

ANNUAL ENROLLMENT

October 26 – November 6, 2026



20
27



Mission Possible: Benefits that Work for You

At Nightwing, we know our people are our greatest asset.

That's why we offer comprehensive, flexible benefits designed to support you and your family through every stage of life, wherever the mission takes you.



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2027 Annual Enrollment

October 26 – November 6, 2026

- Make 2027 elections through Alight.

Action Required

- Our medical carrier is moving from UnitedHealthcare to Anthem. Those currently enrolled in a UnitedHealthcare plan must enroll in an Anthem plan to have medical coverage in 2027.
- You must also elect contributions to your Flexible Spending Accounts and/or Health Savings Account, as your current account elections will not carry over to 2027.
- All other current benefit elections will carry over to 2027, unless you make changes.

**Check out our new
benefits website!**



Regular Full-Time
mynightwingbenefits.com



Occasional Part-Time
mynightwingbenefits.com/opt

Visit the Resources page for links to our 2027 Benefits Guide, Annual Enrollment Brochure, and Paycheck Contribution Rates.

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2027 Updates – Effective January 1, 2027

Medical Carrier Moving to Anthem

- Get more support and resources for you and your family.
- Prescription drug coverage will stay with OptumRx, and we're still offering the HDHP and PPO plans—just under new names!

Managing Medical Costs

- Due to rising health care costs, paycheck contributions for all medical plans will increase.
- Nightwing pays most of the cost for medical coverage, so you pay a smaller share.
- Most deductibles, coinsurance, copays, and out-of-pocket maximums will stay the same.

Anthem Medical Plan Wellness Incentive

- Nightwing employees enrolled in an Anthem plan can earn up to \$150 in gift cards for completing wellness challenges and activities.

Core Short-Term Disability

- Company-paid Core Short-Term Disability (STD) benefit will no longer include a pre-existing condition limitation.

No changes to paycheck contributions for Dental, Vision, and Supplemental Life/AD&D coverage!

2027 Updates – Anthem Resources



Plus, you get continued access to
Twin Health and **2nd.MD**!

- **Sydney Health Platform:** Manage your plan and care all in one place.
- **Total Health Connections:** Receive member support from a Family Advocate.
- **Clinical Care Coordination:** Get support for chronic or complex conditions.
- **Virtual Care:** Connect with a doctor 24/7 by video or chat.
- **24/7 NurseLine:** Talk with a registered nurse anytime, at no additional cost.
- **Building Healthy Families:** Get support for expanding your family and parenting.
- **Hinge Health:** Access virtual physical therapy and support for muscle and joint concerns.

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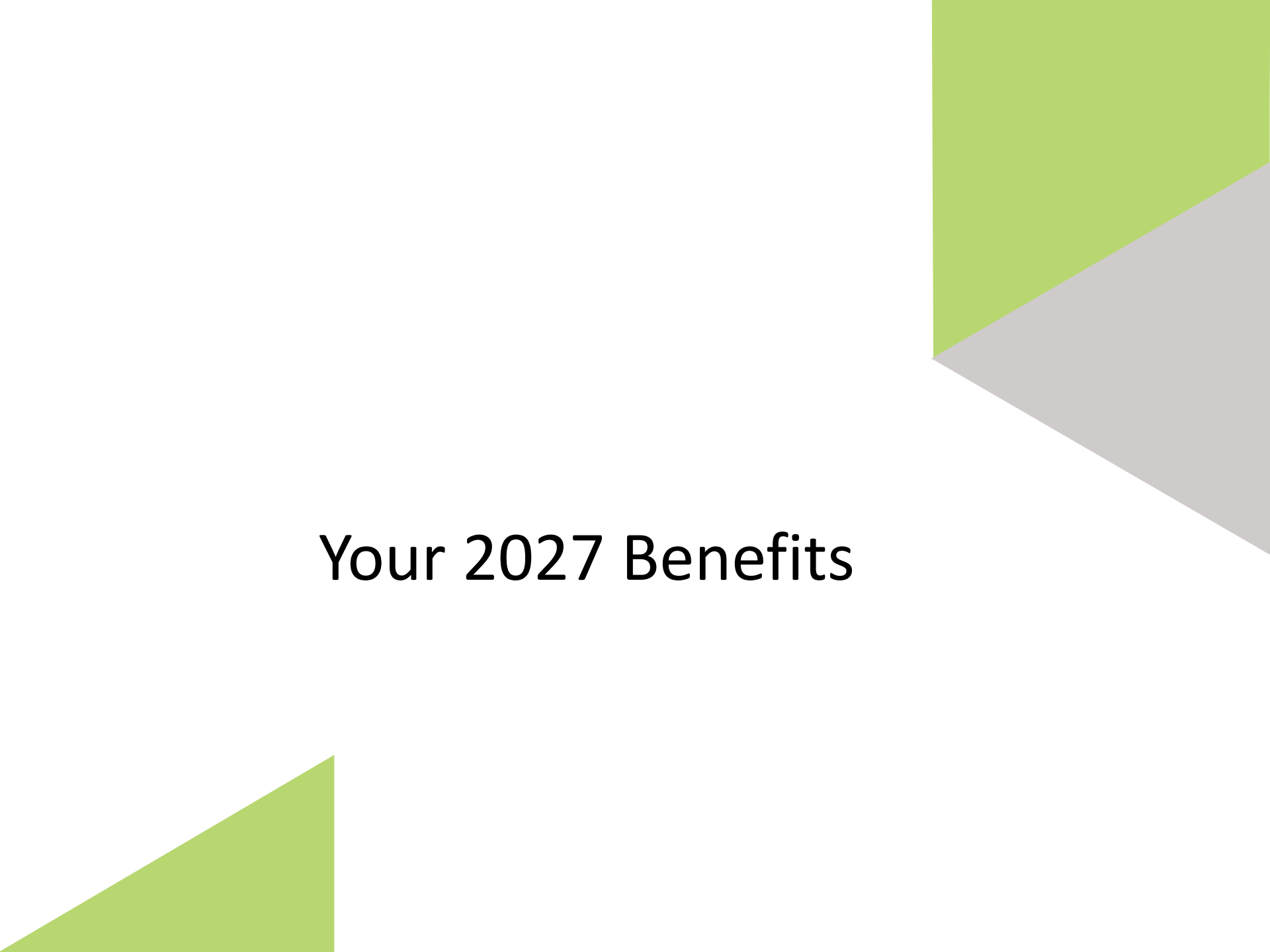
2027 Updates – Anthem Transition Support

- **Provider Network:** About 98% of providers in UnitedHealthcare's network are also in Anthem's.
 - To check if your provider is in-network, visit findcare.anthem.com, click Basic search as a guest, and select BlueCard PPO as our network.
- **Transition of Care:** If your provider isn't in Anthem's network, you may qualify for Transition of Care support.
- **Prior Authorizations:** Anthem will honor prior authorizations from UnitedHealthcare for services scheduled between January 1-30.



Transition questions? Call Anthem
at 844-870-0618.

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Your 2027 Benefits

2027 Benefits at a Glance

Benefit	Carrier
Medical	Domestic: New! Anthem Hawaii: Kaiser International: Cigna Global
Prescription Drug	Domestic: OptumRx Hawaii: Kaiser International: Cigna Global
Second Opinions	2nd.MD (as part of Anthem Medical Coverage)
Twin Health	Twin Health (as part of Anthem Medical Coverage)
Virtual Musculoskeletal Support	NEW! Hinge Health (as part of Anthem Medical Coverage)
TRICARE Supplement Plan	SelmanCo
Supplemental Health Plans Accident, Critical Illness, Hospital	MetLife
Dental	Domestic: Delta Dental International: Cigna Global
Vision	Domestic: VSP International: Cigna Global
Employee Assistance Program (EAP)	ComPsych
Retirement and Tax-Advantaged Accounts 401(k), Health Savings Account, Flexible Spending Accounts, Commuter Benefits	Fidelity
Life, AD&D, Short-Term, and Long-Term Disability Insurance	Lincoln Financial Group
Group Legal	ARAG
ID Theft Protection	Allstate
Auto & Home Insurance	Farmers
Family Support, Dependent Care, and College Coach	Bright Horizons
Tuition Assistance	EdAssist
Pet Insurance	Wishbone
Employee Discounts	Working Advantage

Benefits Eligibility and Enrollment

- You're eligible if you're a full-time or part-time employee working 20+ hours per week.
- For benefits offering dependent coverage, you can also enroll your:
 - Legal spouse
 - Eligible domestic partner¹
 - Children up to age 26²
 - A disabled child of any age who becomes disabled prior to age 26 and who depends on you for financial support

¹ Someone with whom you share a common domestic life but aren't married to.

² Includes natural, adopted, legal guardianship, and stepchild(ren), as well as a domestic partner's child(ren) — regardless of their student, marital, military, or employment status.

Enroll through Alight

Direct: digital.alight.com/nightwing

Okta SSO: login.nightwing.us

Changes outside of Annual Enrollment may only be made within 30 days of a qualifying life event, like getting married or welcoming a new baby.

Medical Plan

Nightwing offers three **Anthem** medical plan options. All plans cover the same services and include prescription drug coverage with **OptumRx**. The main differences are the paycheck deductions and how much you'll pay when you receive care.

	Anthem Core HDHP ¹ (formerly UHC Silver HDHP)	Anthem Plus HDHP ¹ (formerly UHC Gold HDHP)	Anthem PPO (formerly UHC PPO)
Paycheck Deductions	Moderate	Moderate	Highest
Out-of-Pocket Costs	Moderate - deductibles, coinsurance	Moderate – deductibles, coinsurance	Lowest – mostly predictable copays

¹ The HDHP plans include a **Health Savings Account (HSA)** to help pay health care costs with tax-free dollars.

Note: Employees in Hawaii and international locations are not eligible for Anthem plans. Hawaii employees can still enroll in a Kaiser HMO plan, while international employees can still enroll in a Cigna Global plan. For more information on these plans, visit our benefits website and view the Kaiser and Cigna Global brochures on the Resources page.

Medical Plan Overview

	Anthem Core HDHP		Anthem Plus HDHP		Anthem PPO	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
HSA Eligible?	Yes		Yes		No	
Nightwing HSA Contribution	\$375/\$750		\$750/\$1,500		N/A	
Deductible (Individual/Family)	\$3,500/\$7,000	\$7,000/\$14,000	\$2,000/\$4,000	\$4,000/\$8,000	\$750/\$1,500	\$1,500/\$3,000
Coinsurance	30%	50%	20%	40%	20%	40%
Out-of-Pocket Maximum (Individual/Family)	\$5,000/\$10,000	\$10,000/\$20,000	\$4,000/\$8,000	\$8,000/\$16,000	\$3,000/\$6,000	\$6,000/\$12,000
Deductible and Out-of-Pocket Model	Embedded ¹		Non-Embedded ²		Embedded ¹	
Preventive Care	Covered 100%	50%*	Covered 100%	40%*	Covered 100%	40%*
Office Visits (Primary Care Provider Specialist)	30%*	50%*	20%*	40%*	\$25 \$50 copay	40%*
Emergency Room	30%*	30%*	20%*	20%*	\$200 copay and 20%	\$200 copay and 20%
Urgent Care	30%*	50%*	20%*	40%*	\$50	40%*
Inpatient Services	30%*	50%*	20%*	40%*	20%*	40%*
Outpatient Services	30%*	50%*	20%*	40%*	Office visit: \$25 Other outpatient: 20%*	40%*
Retail Rx³ Tier 1 (Generic) Tier 2 (Pref. Brand) Tier 3 (Non-Pref. Brand) Specialty	20%*	50%*	20%*	40%*	\$10 copay 30%* (min. \$25/max. \$50) 30%* (min. \$40/max. \$80) 30%*	30%* (specialty not covered)

¹ Once one family member meets the individual deductible/out-of-pocket maximum, benefits begin to pay for that individual.

² The entire family deductible/out-of-pocket maximum must be met before benefits begin to pay for anyone.

³ Per the Affordable Care Act (ACA), certain preventive medications like insulin and diabetic supplies are covered 100%. Other preventive medications are covered with just coinsurance, even if you haven't met the deductible.

* After the deductible is met.

Enhance Your Medical Coverage

Supplemental Health Plans through MetLife can fill gaps in your medical coverage, helping you cover out-of-pocket medical costs, household bills, transportation, dependent care, or other expenses while you recover from an illness or injury.

- **Accidental Injury insurance** pays a lump sum directly to you when you experience an accident, like a broken bone, wound, or concussion. The amount you'll receive depends on the type of accident you experience.
- **Critical Illness insurance** provides extra financial protection by paying a lump sum directly to you if you are diagnosed with a covered condition, such as heart attack, cancer, or stroke.
- **Hospital Care insurance** pays cash directly to you when you have a covered hospital stay, including surgery and certain inpatient and outpatient treatments.

Supplemental health coverage may be right for you if you think your emergency fund, Health Savings Account, and/or Flexible Spending Account may not cover all your out-of-pocket expenses if you experience a serious health event. For more coverage details, see the plan flyers on the benefits website Resources page.

Enhance Your Medical Coverage (cont.)

For employees enrolled in TRICARE, the **TRICARE Supplement Plan** helps cover eligible out-of-pocket healthcare expenses not paid by the plan. It works alongside your TRICARE coverage to help reduce costs, such as copays, prescription drugs, and other cost shares related to illness or injury.

Eligibility

You may be eligible for the TRICARE Supplement Plan if you're enrolled in TRICARE and are:

- A military retiree entitled to retired pay
- The spouse or surviving spouse of an eligible military retiree
- A retired Reservist or National Guard member
- The spouse or surviving spouse of an eligible retired Reservist or National Guard member

Additional eligibility rules may apply based on age, Medicare eligibility, TRICARE enrollment status, and place of residence. To learn more, see the TRICARE Supplement Plan flyers on the benefits website Resources page.

Dental Plans

We offer two dental plans through Delta Dental of Virginia: the Basic Plan and the Plus Plan. Both plans cover teeth cleanings, restorative work, and other types of dental visits. The Plus Plan gives you a higher level of coverage and includes orthodontia

	Delta Dental Basic	Delta Dental Plus
Deductible (Individual/Family)	\$50 / \$100	\$50 / \$100
Diagnostic and Preventive Care Such as cleanings, exams, and X-rays	Covered 100%	Covered 100%
Basic Care Such as fillings and root canals	20%*	20%*
Major Care Such as crowns, bridges, and dentures	60%*	40%*
Orthodontia Adult and child	Not covered	Covered 100%, up to maximum
Benefit Maximum All care except orthodontia	\$1,000 annually ¹	\$2,750 annually ¹
Orthodontia	N/A	\$2,750 lifetime ²

¹ An annual maximum is the maximum amount your dental insurance will pay toward the cost of dental services and/or treatment in the benefit plan year. Each time a dental claim is submitted, your dental insurance provider subtracts the cost that they have paid for the service from your maximum. Once the annual maximum is reached, any further dental services you receive are 100% your responsibility to pay until the next plan year.

² A lifetime maximum is the total dollar amount your dental insurance will pay for orthodontia over your entire lifetime, and it never resets once reached.

* After deductible is met.

Vision Plans

	VSP Without Safety Glasses	VSP With Safety Glasses
Eye Exams		\$10 copay
Lenses¹ Single vision, lined bifocal, lined trifocal, and standard progressive		\$10 copay
Frames¹ Featured brands Other brands Costco, Walmart, Sam's Club	\$225 allowance + 20% discount on any amount over that after \$10 copay \$175 allowance + 20% discount on any amount over that after \$10 copay \$175 allowance after \$10 copay	
Contact Lenses¹ Medically necessary Elective		\$10 copay \$175 allowance for lenses and up to \$60 for contact lens exam
Sunglasses		20% savings on prescription and non-prescription; unlimited
Safety Glasses	N/A	\$10 frames/lens copay \$175 allowance for sunglasses or BlueLight lenses - Safety glasses fully covered when you choose a safety frame from VSP doctor's ProTec Eyewear® collection or Visionworks' safety frame selection. \$65 frame allowance for any other safety frame outside of the ProTec Eyewear collection only available from a VSP provider; 20% savings on the amount over your allowance

¹ Coverage is once every 12 months.

Note: Employees in international locations are ineligible for coverage through Delta Dental and VSP. Instead, they can enroll in a Cigna Global plan. View the Cigna Global brochure on our website for more details.

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Health Savings Account (HSA)



If you enroll in one of the Anthem HDHP plans, an HSA will be opened for you with Fidelity.

- **Triple-Tax Advantage:** Contributions are tax-free, interest grows tax-free, and withdrawals for qualified costs are tax-free.
- **Investment Potential:** Once the balance reaches \$1,000, you can invest funds.
- **Yours to Keep:** Even if you leave or retire.
- **You and Nightwing Contribute:** Nightwing adds \$375 individual / \$750 family for the Core HDHP Plan, and \$750 individual / \$1,500 family for the Plus HDHP Plan.

The IRS limits total annual contributions to \$4,500 (single) / \$9,000 (family). Those 55+ can add an extra \$1,000.

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Flexible Spending Accounts (FSAs)

Set aside pre-tax dollars to pay for eligible health and dependent care costs! Plan wisely, as FSAs are use-it-or-lose it. Limits are subject to change based on IRS guidelines.

FSA Type	Eligibility	2026 Contribution Limits ²	Eligible Expenses
Health Care FSA	Employees enrolled in a non-HDHP for medical coverage ¹	\$3,400	Medical, prescription drug, dental, and vision costs
Limited Purpose FSA	Employees enrolled in a HDHP for medical coverage	\$3,400	• Dental and vision costs • Medical and prescription drug costs only after medical plan deductible is met
Dependent Care FSA	All benefit-eligible Nightwing employees	\$7,500, or \$3,750 if you're married and file taxes separately	Daycare, after-school care, and summer day camp for children under 13 or dependents of any age physically or mentally incapable of self-care

¹ Includes the Anthem PPO and non-HDHP plan options from another employer.

² Internal Revenue Service (IRS) contribution limits are subject to change.

Life and AD&D Insurance

Nightwing provides employee Life and AD&D coverage at no cost to you (equal to 1x your base annual salary up to \$1 million for full-time employees, and equal to \$75,000 for occasional part-time employees). You can also purchase supplemental coverage for yourself, your spouse or domestic partner, and your children:

Plan	Benefit	Maximum Benefit	Guaranteed Issue Amount
Voluntary Employee Life	1x to 10x base annual pay	\$2,000,000	\$500,000
Voluntary Employee AD&D	1x to 10x base annual pay	\$2,000,000	\$2,000,000
Voluntary Spouse/Domestic Partner Life*	\$10,000, \$25,000, \$50,000, and then \$50,000 increments	\$250,000	\$25,000
Voluntary Spouse/Domestic Partner AD&D*	60% of employee elected amount	\$250,000	\$250,000
Voluntary Child Life* For dependent children up to age 26	\$2,500, and then \$5,000 increments	\$25,000	\$25,000
Voluntary Child AD&D* For dependent children up to age 26	20% of employee elected amount	\$25,000	\$25,000

* Employee must have Voluntary coverage to elect Voluntary Dependent coverage. The amount of dependent life/AD&D insurance cannot be greater than 100% of the employee benefit.

Disability Insurance

Short-Term Disability (STD)

Provides income replacement if you're temporarily unable to work due to a qualifying illness or injury.

- **Core STD:** Nightwing automatically provides eligible employees with Core STD coverage at no cost, which replaces 75% of your weekly income for up to 10 weeks.
- **Buy-Up STD:** If you'd like additional protection, you can enroll in Buy-Up STD coverage, which replaces 100% of your weekly income for the same benefit period.

Both Core and Buy-Up STD include a 7-day waiting period. You may use PTO during this period before benefits begin.

Long-Term Disability

- Long-Term Disability (LTD) helps protect your income if you're unable to work for an extended period. LTD coverage is voluntary and employee-paid. The plan replaces 60% of your base pay, up to \$15,000 per month, with benefits beginning on the 11th week of disability.

Note: Disability benefits are available only to full-time employees.

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Benefits Available Anytime

EAP (ComPsych) – Company-paid

- You and your family receive free, confidential support 24/7.
- Get up to 5 face-to-face counseling sessions per issue, per year.

Dependent Care (Bright Horizons) – Company-paid

- Back-up care and college counseling

Tuition Assistance (NightOwls) – Company-paid

- For undergraduate, graduate, and professional certification programs

Discounts (Working Advantage) – Company-paid

- Exclusive discounts and special offers on products, services and experiences

401(k) Plan (Fidelity) – You + Nightwing Contribute

- Save money on a pre-tax, Roth, and/or after-tax basis.
- Includes employer contribution.

Commuter Benefits (Fidelity) – You Pay

- Set aside tax-free dollars for mass transit and parking

ID Theft Protection (Allstate) – You Pay

- Comprehensive fraud monitoring and remediation; mobile cybersecurity

Group Auto/Home Insurance (Farmers) – You Pay

- Discounted insurance rates

Group Legal (ARAG) – You Pay

- Discounted access to experienced attorneys for wills, estate planning, and other personal legal matters

Enrolling through Alight by November 6

Complete the following steps.

- **Step 1:** Access via Okta
- **Step 2:** Review your information
- **Step 3:** Confirm/add dependents
- **Step 4:** Make your elections
- **Step 5:** Verify your elections
- **Step 6:** Submit by clicking “Complete Enrollment”

You must elect Anthem medical coverage and set contributions to your FSAs/HSA—current elections will not roll over!

Important Reminders

- Do not forget to elect your beneficiary(ies).
- If you add a dependent, you will have the ability to verify your dependent from the Alight landing page.
- If your voluntary Life and AD&D election(s) exceed the Guaranteed Issue amounts, you must complete an Evidence of Insurability form with Lincoln Financial Group. A direct link to Lincoln’s portal will be available on the Alight landing page.

Learn More

Benefits Website

- Visit the Resources page to access our Benefits Guide, Annual Enrollment Brochure, and Paycheck Contribution Rates.
- Visit the Contacts page for vendor resources.

Questions?

- Submit a ticket through the Nightwing Service Center or call 844-644-9464.

Check out our new
benefits website!



Regular Full-Time
mynightwingbenefits.com



Occasional Part-Time
mynightwingbenefits.com/opt

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Thank You!

The descriptions of the benefits are not guarantees of current or future employment or benefits. If there is any conflict between this guide and the official plan documents, the official documents will govern.

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