



Open Enrollment 2027
November 4–17, 2026
Coverage: January 1–December 31, 2027

F5 Benefits Team + Alliant Insurance Services

Our team



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What You Need to Know

Three things to remember as you prepare for January 1

1



Enroll November 4–17

Review your elections. FSAs require active enrollment.

2



Pharmacy moves to Navitus & Archimedes

Beginning January 1, 2027. Support throughout the transition.

3



Pharmacy users: watch for communications

Read messages from Navitus and/or Archimedes (specialty pharmacy).

Agenda

Open Enrollment at a Glance

What action you need to take

New Pharmacy Benefits Beginning January 1

Express Scripts to Navitus

Specialty Medication Users

What to expect and who will contact you

Medical Plans and Garner

Review your options for 2027

HSA, FSA and Account Reminders

What resets and what requires action

Enrollment & Support Resources

Workday, MyBenefits, Carly and Health Advocate



Open Enrollment (OE) Overview

Review your benefits and make changes for January 1 through December 31, 2027



ACTIONS

REVIEW OPTIONS
CHANGE COVERAGE
ADD/DROP DEPENDENTS
ENROLL IN FSA



KEY DATES

OPEN ENROLLMENT: NOV 4–17
PASSIVE ENROLLMENT EXCEPT FSAS
**DEADLINE: NOVEMBER 17, NOON
PT**

What's Changing January 1

Our first full calendar-year benefits cycle begins January 1, 2027



Pharmacy

Express Scripts to Navitus & Archimedes

New pharmacy benefits administration begins January 1. Watch for communications about your medications.



Medical

Resets & carryover

Medical **deductibles and out-of-pocket maximums** will reset on January 1, 2027. The HDHP deductibles will increase to comply with IRS regulations. Removing **PPO 4th Quarter Deductible Carryover** for the 2027 plan year (no rollover to 2028).

New Pharmacy Benefits Beginning January 1

Express Scripts (ESI) to Navitus Health Solutions & Archimedes

Beginning January 1, 2027, Navitus & Archimedes will manage your prescription drug benefits.

WHAT'S NEW FOR YOU

Easy access to medications

- Broad pharmacy network
- Retail and mail-order options

More transparency

- View drug costs before you fill
- Compare medication and pharmacy options

Convenient mail-order service

- Up to 90-day supplies for maintenance medications
- Home delivery through Costco Mail Order Pharmacy
- No Costco membership required

Specialized support

- Personalized assistance for specialty medications
- Clinical support and care coordination through Archimedes

SUPPORT THROUGHOUT THE TRANSITION

Most employees will need little or no action. Read pharmacy messages and follow any instructions.

If You Take Prescription Medications

What happens when Navitus coverage begins January 1?

Most prescriptions stay at your pharmacy

Current prescriptions and remaining refills generally remain available at your pharmacy.

Most employees should experience little disruption

If your medication or pharmacy access is affected, you'll receive communications and dedicated support.

Updated pharmacy resources will help you prepare

Navitus public benefits site available prior to January 1. Member portal registration begins January 1.

Mail order transition

Current mail order utilizers will need to transfer prescriptions to Costco Mail Order Pharmacy. No Costco membership required.



WATCH FOR YOUR NEW ID CARD

Premiera will mail new medical ID cards with Navitus information on or before January 1, 2027.

Important Information for Specialty Medication Users

If you or a covered family member takes a specialty medication:

Watch for outreach

Look for letters or calls from Archimedes.

Follow the instructions you receive

Some members may need additional steps, such as prior authorization or pharmacy coordination.

Dedicated support is available

Archimedes can help with transition questions and care coordination: 1-888-504-5563.



PLEASE READ ANY PHARMACY COMMUNICATIONS

Between now and January 1, review each message and follow any instructions.

Pharmacy Questions & Support

Transitioning to Navitus & Archimedes

Do I need a new ID card?

Yes. Premera will mail new ID cards with Navitus & Archimedes information on or before January 1. Digital pharmacy cards will be available in the Navitus portal and app.

What happens to my prescriptions?

Current prescriptions and refills generally remain at your pharmacy. If you are affected by a change, you'll receive communications. If you use the mail order service, you will need to transfer your prescription to Costco Mail Order.

What if I take specialty medications?

Watch for outreach and follow any instructions. Archimedes supports your transition; Lumicera fills most specialty medications.

Who should I call first?

Navitus Customer Care: 855-673-6504 (24/7). For specialty transition support, call Archimedes: 1-888-504-5563.

MORE PHARMACY RESOURCES



Costco Mail Order: rx.costco.com

Navitus Member Portal: memberportal.navitus.com (registration begins January 1, 2027)

Medical Plan Options

Premera remains our medical carrier and you'll continue to have access to the same two plans



PPO

- Lower deductibles and predictable copays for common services.
- Higher monthly premiums.



HDHP + HSA

- Lower monthly premiums and HSA eligibility.
- An HSA helps you save for eligible healthcare expenses.
- F5's 2027 HSA contribution:
 - **Individual Coverage:** \$750
 - **Family Coverage:** \$1,500

Both plans work with Garner.

Your choice depends on your healthcare needs, paycheck costs and interest in an HSA.

Medical Plan Comparison

The individual and family deductible on the HDHP will increase to comply with IRS minimums.

Feature	Premera Blue Cross HDHP	Premera Blue Cross PPO
Monthly Premiums	<ul style="list-style-type: none">• Single: \$0• Employee + Spouse: \$58.38• Employee + Children: \$45.58• Family: \$109.16	<ul style="list-style-type: none">• Single: \$109.12• Employee + Spouse: \$400.76• Employee + Children: \$336.80• Family: \$654.40
Annual Deductible	<ul style="list-style-type: none">• Single: \$1,750• Family: \$3,500 (Aggregate)	<ul style="list-style-type: none">• Single: \$850• Family: \$1,700 (Embedded)
Out-of-Pocket Max	<ul style="list-style-type: none">• Single: \$3,000• Family: \$6,000 (Aggregate)	<ul style="list-style-type: none">• Single: \$2,250• Family: \$4,500 (Embedded)
Primary & Specialist Care	10% coinsurance after deductible	\$15 copay (no deductible)
Urgent Care	10% coinsurance after deductible	\$15 copay (no deductible)
Emergency Room	10% coinsurance after deductible	\$100 copay, then 10% coinsurance after deductible
Prescription Drugs	<ul style="list-style-type: none">• Tier 1: 10% after deductible• Tier 2: 10% after deductible• Tier 3: 10% after deductible	<ul style="list-style-type: none">• Tier 1: \$10 copay (no deductible)• Tier 2: \$20 copay (no deductible)• Tier 3: \$40 copay (no deductible)
HSA Eligibility	F5 contributes \$750 (single) or \$1500 (family)	Not Eligible



Get reimbursed when you see the best doctors



Benefit amount



\$1,250

for Individuals



\$2,500

for Families

What's covered?

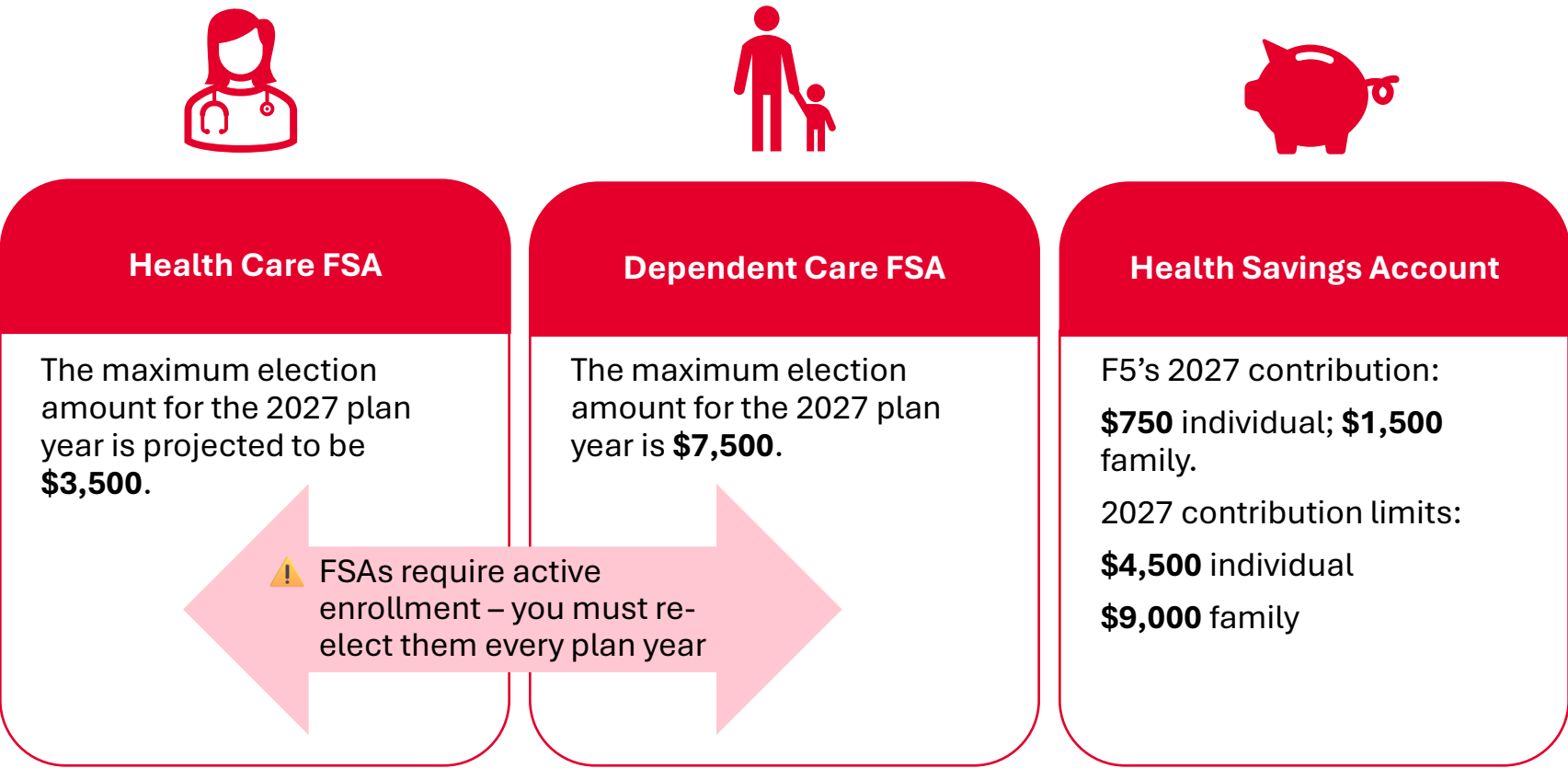
- Office Visits
- Imaging
- Lab Work
- Procedures
- Prescriptions
- Urgent Care up to 100%
- Emergency Care up to 50%

Note: Add to Care Team before your visit to ensure it's approved for Garner

Your benefit is active 01.01.2027-12.31.2027*

FSA & HSA Contributions and Limits

Your 2027 elections take effect January 1. FSAs require active enrollment each plan year.



What Resets January 1

Plan	Jan 1, 2027
HDHP deductible \$1750/\$3500	Reset
HDHP OOP max \$3000/\$6000 INN	Reset
PPO deductible \$850/\$1700 INN	Reset
PPO OOP max \$2250/\$4500 INN	Reset
Dental & vision benefits Coverage through Dec 31, 2027	No reset Next reset: Jan 1, 2028

PPO only: eligible Oct–Dec 2026 deductible expenses carry over. This does not apply to the HDHP.

Benefits Resources

We've got you covered. Use the resource that best fits your question.



MyBenefits

Central hub for benefits info, plan details, enrollment resources, and important contacts.

URL:

<https://f5.mybenefits.life/>



Carly

Ask Carly questions about eligibility, coverage, enrollment rules, and other benefits topics.

Available through **MyApps** or in Teams



Health Advocate

Help finding doctors, understanding coverage, claims, Medicare, etc.

Call **866.695.8622** or visit <http://healthadvocate.com/f5>

(code: N65VKYV).



Navitus & Archimedes

Pharmacy services, online tools, and personalized support.

Call Navitus Customer Care at **855.673.6504** (24/7)



Benefits Team

Questions that require personalized assistance or need support that isn't addressed through other resources.

Benefits@F5.com

Completing Open Enrollment in Workday

Complete means submitted. Check “I Accept,” click Submit and save your confirmation.



Review Current Elections

1

Workday >
Personal >
Benefits > View
Benefit Details



Open the OE Task

2

Go to My Tasks
inbox in Workday
or use the email
link



Make Your Elections

3

Review plans,
dependents,
accounts and
optional benefits



Submit Your Elections

4

Check “I Accept”
and click Submit
before the
deadline



Save your proof

5

Save proof of
enrollment

You're Ready for Open Enrollment

Remember these four things

- ✓ **Enrollment closes November 17 at Noon PT**
- ✓ **FSAs require active enrollment for 2027**
- ✓ **Pharmacy benefits move to Navitus & Archimedes January 1**
- ✓ **Pharmacy users: watch for communications**

Read pharmacy messages and follow any instructions you receive.

