

YOUR 2027 BENEFITS

See what's new and changing.

There are several changes to your UNFI benefits for 2027. These updates are focused on creating a streamlined benefits experience and providing meaningful support to help you and your loved ones thrive at every stage of life.

Get started.

Review this Highlights Guide to understand key changes to your 2027 benefits. For more information, refer to your 2027 Benefits Guide at benefitsguide.unfi.com, available in late October.

Thinking of keeping things the same this year?

Your current elections will roll over – except HSA and FSA contributions and the spousal surcharge certification.

Manage Your Benefits on UNFIBenefits.com

To make it easier to manage your benefits, UNFI is introducing a new benefits administration platform on November 4: **UNFIBenefits.com** (BenefitsGO by Empyrean). It will replace the HR Self-Service Portal and the Associate Contact Center. During Annual Enrollment, you'll use **UNFIBenefits.com** to select your 2027 benefits. Plus, it has a built-in tool to help guide your benefit decisions.



Starting November 4, register on **UNFIBenefits.com** (BenefitsGO by Empyrean) using Employer Code: **964262**.

Changes to Your Medical Plan

As the cost of health care continues to rise, UNFI is updating the medical plans to help keep your benefits affordable and sustainable for the future. These changes help us provide a better experience for all associates and their families, while protecting the long-term strength of our benefits. This year, it's especially important to review your benefits closely.

Deductibles will increase. Here are the in-network medical deductibles for 2027 (Associate-Only/Associate and Family):

- **HDHP Basic:** \$6,000 / \$12,000
- **HDHP w/ HSA:** \$2,000 / \$4,000
- **EPO:** \$2,000 / \$4,000
- **PPO:** \$2,000 / \$4,000

Certain copays will increase. Changes will depend on the medical plan you choose. In addition, the EPO medical plan will change to a copay model for prescriptions.

Review 2027 medical plan details on the HR Self-Service Portal. Starting November 4, you can also view these details on **UNFIBenefits.com** (BenefitsGO by Empyrean).



Compare costs, networks and how each plan fits your expected health care needs to help you make the best choice.

Contribution Rates

Medical rates may increase or decrease based on the plan and coverage level you choose. There are no changes to your other benefit rates.

Review 2027 rates on the HR Self-Service Portal. Starting November 4, you can also view rates on **UNFIBenefits.com** (BenefitsGO by Empyrean).



Kaiser is Expanding

Kaiser HMO coverage will be available to associates in select areas of Colorado, Georgia, Maryland, Virginia and Washington, D.C. Deductibles and out-of-pocket maximums will increase for 2027 (Associate-Only/Associate and Family):

Deductibles

- **Kaiser HMO, continental U.S.:** \$2,000 / \$4,000

Out-of-Pocket Maximums

- **Kaiser HMO, continental U.S.:** \$6,000 / \$12,000
- **Kaiser HMO, Hawaii:** \$2,500 / \$7,500

Pharmacy Benefits Manager

To help manage prescription drug costs and support your access to the medications you need, UNFI is partnering with a new pharmacy benefits manager: **Judi Rx**. You can fill prescriptions at participating retail pharmacies or have eligible long-term medications delivered to your home.

With Judi Rx, you will still have access to Rx Savings Solutions, but you will lose access to Express Scripts, SaveOnSP, Keenan/US-Rx Care and Accredo Specialty Pharmacy.



Watch for your new ID card at the end of 2026/early 2027. Make sure your pharmacy is in the Judi Rx network to get the best pricing on your prescriptions.

Increased Health Savings Account (HSA) Contribution Limit

An HSA is a smart way to save and pay for eligible health care expenses tax-free, now and in retirement. For 2027, you may contribute up to \$4,500 for Associate-Only coverage and up to \$9,000 for other coverage levels, per IRS maximums. If you are age 55 or older in 2027, you may contribute an additional \$1,000 to your HSA.



If you want to contribute to an HSA in 2027, you must make an election during Annual Enrollment.

UNFI's HSA Contribution

Starting January 1, 2027, UNFI will no longer make a contribution to your HSA. UNFI's HSA contributions have been valuable for associates; however, discontinuing the HSA contribution helps manage overall plan costs while allowing UNFI to continue offering comprehensive benefits and wellbeing resources.

Increased Health Care Flexible Spending Account (HCFSAs) Contribution Limit

Contribute up to \$3,400 and carry over up to \$680 to 2027. Any remaining balance will be forfeited.

NOTE: If you enroll in the HDHP and have an HSA, you are eligible for a Limited Purpose HCFSAs.

Increased Dependent Day Care/Eldercare Flexible Spending Account Contribution Limit

Contribute up to \$7,500, or \$3,750 if married and filing separate tax returns. Any balance at the end of the year will be forfeited.



If you want to contribute to an FSA in 2027, you must make an election during Annual Enrollment.

Enhanced Support for Your Mental Wellbeing

UNFI's new Employee Assistance Program (EAP) provider, Lyra Health, will offer expanded and more personalized mental and behavioral health resources. You and your loved ones can get free expert support, including up to eight sessions, per person, each year with licensed professionals to help you manage stress, strengthen your resilience and more.

