cervical Cancer Screening	2,000
Skin Cancer Screening	500
Vaccination	500
Donate Blood	350
CPR Certification	350
Tobacco Cessation Program	2,000
Health Coaching Program	2,000
Healthy Pregnancy Program	2,000
Disease Management Program	2,000



Learn more at
<https://denbrightdentallabs.hrbenefits.net/>



Preventive Care

Small steps now can help protect your health and your wallet



Stay Ahead

Routine checkups, screenings, and vaccines can help prevent illness or identify concerns before symptoms appear.



Catch It Early

Finding a condition sooner can mean simpler treatment and better health outcomes.



Help Control Costs

Preventive care can reduce the need for more complex, expensive treatment later.

Use Your Preventive Benefits

Schedule age- and risk-appropriate visits and screenings. Check your plan for coverage details and confirm your provider is in-network.

Prevention today can help avoid bigger health concerns and higher medical costs tomorrow.



The Amaze Difference

NEW for 2027!

Amaze Health is available to you and your family as part of your benefits package. We provide many services and will never charge you for contacting us.

*Consider us your
healthcare partner!*



Making *extraordinary*
care ordinary

AmazeHealth.com

(866) 826-2934



Ways to use Amaze

↪ Virtual Urgent Care

We'll evaluate your situation and will often resolve the situation virtually, including writing prescriptions and ordering lab tests or imaging (like x-rays). If you need in person help, we'll help you decide where to go and will be with you when you do.

↪ Chronic Medical Condition Management

Joint pain, high blood pressure, diabetes, weight loss, smoking cessation... we are here to help you get healthy and stay healthy. We provide virtual physicals, order lab tests, and coach you on how to manage any medical conditions. Call us for medication refills, answers to your most pressing questions, and for any help you need managing your health.

↪ Basic Mental Health Services

We'll take the struggle out of finding mental health care by providing short-term support while helping find resources in your area, and within your budget.

↪ Health & Wellness Support

We can help you lose weight, quit smoking, or simply improve your diet and exercise routine. Through weekly newsletters, online assessments, and our digital education center, you will continuously learn the best ways to manage your health.

Amaze Services

1 Preventing Illness & Injury and Managing Chronic Conditions

- ✦ Health assessments
- ✦ Chronic care management
- ✦ Health and wellness education

2 Treating Illness & Injury When They Strike

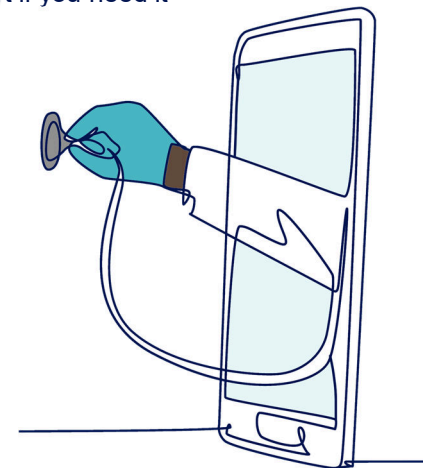
Our priority is to keep people out of the system.

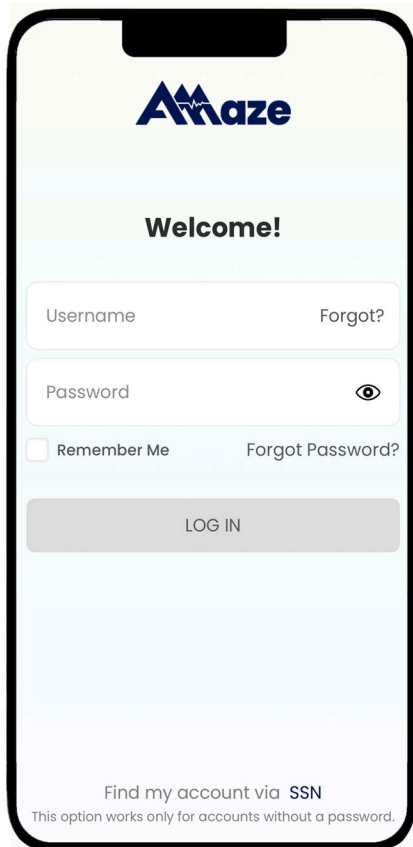
- ✦ Virtual urgent care
- ✦ Virtual mental health
- ✦ Virtual specialist guidance (ortho, cardiology, dermatology)
- ✦ Virtual dental consultations
- ✦ Virtual PT support

3 Navigating and Advocating When Traditional (Local) Care is Required

When you need local care, we send you in with a partner.

- ✦ Find the provider that meets your needs
- ✦ We prepare you for your visit
- ✦ We provide billing and insurance support if you need it





Download the Amaze Health app on your smartphone



Enter your username, then select “**Forgot Password.**” From there, follow the steps to set up your password.

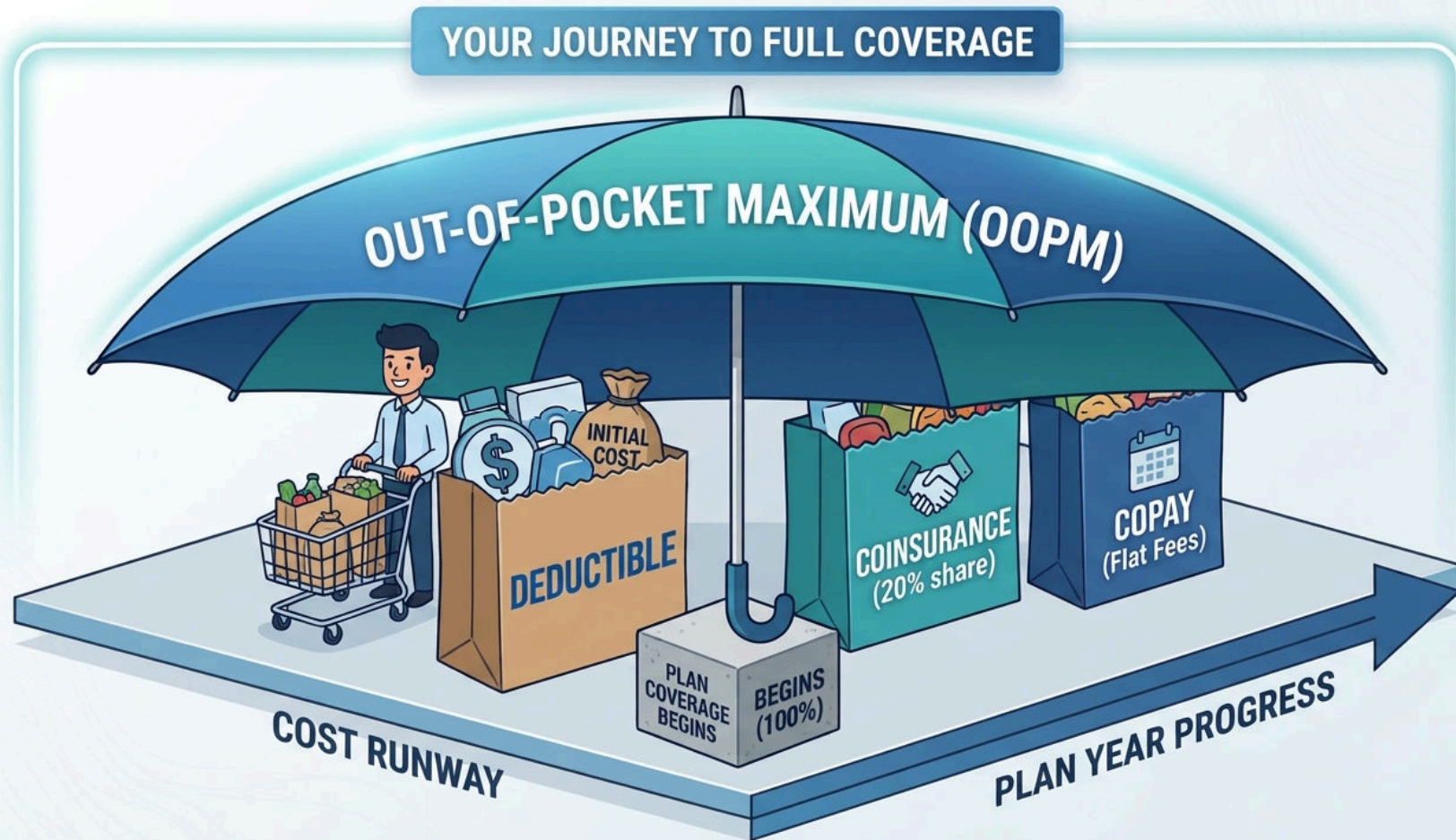
For additional help with logging in or setting up your account, call us at (866) 826-2934!

Navigating Your Care Costs

Your Journey to Full Coverage



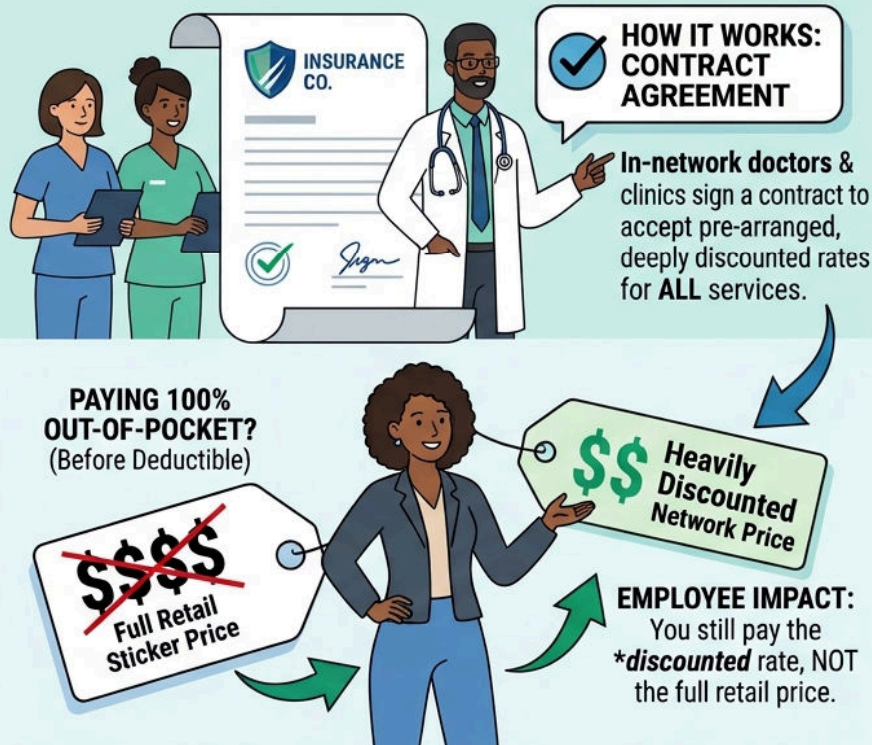
Navigating Your Care Costs



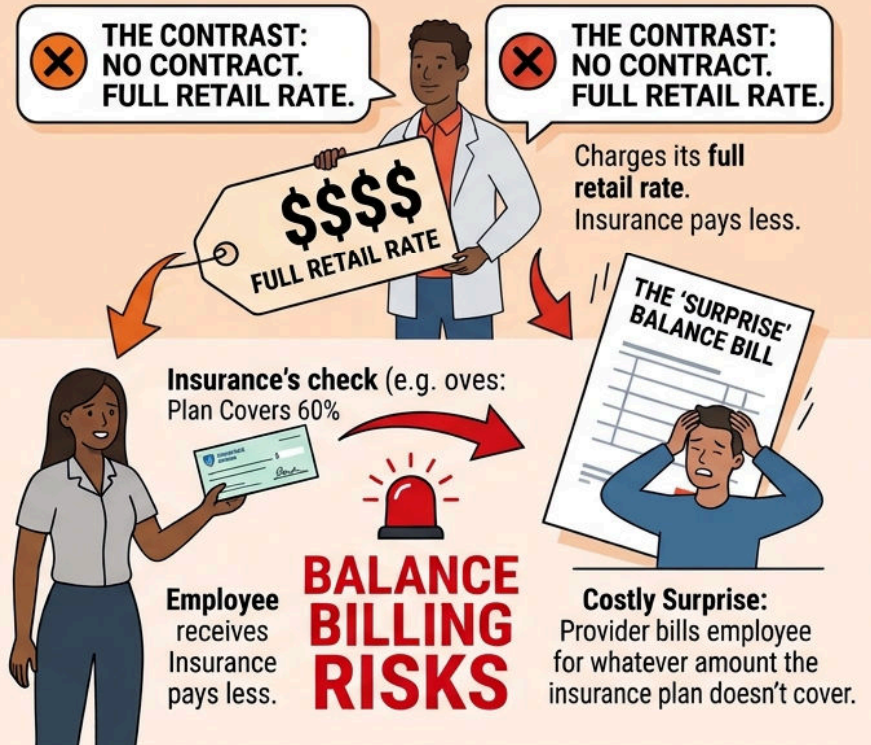
Navigating Your Care Costs

SAVINGS: IN-NETWORK VS. OUT-OF-NETWORK PROVIDERS

IN-NETWORK PROVIDERS (CONTRACTED RATES)



OUT-OF-NETWORK PROVIDERS (RETAIL COST & RISKS)





Health Plans

The medical coverage includes a national network of care providers through Cigna's Open Access Plus (OAP) In-Network plan. To see a full, comprehensive list, please refer to the Summary of Benefits at <https://denbrightdentallabs.hrbenefits.net/>

	OAP In-Network Only	Open Access Plus	Open Access Plus HDHP
Benefit	In-Network	In-Network	In-Network
Preventive Care	100%	100%	100%
Office Visits			
Primary Care	\$30 Copay	\$30 Copay	Deductible & Coinsurance
Specialist	\$70 Copay	\$70 Copay	Deductible & Coinsurance
Calendar Year Deductible			
Individual	\$1,500	\$2,500	\$3,500
Family	\$3,000	\$5,000	\$7,000
Coinsurance/Cost Sharing	20%	20%	10%
Out-of-Pocket Maximum			
Individual	\$5,000	\$6,000	\$5,500
Family	\$10,000	\$12,000	\$11,000
Emergency Room	\$400 Copay + Coins	\$400 Copay + Coins	Deductible & Coinsurance
Inpatient Hospital	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance
Outpatient Hospital	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance
Prescriptions			<u>After Deductible:</u>
Generic	\$10 Copay	\$10 Copay	10% up to \$25
Brand	\$30 Copay	\$30 Copay	10% up to \$50
Non-Preferred	\$50 Copay	\$50 Copay	10% up to \$75
Specialty	\$100 Copay	\$100 Copay	10% up to \$100

2027



Choosing the right plan that makes sense (and cents)

Open enrollment is the annual time to pick a health plan that is right for your health needs and your budget. It can be overwhelming trying to decide. Let's break down the potential cost to provide you a better perspective in choosing the plan that is right for you and your family in the upcoming year. Reviewing the total cost of annual premium combined with the out-of-pocket maximum can you provide a sense of the worst-case scenario in a plan year.

	OAP In		Open Access Plus		Open Access Plus HDHP	
	Individual	Family	Individual	Family	Individual	Family
Deductible	\$1,500	\$3,000	\$2,500	\$5,000	\$3,500	\$7,000
OOPM	\$5,000	\$10,000	\$6,000	\$12,000	\$5,500	\$11,000
Premium	\$294/month \$3,524/year	\$1,368/month \$16,416/year	\$214/month \$2,568/year	\$1,227/month \$14,724/year	\$55/month \$660/year	\$703/month \$8,436/year
Total Potential of Cost in a Worst-Case Scenario (OOP Max + Annual Premium)	\$8,524	\$26,416	\$8,568	\$26,724	\$6,160	\$19,436

Thinking Beyond Medical

Your benefits package includes more than your health plan



Dental

Cleanings, fillings, and bigger dental work



Vision

Eye exams, glasses, and contacts



Life Insurance

Financial protection for your loved ones



Disability Coverage

Replaces part of your income if you can't work



HSA or FSA

Set aside pre-tax dollars for health costs



Supplemental Health

- Telemedicine
- Accident
- Critical Illness
- Hospital Indemnity



Employee Assistance

Confidential support for personal and work challenges



These are often low-cost and easy to overlook – review each one.

Supplemental Health Plans

Our accident, critical illness, and hospital indemnity plans are designed to sit right alongside your medical insurance. While your medical plan pays the doctors and hospitals directly, these supplemental plans pay cash benefits directly to you. You can use this money however you need it—whether that's covering your medical deductible, paying for prescriptions, or handling everyday household bills while you recover.



Accident

Accidental Injury Insurance provides benefits to help cover unexpected costs associated with a non-work-related accident. If a covered injury occurs, this plan pays benefits regardless of any other insurance coverages.



Hospital

A hospital stay can be expensive and happen at any time. Even with medical coverage, out-of-pocket expenses such as rehabilitation, transportation and childcare can quickly add up.



Critical Illness

Critical Illness Insurance helps with the extra expenses associated with your recovery. If you are diagnosed with a covered illness, you will receive a lump-sum cash benefit -- even if you receive benefits from other insurance coverage.

Chubb will send you a check for covered illness, injuries or hospital stays and you decide the best way to spend it.

Plus get paid for completing your annual physical checkup!



Learn more at
<https://denbrightdentallabs.hrbenefits.net/>

2027



Enrolling in Voluntary Benefits

CHUBB®

Medical Coverage Requirement

When enrolling in Chubb's Hospital Indemnity or Critical Illness, you will be asked whether you currently have medical insurance coverage.

- Select **Yes** if you have medical coverage through Denbright, a spouse, or another source. You will then be eligible to enroll in Critical Illness and Hospital Indemnity coverage.
- Select **No** if you do not have medical insurance coverage. You will not be able to enroll in Critical Illness or Hospital Indemnity coverage.

*Accident Insurance is **not** subject to this requirement, so you may enroll regardless of whether you have medical coverage.

ACA Comprehensive Medical Insurance

Are you covered by an individual or group policy or contract that arranges or provides medical, hospital, and surgical coverage not designed to supplement other private or government plans?

Select Yes or No below.

If no, coverage will not be issued.

My Estimated Costs per pay period

\$0.00

[My Benefit Elections](#)

Choose a Plan

☐	Yes ^	Yes \$0.00
Provider Chubb Coverage if issued, will be issued as a supplement to other health insurance coverage and may not be used to replace essential health benefits or minimum essential coverage as required under federal law.		My Estimated Costs per pay period Employee Contribution -- Employer Contribution --
☐	No	



Learn more at
<https://denbrightdentallabs.hrbenefits.net/>



Dental Plans



	Standard Option PPO	Premium Option PPO
Benefit	In-Network	In-Network
Deductible Individual / Family	\$25 / \$75	\$50 / \$150
Max Annual Benefit for Services Applied to preventive, basic and major	\$800	\$1,600
Preventative Care		
• Periodontal maintenance	100%	100%
• Oral exams		
• Cleaning		
Basic Care		
• Fillings	80%	80%
• Simple extractions		
• X-rays		
Major Care		
• Bridges & dentures	50%	50%
• Crowns, Inlays, Onlays		
• Oral surgery (excluding extractions)		
Orthodontia Children to Age 19	Not Covered	50%, \$2,400 Maximum

Vision



Cigna's vision through the **EyeMed network** offers affordable vision care solutions. In-network, covered-in-full benefits (up to the plan allowance and after applicable copay) include a comprehensive exam, eyeglasses with standard single vision, and contact lenses instead of eyeglasses.

Feature	In-Network
Exam (once a year)	\$10 copay
Frames (once every two years)	\$150 allowance
Lenses (once a year)	\$10 copay
Contact Lens (once a year)	\$150 allowance



Learn more at
<https://denbrightdentallabs.hrbenefits.net/>

2027



Health Savings Account (HSA)



An HSA is a tax-sheltered bank account that you own for the purpose of paying eligible health expenses for you and/or your eligible dependents for current or future healthcare expenses.

How an HSA works

- Contributions are not taxed.
- The account is flexible, so you decide how much to contribute and when to use the funds to pay for your eligible health care expenses such as deductibles, copays, prescriptions, dental and vision expenses.
- Unlike a Flexible Spending Account (FSA), there's no "use it or lose it" rule — the money in your account will automatically roll over year after year.

HSA Eligibility

- You must be enrolled in the HDHP Medical plan and not covered under another non-high deductible plan
- You are not enrolled in a Healthcare FSA
- You are not claimed by any other person as a tax-dependent
- You are not covered by Medicare (Medicare eligibility does not disqualify you)

2027 HSA Contribution Limits			
	IRS Limit	Employer Contribution	Your Maximum Contribution
Individual	\$4,500	\$500	\$4,000
Family	\$9,000	\$500	\$8,500
Age 55+	Are provided a "catch-up" contribution of \$1,000		



Learn more at
<https://denbrightdentallabs.hrbenefits.net/>

Consult a tax advisor for more information or visit the IRS website at www.irs.gov and select Publication 969, "Health Savings Accounts and Other Tax Favored Health Plans."



2021



Flexible Spending Account (FSA)



The FSA allows you to set aside pre-tax dollars to cover qualified expenses you would normally pay out of your pocket with post-tax dollars. The plan is comprised of a health care spending account and a dependent care account. You pay no federal or state income taxes on the money you place in an FSA.

How an FSA works

- Choose a specific amount of money to contribute each pay period.
- The amount is automatically deducted from your pay at the same level each pay period.
- As you incur eligible expenses, you may use your flexible spending debit card to pay at the point of service OR submit the appropriate paperwork to be reimbursed by the plan.

Please plan your FSA contributions carefully, as any funds not used by the end of the year will be forfeited. Re-enrollment is required each year.

Qualifying Expenses	
Healthcare FSA	Dependent Care FSA
• Prescriptions, copays, coinsurance, deductibles, vision care, dental expenses incurred by you or your eligible dependents. Over-the-counter (OTC) medications may be eligible for reimbursement without a prescription. • Transactions over \$100 require a third-party itemized receipt or Explanation of Benefits (EOB) showing the Patient Name, Provider, Service Date, Description, and Final Amount. Credit card statements alone are not accepted.	• Preschools, before and after school care, and day care for dependent children under age 13. Dependent Care FSA will also provide benefits for a dependent of any age that lives in your household that is incapable of self-care.
Maximum Contribution: \$3,500	Maximum Contribution: \$7,500



FINANCIAL SECURITY

Life insurance isn't just an employee benefit; it is a foundational pillar of financial security for the people who matter most to you. It provides an immediate, tax-free financial cushion that ensures your family can maintain their standard of living, pay off debts, and handle everyday expenses if the unexpected happens. Taking a few minutes during open enrollment to secure this protection means knowing your family's future is stable and secure, no matter what.



Basic Life and AD&D

Denbright of America, Inc. provides full-time employees with both life and accidental death and dismemberment (AD&D) insurance in the amount of **\$25,000** through MetLife.



Additional Life Insurance – Voluntary

To supplement your basic term life insurance benefits, you may purchase additional term life insurance coverage for yourself as well as your eligible dependents. You pay the premiums for Voluntary life insurance with after-tax dollars. The rates are age-banded and the cost of coverage is automatically calculated for you in Paylocity.

Voluntary Life Insurance Coverage

Employee Only	Coverage is available up to 5x earnings to \$500,000 in \$10,000 increments	5x earnings or \$200,000	Required in amounts excess of \$200,000
Spouse	Coverage is available up to 50% of the employee election or \$250,000 in \$5,000 increments	\$30,000	Required in amounts excess of \$30,000
Child(ren) 15 days to Age 26	\$10,000	Full Benefit	N/A

INCOME PROTECTION

When you think about your most valuable asset, it isn't your home, your car, or your savings—it is your ability to earn an income. Disability insurance is quite simply income protection. If an unexpected illness or injury prevents you from working, this benefit steps in to replace a significant portion of your paycheck, ensuring you can continue to pay your mortgage, buy groceries, and cover everyday bills while you focus entirely on your recovery.



Short-Term Disability

Covers temporary, immediate absences and the coverage is paid for by Denbright.

After you have been ill or hurt after	7 Days
MetLife replaces	60% of your salary
Providing you	Up to \$750 per week
If you remain sick or injured	MetLife could pay you for 12 weeks



Long-Term Disability

Denbright provides coverage if your income needs protection during extended illness or permanent injury

After you have been ill or hurt after	90 Days
MetLife replaces	50% of your salary
Providing you	Up to \$7,500 per month
If you remain sick or injured	MetLife could pay you up to Social Security Normal Retirement Age

EMPLOYEE ASSISTANCE PROGRAM

Denbriht offers a comprehensive Employee Assistance Plan (EAP) through MetLife, at no cost to you. TELUS Health offers professional, confidential services to help you and your loved ones improve your quality of life.



In-Person Guidance

Some matters are best resolved by meeting with a professional in person. With TELUS Health, you and your family get:

- Confidential in-person, phone, or video consultations with licensed counselors (up to five sessions with a counselor per person, per year)
- Expert advice for work, life, and your wellbeing –TELUS Health can talk to you about anything going on in your life.



Unlimited Resources

You and your family can access the following services any time — online, on the mobile app, or with a toll-free call:

- Information and referrals on family matters, work conflict and advice, financial guidance, ID theft, mental health, and everyday life
- Legal information and referrals for family law, estate planning, and consumer and civil law



Life Insurance

TELUS Health offers a wide range of information and resources you can research and access on your own. Expert advice and support tools are just a click away when you visit one.telushealth.com, or download the TELUS Health mobile app. You'll find:

- Articles and tutorials
- Videos
- Interactive tools, including financial calculators, budgeting worksheets, and more

Take Advantage of TELUS Health

For more information, visit one.telushealth.com

Download the TELUS Health mobile app

Call **888-319-7819**

TELUS Health Login Credentials:

Username: [metlifeeap](#)

Password: [eap](#)

NEW FOR 2027



More support for every decision



Benefits All In

BAI identify whether additional coverage options exist for you and your family beyond what your employer's plan offers.



The Cason Group

Educated Resource Specialists dedicated to helping you make confident decisions about your benefits.



Amaze Health

Call 720-575-6614, download the Amaze Health app or visit www.AmazeHealth.com



Ongoing Support



Benefits All In

BAI identify whether additional coverage options exist for you and your family beyond what your employer's plan offers.



Amaze Health

Call 720-575-6614, download the Amaze Health app or visit www.AmazeHealth.com



Benefit Resource Center

866.468.7272
Monday – Friday, 8 am – 5 pm PST

BRCWest@usi.com

Preparing for Open Enrollment



Before enrollment opens

Seven quick things to do now so your decision is easy later.

☐

Review your current plan usage

☐

Estimate healthcare needs for next year

☐

List preferred doctors and facilities

☐

Review prescription medications

☐

Consider spouse and dependent needs

☐

Gather any questions

☐

Think about your healthcare budget and risk tolerance



2027 Open Enrollment

Q&A

Open Enrollment
10/26/2026
to
11/20/2026

- To enroll, you will receive an email from Paylocity informing you that the system is open.
- As a reminder, even if you do not wish to make changes to your benefits, you must take action to enroll in benefits

