Open Enrollment Portal Navigation Guide

ARCO Benefits

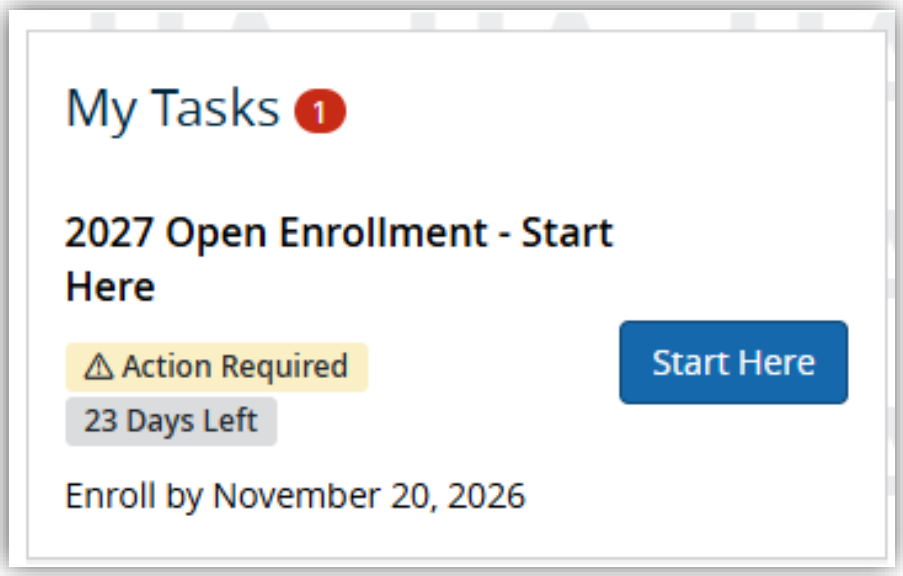
This guide includes:

- 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.

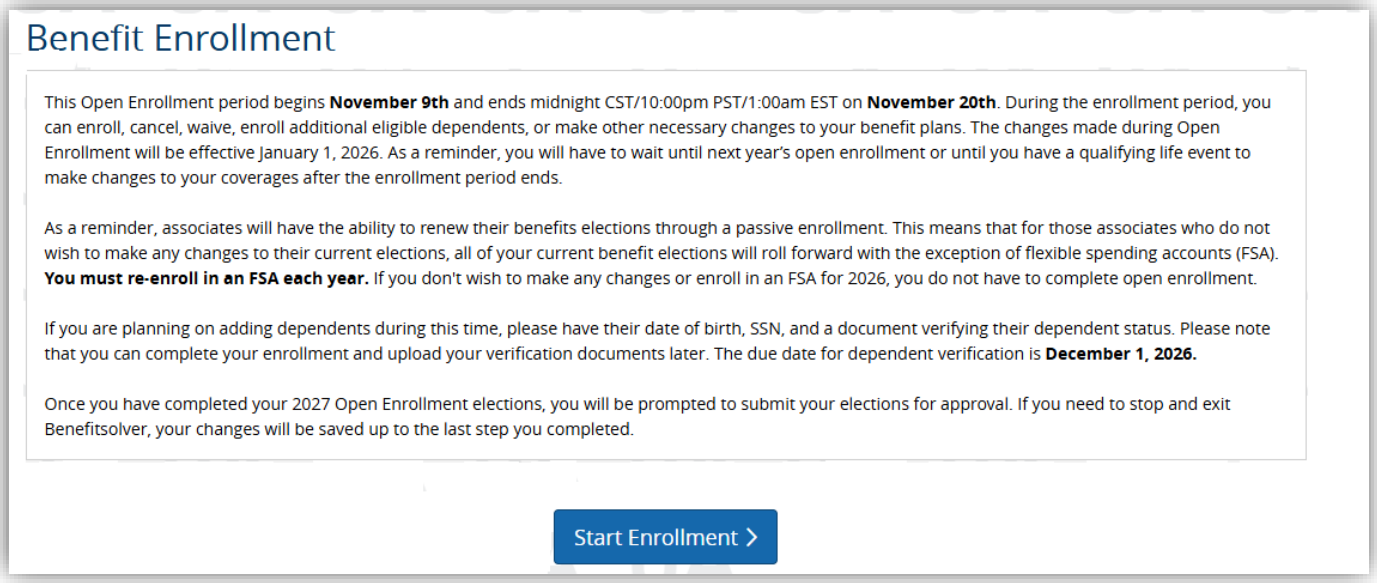
If you have any questions about the information provided in this guide, please reach out to the Benefits Team at benefits@arco1.com

Open Enrollment Navigation

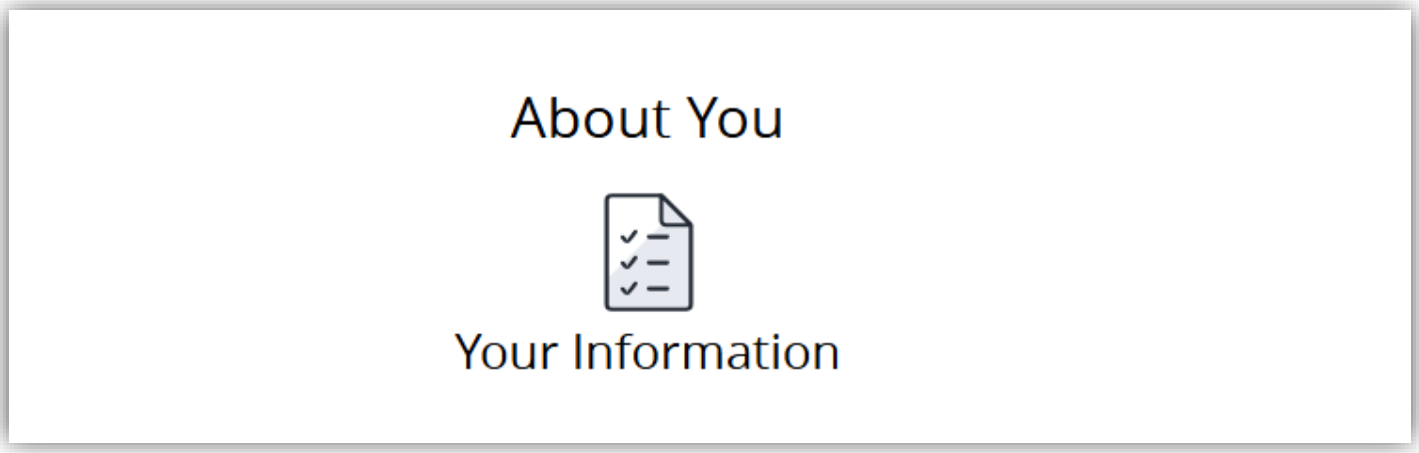
1. Navigate to your My Benefits Portal through UKG. Please see the My Benefits Portal Access Guide for detailed instructions.
2. Once you land on the My Benefits homepage, you will see a notification under your My Tasks on the right-hand side of your home page. See the examples below. Click the **"Start Here"** button to open the event.



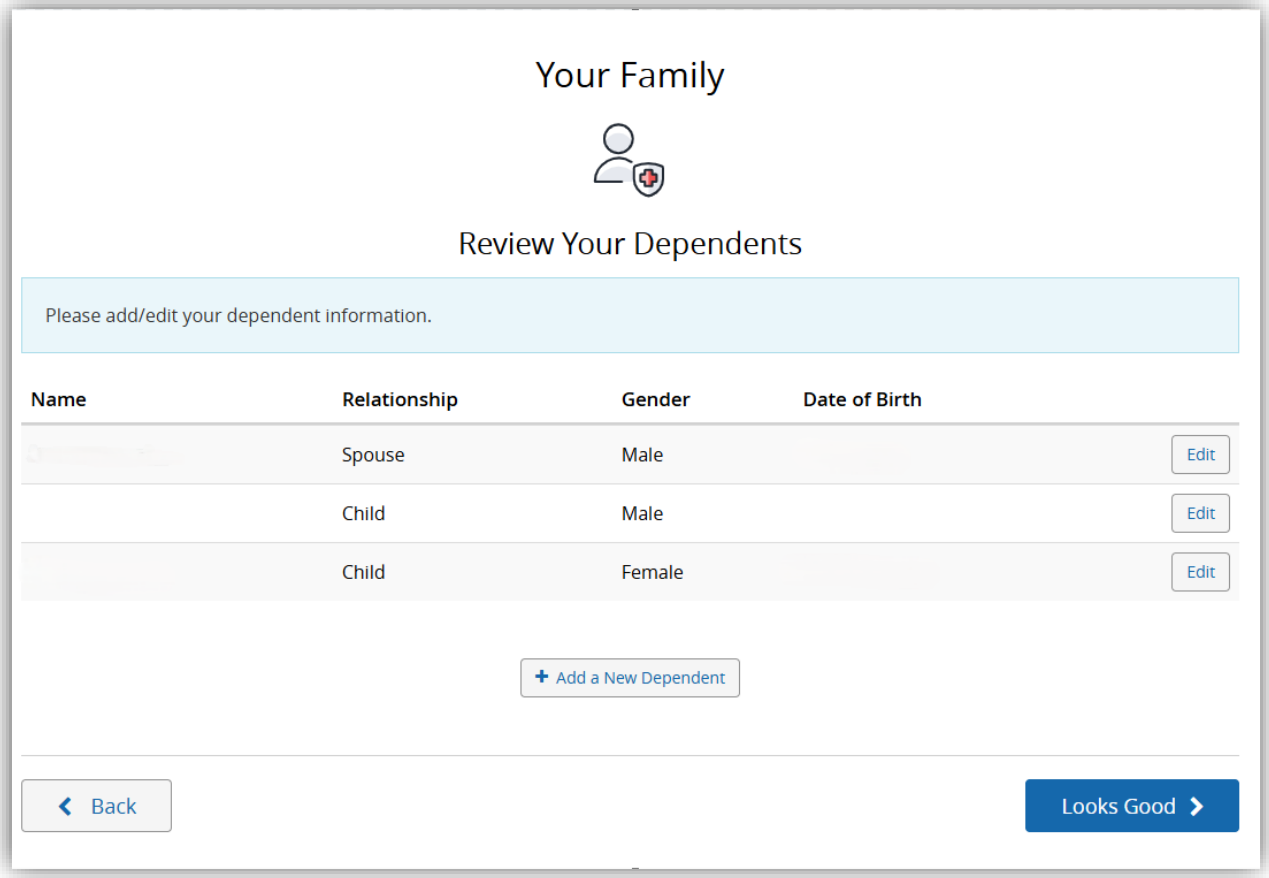
3. You then see the Open Enrollment welcome screen. Please review the important details provided prior to moving on to the event. Please note the third paragraph, which explains that you will need to verify any dependents you will be adding to the medical, dental, or vision coverages. Please see the 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 1st, 2026.** Dependents who are not verified will not be added to your coverage.



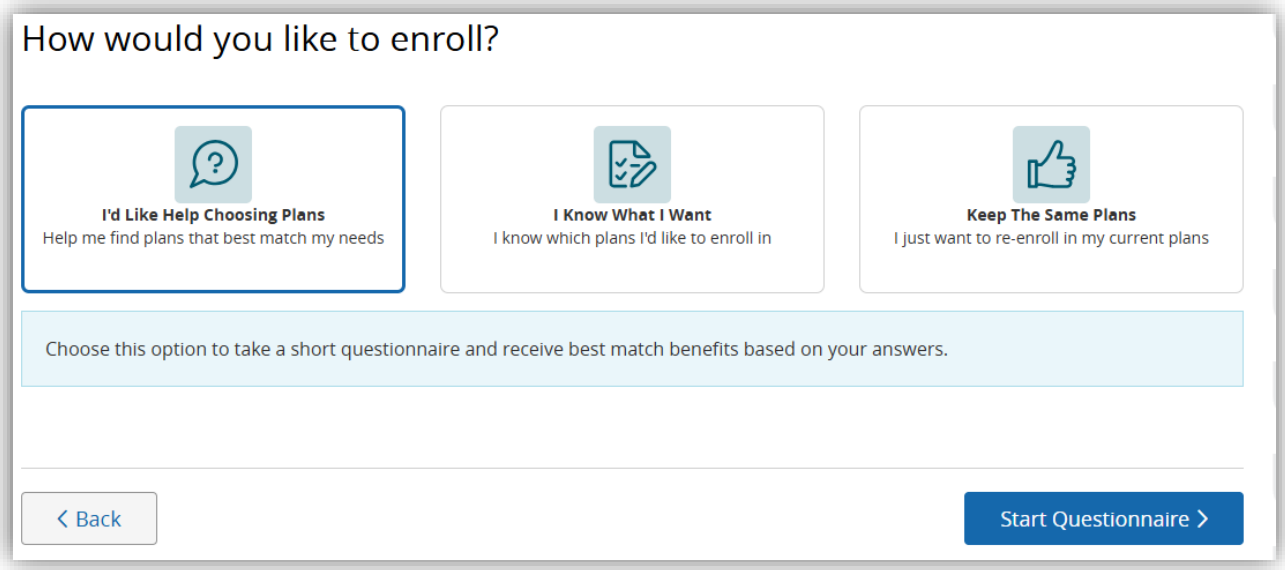
4. The next page will be your personal information. Please review for accuracy. If your personal information needs to be updated, please update in UKG after submitting your enrollment.



5. 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**.



6. 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.



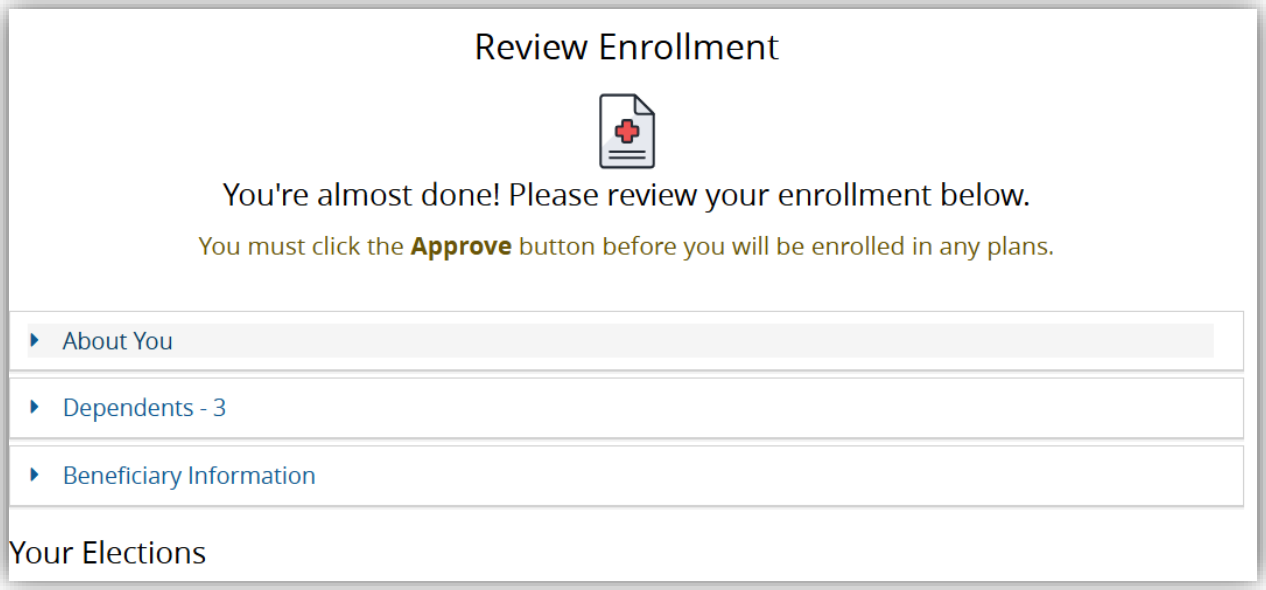
- Please note that if you added new dependents, you will only see **the I'd Like Help Choosing Plans** and **I Know What I Want** options.

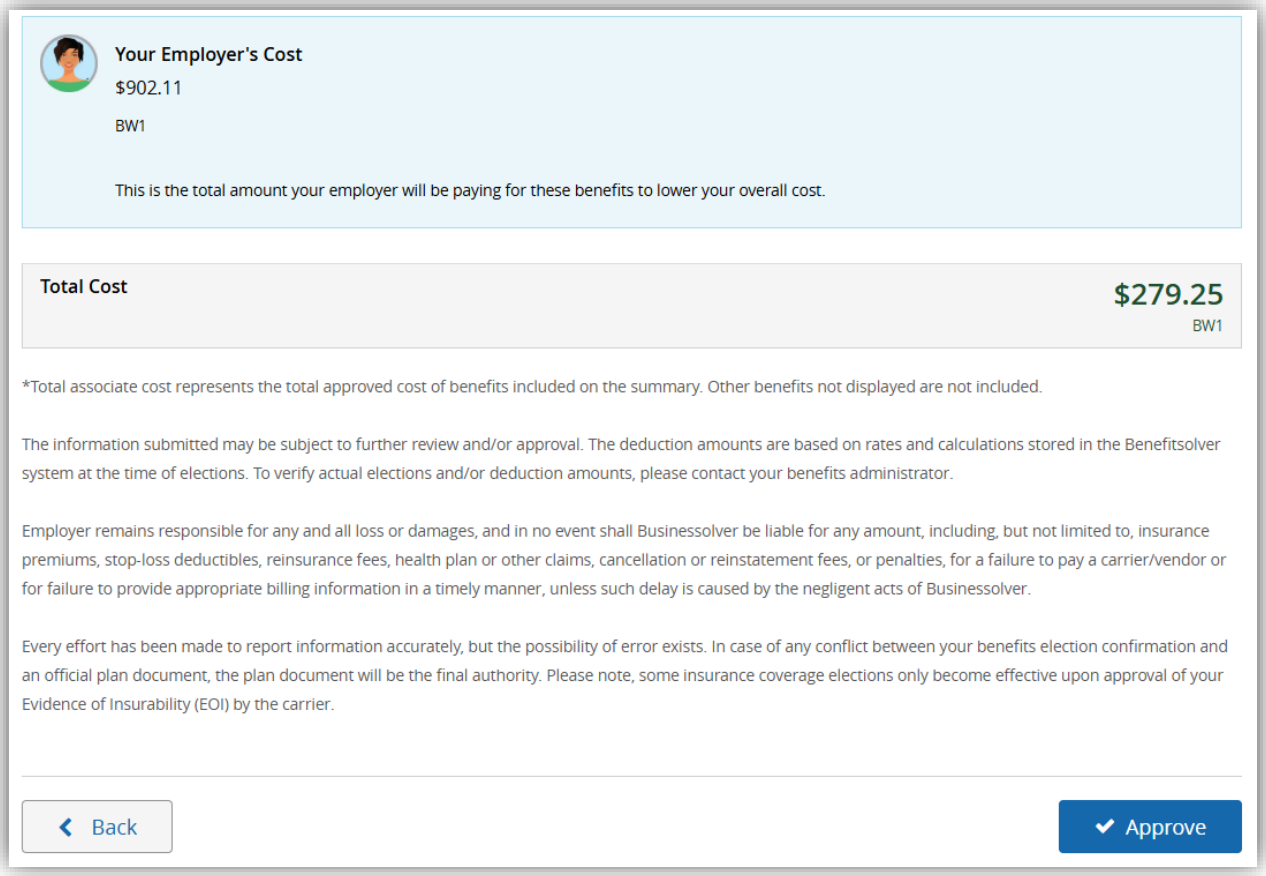
    a) **I'd Like Help Choosing Plans** – If you would like assistance deciding which insurance plans are right for you, you can use this support tool. This tool will ask a series of questions about your lifestyle and then make recommendations for which plans you should enroll in. You can choose to decline 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.

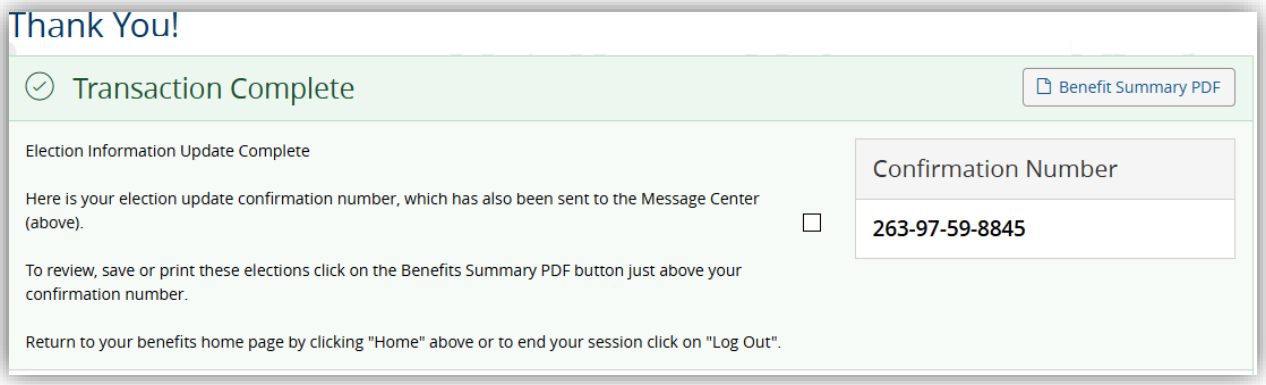
    c) **Keep the Same Plans** – You will be taken to the summary screen to see a full view of all plans you are enrolled in, and all plans that ARCO offers. You can still make edits to your coverage on the summary screen by clicking the **Edit** button to the right of the coverage. This option may be the 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 2027 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.

7. 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.





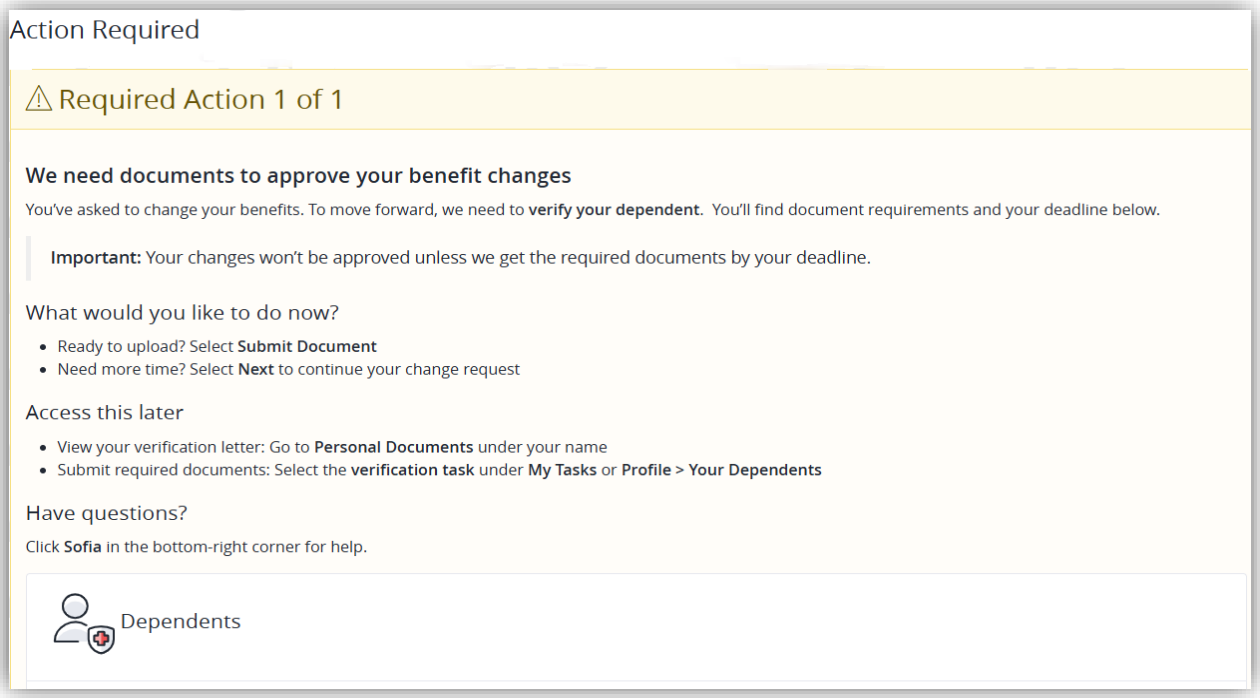
8. Once your enrollment is complete, you will see a confirmation page with your confirmation number and a PDF of your elections.



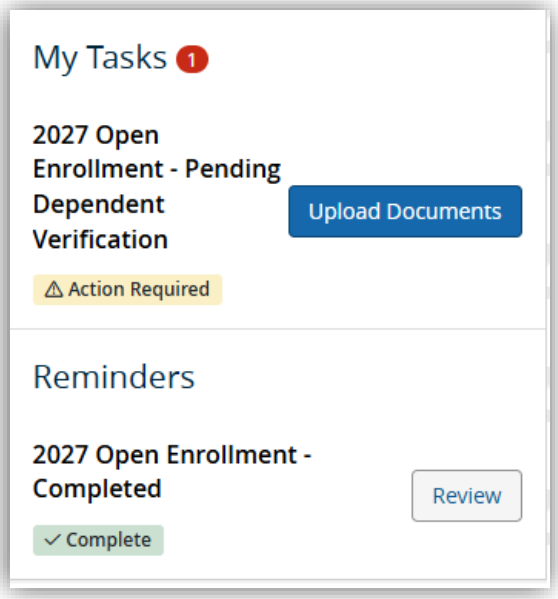
Dependent Verification

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 1st, 2026.**



- 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.

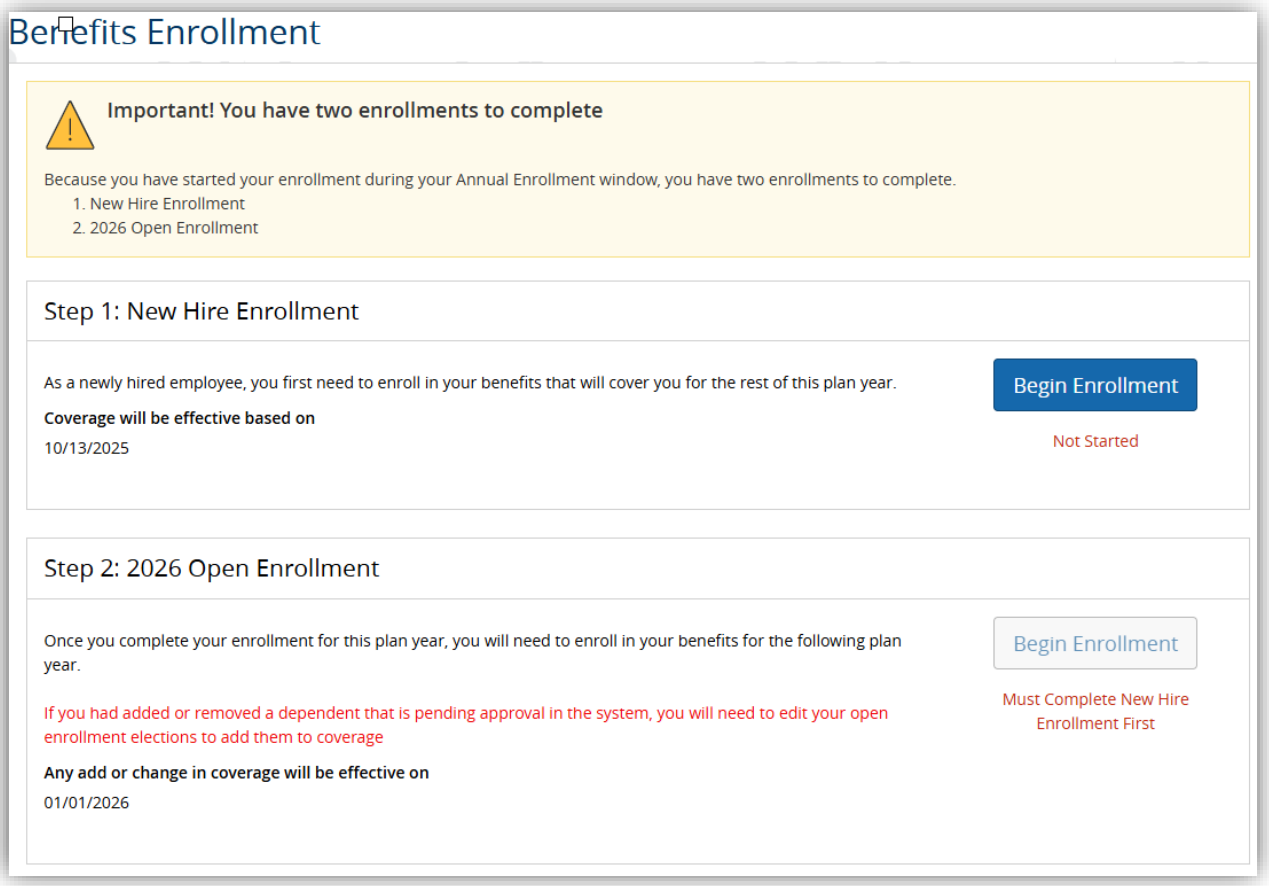


- You will also receive messages to your My Benefits Portal Message Center inbox.
- The deadline to submit your verification documentation is **December 1st, 2026.**
- For additional screenshots and guidance on how to upload your verification documents, please review the Dependent Verification Guide.

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

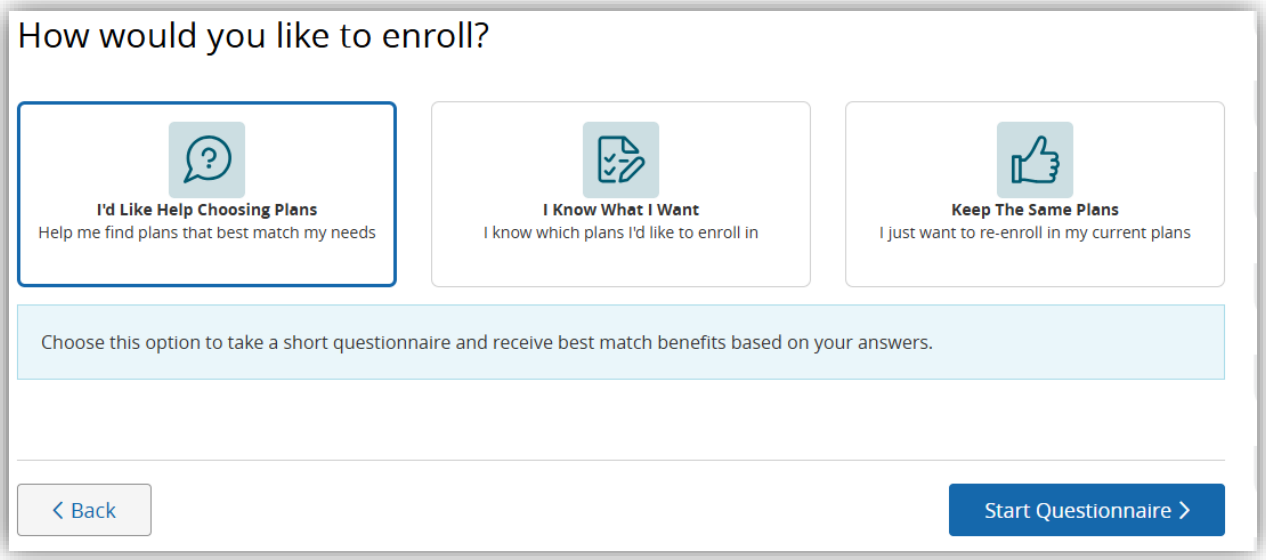
- If you are in your new hire enrollment period during Open Enrollment, you will be given the opportunity to complete both events. Due to your new hire's effective date being earlier than the 1/1/2027 Open Enrollment effective date, you will be required to complete the New Hire Enrollment first. After 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.



- **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.

2027 FSA Enrollment

- As mentioned in Step 6, 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 2027 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.



If you have any questions about the open enrollment process, please reach out to benefits@arco1.com.