



It's time to enroll
in benefits for the
2026 plan year!

2026 OPEN ENROLLMENT HIGHLIGHTS

Open enrollment is from December 1st through December 8th!

ACTIVE OPEN ENROLLMENT!

*This means every benefit eligible employee **MUST** make an election during the Open Enrollment period, regardless of whether or not you are currently enrolled in benefits. If you do not make an election during this time, you will **NOT** be enrolled in coverage in the new plan year, effective January 1, 2026.*

REMINDERS!

*The Flexible Spending Account for the 2026 plan year must be updated by going to your Paychex Flex dashboard where you enter your hours in **Time & Attendance**, once there click on the **"PBA Benefits Account"** tab. On this tab, you can update your current enrollment or if you do not participate in Flexible Spending currently, you can enroll through there by click on **"Enroll Now"**. If you have any problems, please contact Beverly Adler at **973.396.3517** or **badler@windmillvitamins.com** if you need to make any updates/changes for the 2026 plan year.*

Benefit Highlights

MEDICAL AND PRESCRIPTION DRUG PLANS

New Plan options!

The medical coverage will remain with Aetna. You will have the option to choose from two plans: the **OAMC HDHP with HSA** and **EPO**. There will be plan changes for the EPO plan. Please refer to the benefits guide to review the changes.

Health Savings Account

For only those enrolling in the OAMC HDHP with Health Savings Account (HSA), you will be automatically enrolled in the HSA and put aside any pre-tax funds and save for any eligible expenses through Inspira, Aetna's preferred HSA partner. Please see the guide for additional information.

DENTAL PLANS

The dental coverage will remain with Aetna for the 2026 plan year. You will have the option to choose from two plans: the **DHMO** and **DPPO**.

VISION PLAN

The vision coverage will remain with Aetna for the 2026 plan year with no plan changes.

HEALTHCARE & DEPENDENT CARE FSA

A Healthcare FSA is used to reimburse out-of-pocket medical expenses incurred by you and your dependents. The maximum you can contribute to the Healthcare FSA in 2026 is \$3,400. **A Dependent Care FSA** is used to reimburse expenses related to the care of eligible dependents. The maximum that you can contribute to the Dependent Care FSA is \$7,500 if you are a single employee or married filing jointly. If you are a married employee filing separately the maximum you can contribute is \$3,750. FSA accounts do not roll over each year, you **MUST** make a yearly election during the open enrollment period.

LIFE & DISABILITY

New Carrier and Plans!

Life and disability coverage will be moving to Lincoln Financial for the 2026 plan year. Windmill will continue to pay 100% of the premium for the Lincoln Financial Life, AD&D, and Long-Term Disability Benefits. Additionally, there will be two new offerings, voluntary life and voluntary Short-Term Disability, please refer to the benefit guide for additional information.

GOOD NEWS! During open enrollment, employees will be permitted to enroll in benefits, not to exceed the Guaranteed Issue amount without submitting Evidence of Insurability (EOI). Any elections exceeding the Guaranteed Issue amount will require EOI to be submitted and approved by Lincoln.

BENEFITS MAC

Need help navigating your benefits? The Benefits Member Advocacy Center, provided by our benefits consultant Conner Strong & Buckelew, allows you to speak to a specially trained and experienced Member Advocate who can assist with benefit claims issues, coverage questions, and enrollment inquiries. Member Advocates are available Monday-Friday, 8:30 am to 5:00 pm EST. Call **800.563.9929** or submit a request online at www.connerstrong.com/memberadvocacy.

Online Benefit Resource: BenePortal

BenePortal is a valuable online resource that houses all our benefit program information. It's your one-stop-shop for all benefits-related information, downloads including plan summaries, detailed plan documents and much more! You and your family can access BenePortal anytime at www.windmillbenefits.com.

Voluntary Benefits

COMMUTER BENEFITS

Commuter benefits will continue to be administered by ConnectYourCare. The IRS allows up to **\$340 per month** to be deducted pre-tax from your paycheck for commuter costs, and up to **\$340 per month** pre-tax from your paycheck for parking costs.

LEGAL PLAN

IDIQ will continue to administer the Legal Plan. A legal plan will provide you access to attorneys in an affordable way. These services are prepaid through a bi-weekly payroll deduction of **\$6.90**.

ID THEFT & CREDIT MONITORING

IDIQ will continue to administer the ID Theft & Credit Monitoring benefits. Credit monitoring is the only automated way to keep a constant eye on your credit so you can be made aware of any changes that could signal identity theft right away. These services are prepaid through a bi-weekly payroll deduction of **\$5.52**.

COLONIAL LIFE PRODUCTS

These plans are designed to supplement your current plans and offset out-of-pocket expenses relayed to an unexpected accident, sickness or hospital stay. Products available include:

- Short-Term Disability
- Life Insurance
- Accident Insurance
- Cancer/Critical Illness Insurance
- Hospital Confinement Indemnity Insurance

For more information please email lisa@coloniallife.com or call **856.983.9600**.



AFLAC RESOURCES

Traditional insurance pays doctors and hospitals, Aflac pays you. That means you can use your benefits any way you life, whether it's to pay leftover medical bills or any other expenses you may have. Products available include:

- Accident
- Cancer/Specified Disease
- Hospital Confinement Indemnity
- Juvenile Life
- Short-Term Disability
- Whole or Term Life

For more information please contact your Aflac representative Bradley Schurter directly at bradley_schurter@us.aflac.com or call **973.713.2257**.

For additional details on any of these benefits please reference the Benefits Guide.