2026 SCA Benefits Open Enrollment details

Every year, we evaluate the benefits we offer to our employees, incorporating employee feedback from the Global Employee Engagement Survey, townhalls, and other channels, then apply our values to enhance these benefits. This year is no exception.

Starting Monday, October 20, you can explore and learn about our great benefits improvements during the Benefits Open Enrollment period, which runs through Friday, October 31. This is your time to make changes to benefit elections, including coverage for qualified dependents.

You can find helpful information below to assist you with your enrollment.

Note: Some links in this document require access to the Maximus network. We want you to be able to connect with benefits information outside the workplace. On maximus.com/employees, find access to important benefits materials outside of work, as well as a direct link to the benefits portal (Maximus Benefits Center). Bookmark this site and check back often for additional information.

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Our benefits, your journey

Our comprehensive benefits package goes beyond supporting the essential needs of you and your loved ones. It's designed to enrich your life journey now and in the future. Here are our improved benefit options for 2026:

2026 enhancement	Learn more
Complimentary Basic Life and Accidental Death & Dismemberment (AD&D) Increasing benefit to 1x salary at no cost to employees	• Maximus provides eligible employees with **complimentary basic term life and AD&D insurance.** • Basic Life and AD&D are increasing from $20,000 to 1x your annual salary. This valuable benefit helps ensure financial security for your family. Benefits end upon termination or retirement.
Voluntary Employee Life Insurance Increasing maximum benefit from 5x salary to 8x salary	• Voluntary life insurance options for yourself increase from $5,000 increments to $10,000 increments, up to 8x your salary (previous limit was up to 5x your salary).
Voluntary Spouse Life Insurance Increasing increments from $5,000 to $10,000 and increasing maximum benefit	• Voluntary coverage for your spouse or domestic partner's life insurance benefits is increasing from $5,000 increments to $10,000 increments, up to the lesser of 100% of your supplemental life benefit or $150,000, increased from $100,000
Voluntary Child Life Insurance Increasing maximum benefit from $10,000 to $20,000	• You can request voluntary coverage for your child(ren) in either a $10,000 or $20,000 policy for each child instead of the previous $10,000 limit.

<table>
<tr><th>2026 enhancement</th><th>Learn more</th></tr>
<tr><td>Fertility, Adoption, and Surrogacy Program
Increasing lifetime maximum benefit from $10,000 to $20,000</td><td>We’re excited to announce that starting January 1, 2026, eligible Maximus families can receive reimbursement for adoption and surrogacy expenses as part of a $20,000 lifetime maximum benefit - a significant $10,000 increase from the previous limit.
Fertility coverage under the Anthem medical plans will increase from $10,000 to $20,000 lifetime maximum benefit.
WINFertility will provide comprehensive support throughout your journey, including education and claim processing.
Adoption and surrogacy reimbursement is available to all benefits-eligible employees, regardless of their enrollment in Anthem medical plans.</td></tr>
<tr><td>Hello Heart Digital Coaching
Replaces LiveHealth Online Healthy Blood Pressure</td><td>Maximus is empowering our employees and their families enrolled in Anthem medical plans to prioritize their heart health through Hello Heart. This innovative program offers:
Convenient at-home blood pressure tracking
Personalized insights to inform your health decisions
Easy report sharing with your doctor
Closing the care gap with content specifically addressing women’s heart health issues.
By participating, you’ll gain valuable health insights and become eligible for Wellbeing Rewards under Anthem medical plans. Join the movement to better heart health and take a proactive approach to your wellbeing.</td></tr>
<tr><td>MetLife Accident Low Plan
Increased reimbursements for qualified events</td><td>MetLife Accident Insurance helps protect your finances after an accident, so you can focus on your health and recovery without added stress. There will be no rate increase in 2026.
Reimbursements increase for the following events:
Hospital admission: $750 (was $500)
Hospital confinement: $150 (was $100)
Emergency room visit: $75 (was $50).
Emergency care in a physician’s office/urgent care center: $50 (was $25).
Physician follow-up visit: $75 (was $50).</td></tr>
<tr><td>MetLife Accident High Plan
Increased reimbursements for qualified events</td><td>Just like the Low Plan, there will be no rate increase in 2026.
Reimbursements increase for the following events:
Hospital admission: $1,500 (was $1000)
Hospital confinement: $300 (was $200)
Emergency room visit: $150 (was $100)
Emergency care in a physician’s office/urgent care center: $100 (was $50)</td></tr>
</table>

2026 enhancement	Learn more
	• Physician follow-up visit: $100 (was $75)
MetLife Critical Illness Unlimited benefit maximum, separation period decrease	• MetLife Critical Illness Insurance can help alleviate the financial burden that an unexpected illness can bring. There will be no rate increase in 2026. • The benefit maximum increases from 500% of your base coverage to unlimited, meaning you can now receive multiple payouts for covered conditions. Each covered condition includes a base coverage amount, which is paid once eligibility requirements are met. The recurrence separation period decreases from 180 days to 30 days. • Treatment-free period for cancers and tumors decreases from 180 days to 30 days.
MetLife Hospital Indemnity Increased hospital stays and reimbursements for qualified events	• If you're admitted to the hospital for a planned or unexpected visit, MetLife's Hospital Indemnity Insurance provides a lump-sum payment to use however you see fit. There will be no rate increase in 2026. • Hospital stay duration period increases from 31 days to 365 days. • ICU supplemental stay duration period increases from 31 days to 365 days. • Newborn nursery reimbursement increases from $25 to $75 for the MetLife Hospital Indemnity Low Plan and from $50 to $150 for the MetLife Hospital Indemnity High Plan.

Required actions

You must take the following action during the Open Enrollment period for benefits starting January 1, 2026:

- Submit proof of qualifying coverage annually if you want to waive coverage. An official letter from your provider is required for review. Medicare and Medicaid are not considered qualifying coverage for this purpose.
- Choose your contribution amount(s) for your health savings account (HSA), healthcare flexible spending account (FSA), and dependent care reimbursement account. Visit the Spending Accounts Education Center to learn more. Due to IRS regulations, these elections must be made each year during Open Enrollment and do not carry over from one year to the next.
- **All other benefit elections will roll over to 2026** if you do not make any changes.

Note: Once the 2026 Benefits Open Enrollment period ends on October 31, 2025, your elections cannot be changed unless you experience an IRS-qualifying life event (QLE).

As a reminder, we announced in late 2024 that the Purchased Time Off (PPT) policy will retire on December 31, 2025. These changes are based on employees earning significantly more time off throughout the year with enhanced Paid Time Off (PTO) time.

Note: Some links within this communication may be restricted at work, depending on program security requirements. Connect with benefits information outside the workplace (including all the details provided in this communication) by visiting maximus.com/employees.

How to complete your enrollment

To complete your enrollment, visit maximus.com/employees and select **Enter Portal** before **11:59 p.m. ET on Friday, October 31.** For details on how to complete your enrollment, review the Step-by-Step Instructions to Complete Enrollment. The first time you log in, you must select "New User" to create a username and password.

The save-as-you-go feature on the benefits platform automatically saves your selections. No need to worry about formally submitting your changes before the enrollment period is over because the system does it for you. For instance, if you choose a medical plan, your selection stays and auto-completes unless you log back in and change it before October 31.

After enrolling, we recommend saving a copy of the enrollment confirmation page for your records.

Helpful resources

We know that there's a lot to take in. Use these great resources to help you choose for 2026:

- Benefits Guide
- Benefits Contact Information
- Rate Sheets
- Plan Comparisons
- Virtual Benefits Fair Guide
- Step-by-Step Instructions to Complete Enrollment
- Express Scripts Pharmacy Benefits
- FAQs
- List of benefit enhancements
- Earn $500 in Wellbeing Rewards
- SCA Benefits Related Paycheck Entries FAQs
- SCA Paycheck Benefit Deduction Abbreviations
- Benefits Terms Glossary

Watch the following educational videos:

- Recap of common health insurance and benefits key terms (2:34 duration)
- Closer look at various types of health plans that are available (3:47 duration)

- What is an HSA? (3:34 duration)
- Spending Accounts Education Center has a library of videos on HSA, FSA, and HRA
- Basics of Prescription Drugs (1:51 duration)
- How to Use the Prescription Plan (2:52 duration)

Connect with benefits information outside of work

We want you to be able to connect with benefits information outside the workplace. On maximus.com/employees, find access to important benefits materials outside of work, as well as a direct link to the benefits portal (Maximus Benefits Center). Bookmark this site and check back often for additional information.

Who to contact with questions

If you have questions about your enrollment, including enrolling in or updating spending accounts, contact GSA National:

- Maximus Benefits Center
- Available by email at customersupport@gsanational.com
- Available by phone by calling 800.250.2741
- Support is available Monday through Friday, 8:30 a.m. to 7 p.m. ET

Review this list for a complete list of benefit contacts.

Visit our Virtual Benefits Fair

Visit our Virtual Benefits Fair now through the end of the enrollment period (October 31). Explore vendor booths, watch pre-recorded webinars, chat with a Benefits representative during designated hours, and complete a scavenger hunt for exciting prizes. Log in from the comfort of your home or personal device to find out more!

Visit the fair during the enrollment period. To help you explore, refer to the Virtual Benefits Fair Event Guide.

1. Be sure to read the Welcome message and Terms and Conditions.
2. Select **Click Here to Register** (if you haven't registered in previous years).
3. Enter your Maximus email address.
4. Fill in other fields as prompted.
5. Under **Terms and Conditions,** select **Yes** (this allows others to see you and communicate with you within the Fair site only).
6. Click on **Submit,** and you are ready to explore.
7. Note: Chrome, Edge, Firefox, and Safari are the most stable and consistent browsers.

Chat with Anthem and Express Scripts at the Virtual Benefits Fair

Do you have questions about your medical or pharmacy benefits? Get answers by chatting with Anthem and Express Scripts representatives at the Virtual Benefits Fair from **10 a.m. – 12 p.m. and 3 – 5 p.m. ET** on the following dates**:**

- Tuesday, October 21
- Thursday, October 23
- Tuesday, October 28
- Thursday, October 30

To start a chat, visit the Anthem or Express Scripts vendor booths in the Vendor Hall and select **click to chat live**.

What's a fair without prizes?

We may not offer corn dogs or funnel cakes, but what we lack in delicious treats, we make up for in prizes!

- **Scavenger Hunt:** Explore the fair with our Scavenger Hunt. Earn points with activities like visiting vendor booths, viewing a welcome video, finding the fair mascot throughout the fair, and more. Once you collect 200 points, you will be automatically entered in a drawing for great prizes, including Apple watches, AirPods, iPads, and Fitbits. Now that's fancy! Check out the **Event Guide** in the Fair Lobby for scavenger hunt details.
- **Visit Vendor Booths:** You can also earn prizes by visiting vendor booths. Upon entering the booths, your name will be automatically entered into drawings. Check out the **Event Guide** in the Fair Lobby for prize details.

Drawings will take place at various times, and winners will be notified. A running list of winners will be posted in the lobby.

Submit required documentation within 30 days of the election

To waive Maximus medical coverage, **you must provide proof of alternate coverage within 30 days of waiving coverage.** An official letter from your provider is required for review. **Copies of ID cards will not be accepted.** If no action is taken, you will automatically be enrolled in the Core Plan with Employee-Only medical coverage. As a reminder, Medicare and Medicaid are not considered acceptable proof of other coverage.

If you are **enrolling your spouse or dependent(s) for the first time** in your medical, dental, vision, or life insurance plans, you must submit supporting documents to validate the relationships within 30 days of the election.

- If you fail to meet this deadline, any elections you make for your spouse or dependent(s) during Benefits Open Enrollment will be dropped.
- You must complete a spousal attestation during medical enrollment to determine whether your spouse can access coverage from another source.
- Spouses with access to coverage from another source are not eligible for the Maximus medical plan.
- It is recommended that you have the social security numbers of your spouse/dependent(s) ready when you are completing your enrollment.
- Refer to the Maximus Benefits Center for more information on the documents to provide.

If you **elect voluntary life insurance**, you may be required to provide Evidence of Insurability (EOI) within 30 days of election (MetLife will not send reminders). Refer to the Benefits Guide for more information.

Forgot your password?

As you sit down to make annual benefits elections by 11:59 p.m. ET on Friday, October 31, you may find that you don't remember your login credentials for online enrollment.

You can self-serve from the Maximus Benefits Center for a forgotten username, password, or both.

How to request your User ID or reset a password:

1. Navigate to the Maximus Benefits Center.
2. Select **Forgot User ID or Password?** below the login boxes (see right).
3. Provide information to confirm your identity.
4. Follow the prompts to request your User ID or reset your password.

Remember to visit maximus.com/employees for helpful resources, including step-by-step instructions for completing enrollment