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Memorandum

To: Dick Hannah Dealerships Employees
From: Human Resources
Date: November 10, 2025
RE: Employee Benefits Update for 2026

Welcome to Open Enrollment 2026! This is your annual opportunity to make changes to your benefits by enrolling, changing plans, adding, or removing family members from coverage under your plans. Enrollment changes will be effective from January 1, 2026 – December 31, 2026. Open Enrollment is the only time to make changes unless you have a qualifying change in family status.

What to expect for the 2026 Plan Year?

- Continued options to choose from including traditional Kaiser HMO and Kaiser Added Choice- Point of Service Plans.
- Continued HSA contributions to the Base Kaiser and Base Kaiser Added Choice plans in the amounts of \$2,000 for an individual and \$4,000 for a family.
- **New limit on HSA - \$4,400 individual / \$8,750 family**
- No plan changes to the MetLife Dental Base or Buy-Up plans.
- No plan changes to the MetLife Vision plan.
- **New limit on FSA - \$3,400.**

For details on these changes and monthly costs for each plan, please review your 2026 Dick Hannah Dealerships Employee Benefit Guide online on the ADP Homepage.

What are my plan options?

Medical: You can choose between four different medical plans, two “Point of Service plans” that allow you to seek care outside of the Kaiser network and two traditional HMO plans within the Kaiser Organization.

Dental: You can choose between the MetLife “Base Plan” or “Buy-Up Plan”, which includes a higher annual maximum benefit and orthodontia coverage for adults and children.

Vision: You can choose the vision plan through MetLife, which utilizes the VSP Signature network. Services for exam and lenses are provided once a year and frames are provided once every other year.



Life/AD&D: Dick Hannah Dealerships provides, at no cost to you, life insurance coverage for each benefit eligible employee at a level of \$10,000.

Voluntary Life/AD&D:

If you would like more than \$10,000 in Life insurance coverage, you may purchase additional coverage for yourself, your spouse, and your children. Any amount requested outside of initial enrollment will be subject to Evidence of Insurability.

Voluntary Short-Term Disability:

If you would like to protect a portion of your income starting 7 days after an accident or illness, you may purchase Short Term Disability (STD). This will protect a portion of your income if you are unable to work due to a disabling condition, for up to 25 weeks.

Voluntary Long-Term Disability:

If you would like to protect a portion of your income for a longer period than the STD plan allows, you may purchase Voluntary Long-Term Disability.

Flexible Spending Accounts (FSA):

You may elect to contribute up to \$3,400 of pre-tax dollars into a healthcare flexible spending account. This money can be used to pay for qualified medical, dental and vision expenses. If you do not spend the money, up to \$680 will rollover and can be used for the following year's expenses.

Health Savings Account (HSA) ("Base Plans" only):

If you choose to enroll in one of the "Base Plans", you may also elect to contribute up to \$4,400 of pre-tax dollars as an individual and \$8,750 as a family into a health savings account. The HSA is a savings account in your name that is funded by both Dick Hannah Dealerships and the employee. This Savings Account pays for "qualified medical expenses". Qualified medical expenses are expenses related to your medical care – deductibles, coinsurance, dental and vision related expenses. Dick Hannah will fund up to \$2,000 for an enrolled individual and \$4,000 for an enrolled family – "family" is defined as an individual plus one or more dependents. If you elect the Basic Plan, you will be required to open a Health Savings Account so Dick Hannah can contribute. Please visit the HSA Bank website for more information. www.hsabank.com

What do I need to do?

- Complete your online enrollment on ADP Workforce beginning November 10th through December 5th - <https://workforcenow.adp.com/public/index.htm>

Questions?

If you have any questions, please contact your Dick Hannah Human Resources Department:

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