

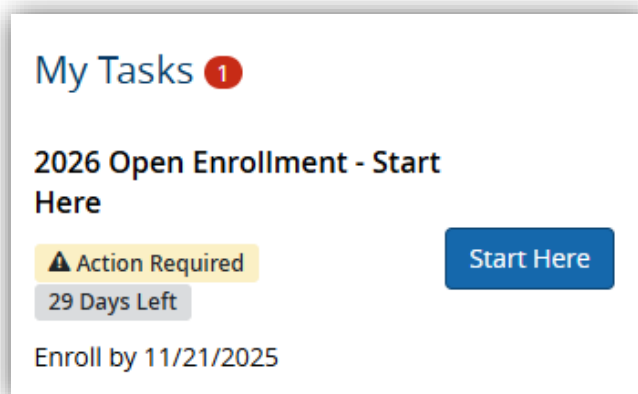
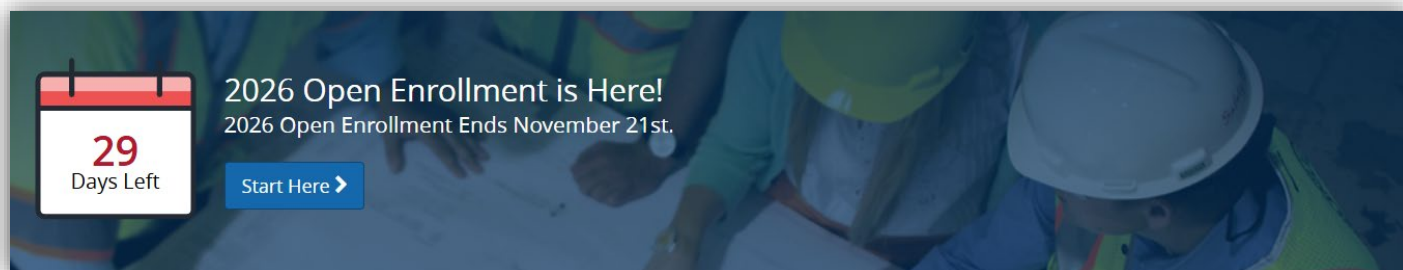
## This guide includes:

- Navigation to and through your Open Enrollment event.
- Dependent Verification
- The process for new hires who start during Open Enrollment and need to complete both events.
- How to make an FSA-only Open Enrollment change and keep your other benefits the same without reviewing all coverages.

If you have any questions about the information provided in this guide, please reach out to the Benefits Team at [benefits@arco1.com](mailto:benefits@arco1.com)

## Open Enrollment Navigation

1. Navigate to your My Benefits Portal through UKG. Please see the [My Benefits Portal Access Guide](#) for detailed instructions.
2. Once you land on the My Benefits homepage, you will see a banner at the top of the page notifying you that you are eligible to complete your Open Enrollment Event. You will also see a notification under your My Tasks on the right-hand side of your home page. See the examples below. Click the "**Start Here**" button to open the event.



3. You then see the Open Enrollment welcome screen. Please review the important details provided prior to moving on to the event. Please note the third paragraph, which explains that you will need to verify any dependents you will be adding to the medical, dental, or vision coverages. Please see the [Dependent Verification Guide](#) for the detailed process and what documentation is required. You will have the option to upload the documentation as soon as you complete your enrollment or until the dependent verification deadline of **December 1<sup>st</sup>, 2025**. Dependents who are not verified will not be added to your coverage.

## Benefit Enrollment

This Open Enrollment period begins **November 10th** and ends midnight CST/10:00pm PST/1:00am EST on **November 22nd**. During the enrollment period, you can enroll, cancel, waive, enroll additional eligible dependents, or make other necessary changes to your benefit plans. The changes made during Open Enrollment will be effective January 1, 2026. As a reminder, you will have to wait until next year's open enrollment or until you have a qualifying life event to make changes to your coverages after the enrollment period ends.

As a reminder, associates will have the ability to renew their benefits elections through a passive enrollment. This means that for those associates who do not wish to make any changes to their current elections, all of your current benefit elections will roll forward with the exception of flexible spending accounts (FSA). **You must re-enroll in an FSA each year.** If you don't wish to make any changes or enroll in an FSA for 2026, you do not have to complete open enrollment.

If you are planning on adding dependents during this time, please have their date of birth, SSN, and a document verifying their dependent status. Please note that you can complete your enrollment and upload your verification documents later. The due date for dependent verification is **December 1st, 2025**.

Once you have completed your 2026 Open Enrollment elections, you will be prompted to submit your elections for approval. If you need to stop and exit Benefitsolver, your changes will be saved up to the last step you completed.

Start Enrollment >

4. You will be introduced to Sofia. She is your virtual benefits assistant. You can ask her a question at any point during your enrollment, and she will provide you with an answer or resource.

Hi, I'm Sofia, your trusted benefits advisor!



Consider me your trusted benefits guide as you make your way through your benefits elections. If at any point you have a question, simply click on the **"Ask Sofia"** link in the upper left hand corner of the page.

As an automated, personal benefits assistant, I'll do my best to answer your questions quickly. However, if I'm unable to assist, I'll get you connected to someone who can.

Let's get started!

Start Enrollment



Ask Sofia



What can I help you with today?

What kind of questions can I ask you?

Where can I view my current elections?

5. The next page will be your personal information. Please review for accuracy. If your personal information needs to be updated, please update in UKG after submitting your enrollment.

## About You



### Your Information

6. Next, you will review your dependents and add any new dependents at this time. You will add each dependent individually. Please ensure you have their Social Security Number and Date of Birth added to their dependent profile. If you need to add a dependent, click on the button **+ Add a New Dependent**.

## Your Family



### Review Your Dependents

Please add/edit your dependent information.

Name	Relationship	Gender	Date of Birth	
Christopher C...	Spouse	Male		<a href="#">Edit</a>
	Child	Male		<a href="#">Edit</a>
	Child	Female		<a href="#">Edit</a>


[+ Add a New Dependent](#)

[< Back](#)


[Looks Good >](#)

7. After adding your dependents, you will be asked how you would like to complete your enrollment. You will have three choices, as shown in the example below.


How would you like to enroll?



**I'd Like Help Choosing Plans**  
Help me find plans that best match my needs



**I Know What I Want**  
I know which plans I'd like to enroll in



**Keep The Same Plans**  
I just want to re-enroll in my current plans

Choose this option to take a short questionnaire and receive best match benefits based on your answers.

[< Back](#)[Start Enrollment >](#)

- Please note that if you added new dependents, you will only see **the I'd Like Help Choosing Plans** and **I Know What I Want** options.
  - a) **I'd Like Help Choosing Plans** – If you would like assistance deciding which insurance plans are right for you, you can use this support tool. This tool will ask a series of questions about your lifestyle and then make recommendations for which plans you should enroll in. You can choose to decline or accept each recommendation.
  - b) **I Know What I Want** – You will be taken through each coverage ARCO offers and will accept or waive coverage.
  - c) **Keep the Same Plans** – You will be taken to the summary screen to see a full view of all plans you are enrolled in, and all plans that ARCO offers. You can still make edits to your coverage on the summary screen by clicking the **Edit** button to the right of the coverage. This option may be the quickest way to make one or two changes and submit your elections. This option would also be the quickest way to re-enroll in an FSA account for 2026 if that is the only action needed to take during open enrollment. **Please note:** you will not see this option if you are adding a new dependent, since you will need to add them to each coverage during the event.

8. Once you select your coverages, you will be taken to the review. Here you can review all coverages selected and waived. Please make sure to click the **Approve** button at the bottom of the review page to complete your Open Enrollment event.

## Review Enrollment



You're almost done! Please review your enrollment below.

You must click the **Approve** button before you will be enrolled in any plans.

▶ About You

▶ Dependents - 3

▶ Beneficiary Information

## Your Elections



### Your Employer's Cost

\$902.11

BW1

This is the total amount your employer will be paying for these benefits to lower your overall cost.

### Total Cost

**\$279.25**

BW1

\*Total associate cost represents the total approved cost of benefits included on the summary. Other benefits not displayed are not included.

The information submitted may be subject to further review and/or approval. The deduction amounts are based on rates and calculations stored in the Benefitsolver system at the time of elections. To verify actual elections and/or deduction amounts, please contact your benefits administrator.

Employer remains responsible for any and all loss or damages, and in no event shall Businessolver be liable for any amount, including, but not limited to, insurance premiums, stop-loss deductibles, reinsurance fees, health plan or other claims, cancellation or reinstatement fees, or penalties, for a failure to pay a carrier/vendor or for failure to provide appropriate billing information in a timely manner, unless such delay is caused by the negligent acts of Businessolver.

Every effort has been made to report information accurately, but the possibility of error exists. In case of any conflict between your benefits election confirmation and an official plan document, the plan document will be the final authority. Please note, some insurance coverage elections only become effective upon approval of your Evidence of Insurability (EOI) by the carrier.

◀ Back

✓ Approve

9. Once your enrollment is complete, you will see a confirmation page with your confirmation number and a PDF of your elections.

**Thank You!**

✓ Transaction Complete [Benefit Summary PDF](#)

Election Information Update Complete

Here is your election update confirmation number, which has also been sent to the Message Center (above). ☐

To review, save or print these elections click on the Benefits Summary PDF button just above your confirmation number.

Return to your benefits home page by clicking "Home" above or to end your session click on "Log Out".

Confirmation Number
263-97-59-8845

## Dependent Verification

Any newly added dependents will need their dependent eligibility verified. This helps ARCO continue to keep costs down for associates by only covering eligible dependents.

- If you add a dependent during the Open Enrollment event, you will be prompted to upload documentation after you submit your changes. You can upload your documents at that time if you have them ready. Please see the example below. If you do not have your documents ready, you will receive several messages to your message center inbox giving you detailed directions on how and where to upload your documentation. The deadline to submit your verification documentation is **December 1<sup>st</sup>, 2025**.

**Action Required**

⚠ Required Action 1 of 1

**We need documents to approve your benefit changes**

You've asked to change your benefits. To move forward, we need to **verify your dependent**. You'll find document requirements and your deadline below.

**Important:** Your changes won't be approved unless we get the required documents by your deadline.

What would you like to do now?


- Ready to upload? Select **Submit Document**
- Need more time? Select **Next** to continue your change request

Access this later

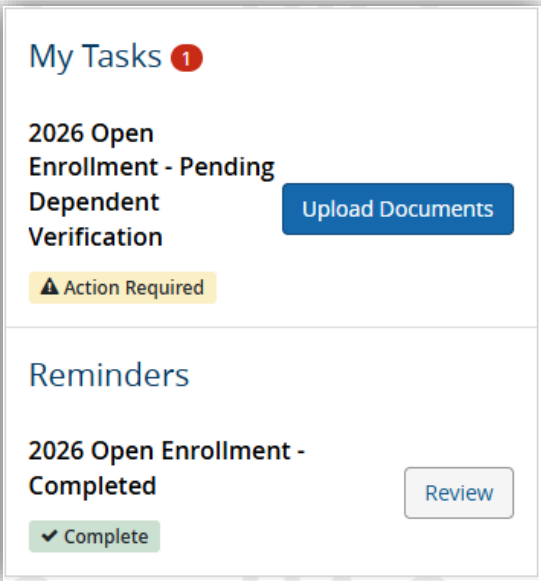
- View your verification letter: Go to **Personal Documents** under your name
- Submit required documents: Select the **verification task** under **My Tasks** or **Profile > Your Dependents**

Have questions?

Click **Sofia** in the bottom-right corner for help.

 Dependents

- You will also have an **Action Required** under your My Tasks section on your My Benefits Homepage, reminding you to upload the required verification documents.



- You will also receive messages to your My Benefits Portal Message Center inbox.
- The deadline to submit your verification documentation is **December 1<sup>st</sup>, 2025**.
- For additional screenshots and guidance on how to upload your verification documents, please review the [Dependent Verification Guide](#).

Relationship	Required Documentation
Spouse	Tax Return identifying dependents from most recent tax filing year OR Marriage Certificate
Ex-Spouse	Divorce Decree
Foster Child	Court documentation confirming legal guardianship showing the employee- and/or verified spouse as the parent
Stepchild	Legal Guardianship Doc OR Birth Certificate
Court Ordered Dependent	Qualified Medical Child Support Order (QMCSO) or National Medical Support Notice (NMSN)
Child - Biological	Birth Certificate (naming the associate as the parent)  Hospital Birth Information - less than 6 months old (naming the associate and/or verified spouse as the parent)  OR  Tax information (naming the associate and/or verified spouse as the parent)

## New Hire Enrollment Period During Open Enrollment

- If you are in your new hire enrollment period during Open Enrollment, you will be given the opportunity to complete both events. Due to your new hire's effective date being earlier than the 1/1/2026 Open Enrollment effective date, you will be required to complete the New Hire Enrollment first. After you complete the New Hire Life Event, you can decide if you want to complete Open Enrollment or not. As a reminder, the elections you selected for your new hire event will automatically roll forward, except for a Flexible Spending Account. You must re-enroll in an FSA each year.
- When you open your New Hire Life Event, you will see two enrollments to complete.

## Benefits Enrollment



### Important! You have two enrollments to complete

Because you have started your enrollment during your Annual Enrollment window, you have two enrollments to complete.

1. New Hire Enrollment
2. 2026 Open Enrollment

### Step 1: New Hire Enrollment

As a newly hired employee, you first need to enroll in your benefits that will cover you for the rest of this plan year.

Coverage will be effective based on  
10/13/2025

[Begin Enrollment](#)

Not Started

### Step 2: 2026 Open Enrollment

Once you complete your enrollment for this plan year, you will need to enroll in your benefits for the following plan year.

If you had added or removed a dependent that is pending approval in the system, you will need to edit your open enrollment elections to add them to coverage

Any add or change in coverage will be effective on  
01/01/2026

[Begin Enrollment](#)

Must Complete New Hire Enrollment First


- **Please note:** if you are adding dependent (s) in your new hire event that need to be verified, you will need to add them to the intended coverage again if you choose to complete the Open Enrollment event due to their pending eligibility status. Since they will not be added to your coverage until their eligibility has been verified, they will not show up as a covered dependent in your open enrollment event. Dependent coverages will be in a pending status for both events until the dependents have been verified.




## 2026 FSA Enrollment

- As mentioned in Step 7, if you want your current enrolled coverages to roll forward and only need to re-enroll in the FSA plan, you can choose the **Keep the Same Plans** option at the beginning of your Open Enrollment event.
  - **Keep the Same Plans** – You will be taken to the summary screen to see a full view of all plans you are enrolled in, and all plans that ARCO offers. You can still make edits to your coverage on the summary screen by clicking the **Edit** button to the right of the coverage. This option would be the quickest way to re-enroll in an FSA account for 2026 if that is the only action you need to take during open enrollment. **Please note:** you will not see this option if you are adding a new dependent, since you will need to add them to each coverage during the event.


How would you like to enroll?



**I'd Like Help Choosing Plans**  
Help me find plans that best match my needs



**I Know What I Want**  
I know which plans I'd like to enroll in



**Keep The Same Plans**  
I just want to re-enroll in my current plans

Choose this option to take a short questionnaire and receive best match benefits based on your answers.

[< Back](#)[Start Enrollment >](#)

If you have any questions about the open enrollment process, please reach out to [benefits@arco1.com](mailto:benefits@arco1.com).