

NIGHTWING

Nightwing

Mission Possible:
Benefits that Work for You!

2027 Annual Enrollment is October 26 – November 6, 2026.

Now is the time to enroll in benefits for the coming plan year! We've made some important updates for 2027, and your action is required to maintain certain benefits. See inside for more information.



What's New for 2027

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. To build on our commitment, we're making updates to our benefits program for 2027 to enhance your experience.

Medical Plan Carrier Moving to Anthem

Anthem brings more support and resources to help you and your family make the most of your medical benefits. While our carrier is changing, prescription drug coverage will stay with Optum Rx, and we're still offering the HDHP and PPO plan options—just under new names!

Old Name	New Name
UHC Silver HDHP	Anthem Core HDHP
UHC Gold HDHP	Anthem Plus HDHP
UHC PPO	Anthem PPO

With Anthem, you'll get access to enhanced tools and health management programs:

- **Sydney Health Platform:** Manage your care in one place—view claims, find in-network providers, compare costs, talk to a doctor, and access your digital ID card—via Anthem's website or Sydney Health mobile app.
- **Total Health Connections:** Get personalized support from a dedicated Family Advocate who can help you find care, schedule appointments, understand your benefits, and connect with Anthem resources.
- **Clinical Care Coordination:** If you have complex health needs, Anthem clinical experts can work with you and your providers to create a personalized care plan and coordinate care across your healthcare team.
- **Virtual Care:** Connect with a doctor 24/7 by video or chat for common health concerns, such as colds, flu, allergies, and skin conditions. Virtual behavioral health visits are also available.
- **24/7 NurseLine:** Talk with a registered nurse any time, at no additional cost, for help assessing symptoms, answering health questions, and deciding where to go for care.
- **Building Healthy Families:** Access personalized support for pregnancy, adoption, surrogacy, single parenthood, and early childhood development.
- **Hinge Health:** Get virtual physical therapy and support for back pain, joint pain, injury recovery, surgery preparation, and other musculoskeletal concerns.
- **Wellness Incentive:** Nightwing employees enrolled in an Anthem medical plan can earn up to \$150 in gift cards for completing eligible wellness activities.

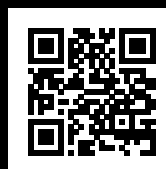
Plus, you'll still have access to the Twin Health and 2nd.MD health management programs!

Live Now!

New Nightwing Benefits Website

We're excited to announce the launch of our new benefits website! Scan the QR codes for a comprehensive overview of the valuable benefits available to you and your family. You can also access our 2027 Benefits Guide, plan documents, and helpful program flyers.

Regular



Occasional
Part-Time



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.

Transition Support

We're committed to making the Anthem transition as seamless as possible for you:

- **ID Card:** If you enroll in an Anthem medical plan for 2027, you'll receive a new ID card in the mail.
- **Provider Access:** About 98.7% of our current providers through UnitedHealthcare are in-network with Anthem. Anthem is also inviting those who are out-of-network to join. Check if your provider is in-network using Anthem's Find Care tool at www.anthem.com/find-care. Click Basic search as a guest. When prompted, select BlueCard PPO as our network.
- **Transition of Care.** If your provider is out-of-network and you have a planned procedure in 2027, or if you'll be in your second or third trimester of pregnancy as of January 1, you may be eligible for Anthem's Transition of Care program. This program helps you avoid paying a higher, out-of-network cost share. To apply for the program, please reach out to Anthem.
- **Prior Authorizations.** Anthem will honor any prior authorizations granted by UnitedHealthcare for services scheduled between January 1 and January 30, 2027. Call Anthem in January before your appointment to confirm coverage. Your provider will need to request re-authorization for services occurring after January 30.

Starting October 16, you can call Anthem at 844-870-0618 for transition-related questions.

Managing Medical Expenses with Minimal Changes to Out-of-Pocket Costs

Rising medical and prescription drug costs are impacting employers nationwide, including Nightwing. As a result, paycheck contributions for our medical plans will increase by about 10% in 2027. Even with expenses rising, Nightwing continues to pay the majority of the cost of your medical coverage, so you pay a smaller share.

The deductibles, coinsurance, copays, and out-of-pocket maximums for our medical plans will largely remain the same in 2027. That said, the Anthem Core HDHP individual and family deductibles will increase slightly in the coming plan year (\$3,500/\$7,000 for in-network care and \$7,000/\$14,000 for out-of-network care).

New Medical Plan Wellness Incentives

Starting January 1, 2027, Nightwing employees enrolled in an Anthem medical plan can earn up to \$150 in gift cards per year by completing eligible health care activities—like getting a wellness exam, choosing a primary care physician, completing wellness challenges, or downloading a digital ID card from the Sydney Health app. You can choose gift cards from eight retailers, including Amazon, Target, Home Depot, MasterCard, Topgolf, Regal, Uber, and PetSmart.

No More Pre-Existing Condition Limitations for Core Short-Term Disability

Starting January 1, 2027, our company-paid Core Short-Term Disability (STD) benefit will no longer include a pre-existing condition limitation. This means that if you qualify for Core STD benefits, your benefit amount will no longer be limited if you received advice, diagnosis, treatment, or prescription medication for an illness, injury, or medical condition before your coverage became effective.

Take Advantage of Pre-Tax Accounts

Nightwing provides access to Flexible Spending Accounts, which allow you to set aside pre-tax income for eligible health care and dependent care costs.

If you enroll in the Anthem Core or Plus HDHP plans, you also have access to a Health Savings Account to set aside tax-free dollars for qualified health care costs. Both you and Nightwing contribute to the HSA.

No Changes to Paycheck Deductions for Dental, Vision, and Supplemental Life/AD&D Coverage!

This means you get the same comprehensive coverage without increasing your costs in 2027.

Prepare to Enroll

- **Learn about your benefits on our new website!** Visit mynightwingbenefits.com if you're a regular full-time employee and mynightwingbenefits.com/opt if you're an occasional part-time employee.
- **Choose the plans** that best meet the needs of you and your family.
- **Review or choose beneficiaries** for Life and AD&D insurance coverage.
- **Enroll in benefits through Alight by November 6.**

How to Enroll

Visit digital.alight.com/nightwing or access the portal through Okta. If you use Okta, you'll go directly to your profile without needing to enter a separate username and password. You can also download the Alight mobile app to enroll from your phone!

Questions?

Go to the Nightwing Service Center and submit a ticket, or call 844-644-9464 for support.

Action Required!

If you're currently enrolled in a UnitedHealthcare plan, you 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 automatically carry over to 2027, unless you make changes.





Learn more on our new website!

Visit mynightwingbenefits.com if you're a regular full-time employee and mynightwingbenefits.com/opt if you're an occasional part-time employee.