



Pro Caliber Bend
3500 N Hwy 97 | Bend, Oregon 97703
541-275-6553 | Procaliberbend.com

Memorandum

To: ProCaliber Bend Employees
From: Human Resources
Date: November 10, 2025
RE: Employee Benefits Update for 2026 - Bend

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 medical coverage through PacificSource
- No plan changes to the MetLife Dental Base or Buy-Up plans
- No plan changes to the MetLife Vision plan
- **New 2026 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 the medical plan from PacificSource using the Navigator network.

Dental: You can choose between the "Base Plan" or the "Buy-up Plan" with MetLife, 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 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.



Pro Caliber Bend
3500 N Hwy 97 | Bend, Oregon 97703
541-275-6553 | Procaliberbend.com

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:

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 Reimbursement Account:

HRA is an account funded by Dick Hannah Dealerships that reimburses employees up to \$2,000 of deductible expenses. Once you have satisfied \$2,000 of your \$4,000 deductible, the HRA will automatically reimburse the remaining \$2,000 deductible. Please keep in mind that the HRA reimburses only for the deductible and not for copays or coinsurance expenses. **New for 2026 – HRA will be reimbursed by PNC Bank.*

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:

Rachel McDonald	360.944.3362	rmcdonald@dickhannah.com
Cindy Moeller	360.944.3347	cmoeller@dickhannah.com
Michaela Wayrynen	360.944.3318	mwayrynen@dickhannah.com
Tracy Whitmore	360.944.3364	tracy@dickhannah.com