SOUTHERN LAND COMPANY

IT'S TIME FOR 2026 OPEN ENROLLMENT!

NOVEMBER 17 – NOVEMBER 26, 2025

This year's Open Enrollment will be **PASSIVE** for your medical/prescription drug, dental, vision, life, accidental death and dismemberment (AD&D), and disability benefits. This means that if you do not make any changes to your current benefit elections or waive coverage in your UKG portal by November 26, your benefits will automatically roll over for the January 1, 2026 plan year. **However, the Health Savings Account (HSA), Dependent Care Reimbursement Account (DCRA), and Commuter Reimbursement Account require re-enrollment and will not automatically roll over. To continue participating in these benefits for 2026, you MUST re-enroll during Open Enrollment.**

IMPORTANT 2026 HIGHLIGHTS

- Your per-pay medical/prescription drug, dental, and vision contributions can be found in the 2026 Employee Benefits Guide.
- Your medical/prescription drug and dental coverage will remain with Blue Cross Blue Shield of Tennessee (BCBST).
  - **Per 2026 IRS Guidelines:** The in-network and out-of-network deductible will increase to $1,700 individual/$3,400 family
  - **ID Cards:** If you are not making changes to your current elections for the January 1, 2026 plan year, you will not receive a new ID card from BCBST. If you are a new enrollee, or are making changes to your current elections, you will receive a new ID card in the mail for the January 1st plan year. You can also access a digital copy through your member portal online or in the mobile app:
    - Log in at www.bcbst.com with your username and password
    - Once logged in, your name and subscriber ID number will appear
    - Select ID Card to print or save a digital copy for future use
- Health Savings Account (HSA) requires annual re-enrollment and will not roll over automatically
  - For 2026, contribution limits will increase to $4,400 (individual) and $8,750 (family)
- Dependent Care Reimbursement Account (DCRA) requires annual re-enrollment due to IRS regulations
  - For 2026, the contribution limits have increased to $7,500 for individuals or those married filing jointly, and $3,750 for those married filing separately
  - **Reminder:** The use-it-or-lose-it rule applies, meaning any unused funds will be forfeited at the end of the plan year
- Commuter Reimbursement Accounts require annual re-enrollment due to IRS regulations
  - For 2026, the contribution limits have increased to $340 per month for transit and parking expenses
- Your vision coverage will remain with VSP with no plan design or contribution changes
- Basic and Voluntary Life/AD&D and Long-Term Disability coverage will continue through Prudential with no plan design changes
  - If applying for Voluntary Life and EOI is required, you must complete in a timely manner
  - Prudential must approve your submitted EOI before coverage can take effect
- Important notices, disclosures, and updated Summary Plan Descriptions (SPDs) for Southern Land Company's benefits are available on BenePortal or by contacting People & Culture at sheri.savely@southernland.com.

OPEN ENROLLMENT PRESENTATION

- Southern Land Company is providing an Open Enrollment presentation on BenePortal. This recorded presentation offers an excellent opportunity for you and your dependent family members to walk through the benefits guide at your convenience.

OPEN ENROLLMENT INFORMATION

- Enrollment will take place through the UKG portal, and you must complete your online enrollment by November 26th.
- Take time to review the benefit options available to you. If applicable, be sure to discuss them with your eligible family members. Additional information on the benefits described herein can be found within your 2026 benefits guide and BenePortal.
- If you wish to make changes to current benefit elections or newly elect benefit(s), you MUST do so before the open enrollment window closes on November 26, 2025.

  * Please note, the HSA, DCRA, and Commuter Reimbursement Account elections will NOT roll over. You must re-enroll during this year's Open Enrollment to keep these benefits.

BENEFITS MAC

For any questions regarding coverage or plan benefits, you may contact the Conner Strong & Buckelew Benefits Member Advocacy Center (Benefits MAC), at 800.563.9929 (Monday through Friday, 7:30am to 4:00pm CST) or visit **www.connerstrong.com/memberadvocacy**

BENEPORTAL

BenePortal is Southern Land Company's virtual employee benefits portal, providing access to the company's benefits, health and wellness information, and a wealth of additional tools and resources. Employees and eligible dependents can access benefit plan information 24/7.

Scan the QR code to access the BenePortal today!

IMPORTANT ACTION ITEM!

Electing a beneficiary for your life insurance and 401(k) is a simple way to ensure your benefits are directed according to your wishes. Please review and update your beneficiaries (if applicable) for the January 1, 2026 plan year in your UKG portal.