ASHFORD GROUP OF COMPANIES
BENEFITS HUB

Welcome!

2026/2027 Annual Enrollment Webinar

2026/2027 Enrollment Information

When is 2026/2027 Annual Enrollment?

- Monday, August 17th – Friday, August 28th, 2026
- Coverage effective October 1st, 2026, through September 30th, 2027

Where Do I Enroll/View My Benefits?

- myADP.com (For INSPIRE Associates: http://workforcenow.adp.com, RED Associates: Paycom)

Passive Enrollment

- Current elections will automatically roll over if no changes are made.
- Several changes this year, make sure to review these
- No changes until next annual enrollment (unless you have a Qualifying Life Event)
- Review your beneficiaries for life insurance

Eligibility & Enrollment

Eligibility for benefits is determined by payroll status

- **Full-Time:** Associates who are working 30 or more hours per week are eligible to participate in all benefit programs offered by the company.
- **Part-Time:** Associates who are classified as part-time are expected to work less than 30 hours per week and are only eligible to participate in the Savings Plans and Employee Assistance Program (EAP).

Changes for 2026/2027 Annual Enrollment

1 NEW

Medical Copays Update

Gold & Silver EPO copays change for PCP, specialist, urgent care, and Tier 1 retail Rx.

2 NEW

Bronze Plan Becomes an HDHP

Bronze EPO converts to the Bronze High Deductible Health Plan, paired with a new HSA option.

3 NEW

Two New Care Programs

Teladoc Chronic Care Management Plus and Carrum Centers of Excellence join the UMR medical plans.

4 NEW

New Carrier: Voya

Life, AD&D, Disability, Accident, Critical Illness, EAP program move from MetLife to Voya — coverage transfers automatically.

5 NEW

Hospital Indemnity Insurance

A new optional Voya plan pays cash benefits if you or a dependent is hospitalized.

6 NEW

$250,000 Supplemental Life

Elect up to $250,000 with no medical questions — even if you've waived coverage before.

Gold & Silver EPO Copays Are Changing for 2026/2027

UHC Choice Plus

Plan Feature	Gold EPO	Silver EPO	Bronze HDHP
Annual Deductible (Ind/Fam)	$1,500 Individual / $3,000 Family	$3,000 Individual / $6,000 Family	$5,000 Individual / $10,000 Family
Coinsurance	80%	70%	70% after ded.
Out-of-Pocket Max (Ind/Fam)	$7,000 Individual / $14,000 Family	$7,000 Individual / $14,000 Family	$7,000 Individual / $14,000 Family
Preventative Care Services	100%	100%	100%
Teladoc Virtual Care	$0 copay	$0 copay	$0 copay
PCP Office Visit	$10 copay	**$25 copay**	70% after ded.
Specialist Office Visit	$30 copay	**$50 copay**	70% after ded.
Urgent Care	**$50 copay**	**$75 copay**	70% after ded.
Emergency Room	$500 Copay per visit; 20% Coinsurance	$500 Copay per visit; 30% Coinsurance	70% after ded.
Rx Retail: T1 / T2 / T3 / Specialty	$5 / $50 / $100 / $250	**$10** / $50 / $100 / $250	70% after ded.

NEW *Gold text marks copays that are new or changed for the 2026/2027 plan year.*

Bronze EPO Is Now a High-Deductible Plan — With a New HSA Option

How the Bronze HDHP Works

- If you were enrolled in the Bronze EPO and don't make an active election, you'll be automatically mapped into the Bronze HDHP effective October 1, 2026.
- You pay the full cost of most services until you meet the deductible, then 30% coinsurance until you reach your out-of-pocket maximum.
- Preventive mammograms and colonoscopies are covered at 100% before the deductible; the same services performed for diagnostic purposes follow the deductible and coinsurance.

Fidelity Health Savings Account

NEW

- Only available if you enroll in the Bronze HDHP — not compatible with the Gold or Silver EPO.
- Pre-tax contributions; the account is yours to keep and rolls over year after year, even if you leave the company.
- Use it for eligible medical, dental, vision, and prescription expenses.

2026 IRS Contribution Limits	2027 IRS Contribution Limits
$4,400 Individual coverage	$4,500 Individual coverage
$8,750 Family coverage	$9,000 Family coverage

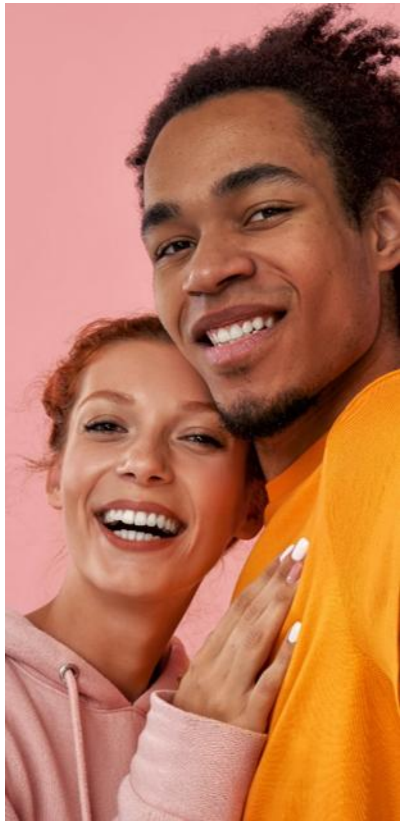
Age 55+? Contribute an additional $1,000 catch-up.

GenerationYou™

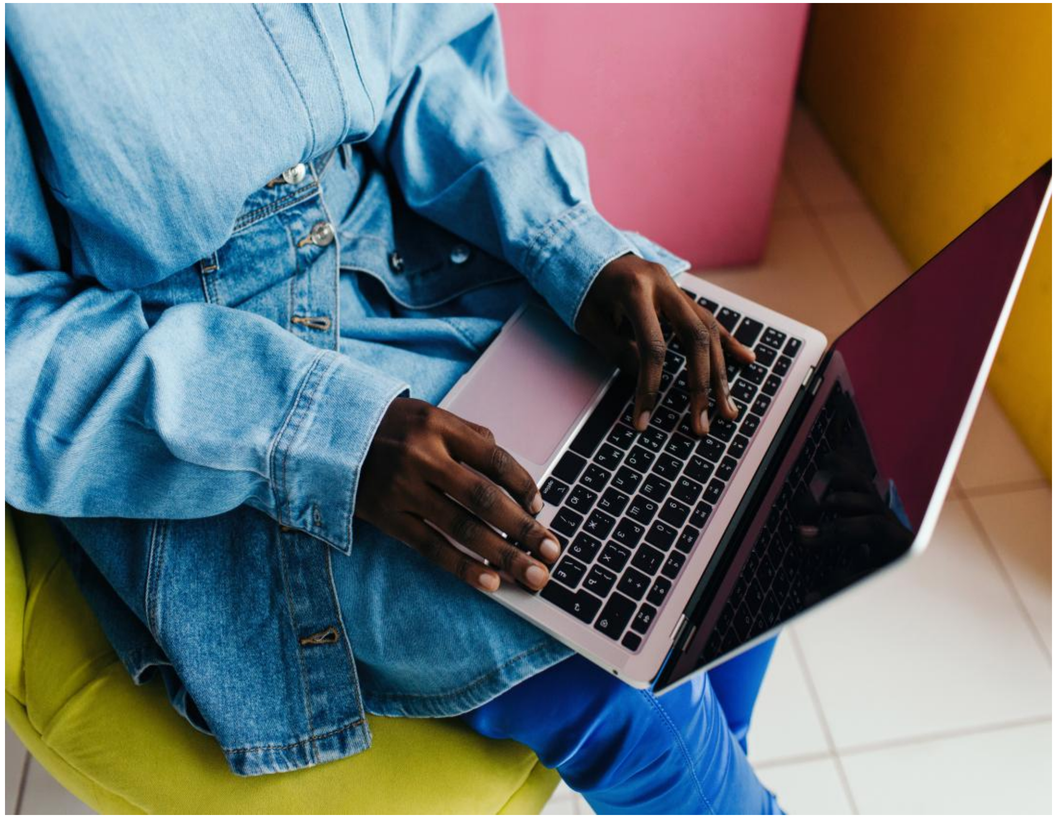
Say “hello” to health care designed with you in mind

GenYou™ streamlines your health benefits with a user-friendly digital platform and personalized support that lets you:

+ Save money by finding the best quality care in your network
+ Go over your benefit details with you or connect you to the right person to find the answer you need
+ Schedule appointments with providers and identify possible health screenings or preventive care
+ Help with pre-authorization or pre-certification of certain medical services



Telehealth Through Teladoc



Teladoc HEALTH

+ Included in the company’s Medical plans at **no additional cost**
+ FREE ($0 copay) access to board-certified physicians and licensed mental health professionals by phone, video, or app, 24/7/365 – i.e., including weekends, nights, and holidays
+ Little to no wait for appointments
+ Common health issues:
+ Cold/ flu, sore throat, allergies, sinus infections, UTI, skin rashes, etc.
+ Stress, anxiety, depression, grief or relationship issues, medication management

New Medical Programs (Starts 10/01/2026)

Teladoc Chronic Care Management Plus (CCM+)

- Free for UMR medical plan participants managing or at risk for chronic conditions.
- Programs for diabetes management, hypertension management, and diabetes prevention.
- One-on-one health coaching plus connected devices — a blood glucose meter, blood pressure monitor, and/or smart scale at no cost.

Carrum Centers of Excellence

- Connects UMR members to top-rated providers for surgical care, cancer treatment, and substance use treatment.
- Gold and Silver EPO members: eligible services, including surgery, at $0.
- Bronze HDHP members: eligible services at $0 after meeting the IRS minimum deductible ($1,700 for 2026).
- A dedicated Care Specialist coordinates providers, scheduling, and travel.

OnePass Select™ - Gym Membership

+ A fitness and well-being subscription service if you are enrolled in one of the company's Medical plans
+ Access to over 20,000 gyms and fitness studios and online classes
+ Free membership to Walmart+ and Shipt delivery services
+ Change tiers monthly, if desired
+ Cancel any time with 30-day notice

Digital	Classic	Standard	Premium	Elite
$10/month	$34/month	$69/month	$109/month	$249/month
+ $10 enrollment fee	+ $29 enrollment fee	+ $29 enrollment fee	+ $29 enrollment fee	+ $29 enrollment fee
Select Digital	Select Classic	Select Standard	Select Premium	Select Elite
Thousands of online fitness classes	12,000+ Fitness locations	14,000+ Fitness locations	16,000+ Fitness locations	20,000+ Fitness locations
	+ Online fitness classes	+ Online fitness classes	+ Online fitness classes	+ Online fitness classes
	Additional perks	Additional perks	Additional perks	Additional perks

OnePassSelect.com

Pain Management

AIRROSTI® **providers are experts at diagnosing and rapidly resolving the source of your injury.**

Each patient receives one full hour of assessment, diagnosis, treatment, & education designed to eliminate the pain associated with many common conditions, such as back pain, neck pain, hip pain, etc.

How do I get started:

Schedule Your Appointment Today!

- Call 800-404-6050
- Go online to airrosti.com

**Only available in Ohio, Texas, Virginia, and Washington*

Pharmacy

SmithRx

Register on member.mysmithrx.com

+ Price your medication
+ Find in-network pharmacies near you.
+ Review the Formulary
+ Home delivery for maintenance medications

Questions? 855-427-4682 or visit smithrx.com

Dental Plan (No Changes)

PDP Plus Network

MetLife

Dental Plan		High Plan	Low Plan
Annual Deductible	Individual Family	$50 $150	$75 $225
Maximums	Individual Annual Maximum Individual Lifetime Orthodontic	$1,500 $1,500	$750 N/A
Diagnostic and Preventive Services	Routine exams, X-rays, fluoride, and cleanings	No charge	No charge
Dental Cleanings	4 cleanings per year	No charge	No charge
Basic Restorative Services	Fillings, extractions, emergency treatment	80% Coinsurance*	60% Coinsurance*
Major Restorative Services	Crowns, inlays and onlays, dentures, and bridges	50% Coinsurance*	40% Coinsurance*
Orthodontics	Orthodontia for you, your spouse, and your children up to age 26	50% Coinsurance*	N/A

**Deductible applies for lifetime maximums.*

Vision Plan (No Changes)

VSP Network

MetLife

	Frequency	In-Network Costs	Out-of-Network Reimbursement
Eye health exam, dilation, prescription, and refraction for glasses	Once every 12 months	Covered in full after $10 copay	Up to $45
Retinal Imaging	Once every 12 months	Up to a $39 copay on routine retinal screening when performed by a private practice	n/a
Materials and Eyewear	Once every 12 months	$10 copay for materials and eyewear	n/a
Single / Lined Bifocal / Lined Trifocal / Lenticular	Once every 12 months	Covered after $10 eyewear copay	Up to $30 / $50 / $65 / $100
Basic Progressive Lens	Once every 12 months	Covered in full after $55 copay	Up to $50
Allowance*	Once every 12 months	$130 allowance after $10 eyewear copay	Up to $55
Costco, Walmart & Sam's Club	Once every 12 months	$70 allowance after $10 eyewear copay	n/a
Contacts (Necessary)	Once every 12 months	$130 allowance after $10 eyewear copay	Up to $210
Contacts (Elective)	Once every 12 months	Up to $130 allowance	Up to $105
Second Pair of Glasses	Additional: A second set of glasses or contacts is available in the same plan year. Applicable copays apply. Two pairs of prescription eyeglasses; or One pair of prescription eyeglasses and an allowance toward contact lenses; or Double your contact lens allowance		
Laser Vision Correction	Savings averaging 15% off the regular price or 5% off a promotional offer for laser surgery including PRK, LASIK, and Custom LASIK. This offer is only available at MetLife participating locations.		

*You will receive an additional 20% savings on the amount that you pay over your allowance. This offer is available from all participating locations except Costco.

Note: Contacts are in lieu of glasses.

Employee Assistance Program

TELUS Health

The Employee Assistance Program offers expert advice for work, life, and your wellbeing. The program's experienced counselors can talk to you about anything going on in your life, including:

+ Family
+ Money
+ Health
+ Work
+ Legal Services
+ Identity Theft Recovery

To utilize the resources provided by the EAP, visit voya.one.telushealth.com or call 1-833-303-3750

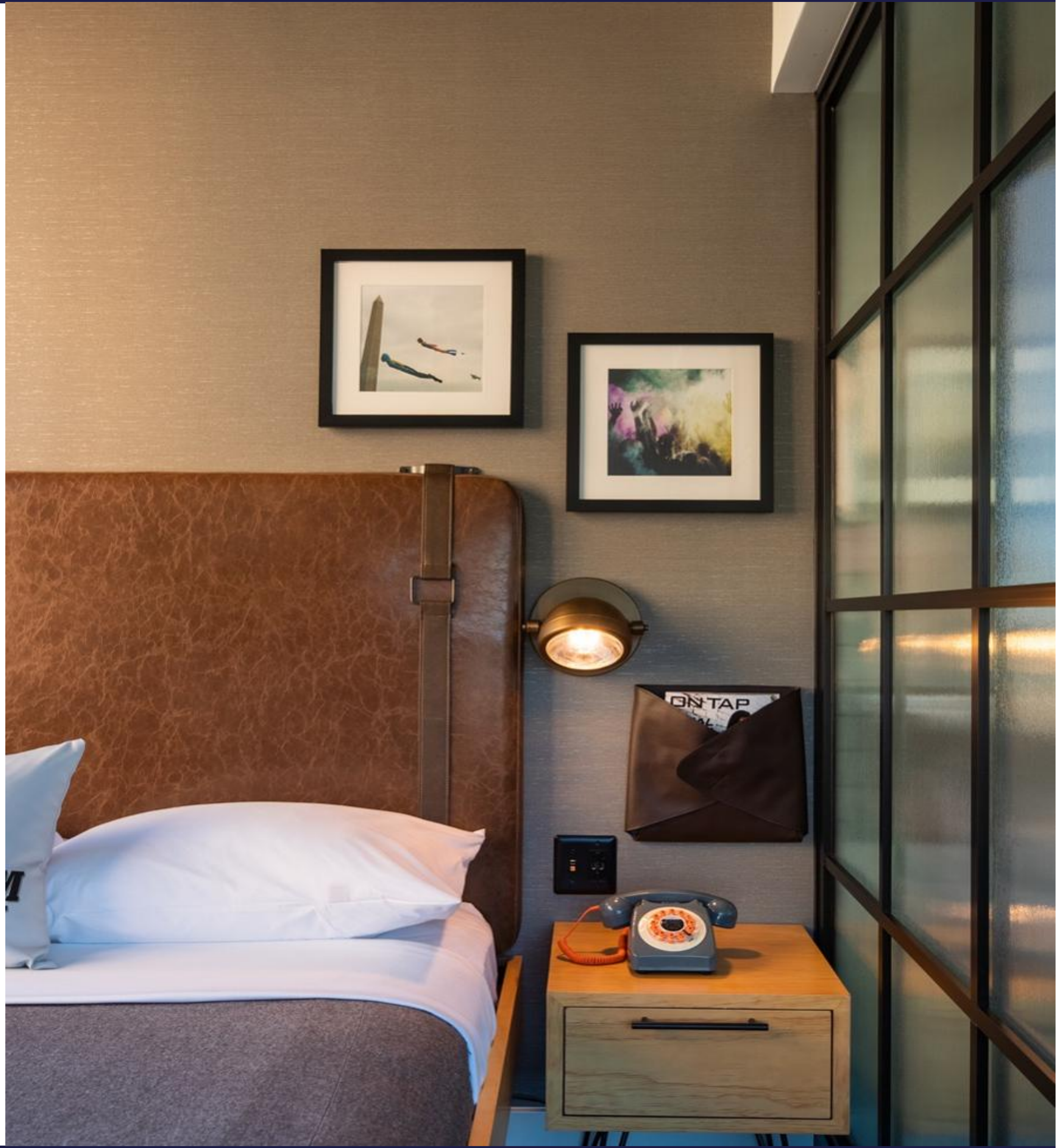
Marketplace Chaplains

MARKETPLACE® CHAPLAINS
Exceptional Employee Care

Marketplace Chaplains are called to be workplace caregivers. They are dedicated to supporting the emotional wellness of employees. They have a heart for employees and understand the workplace, as they have been there themselves dealing with stress, co-worker and supervisor conflicts, long hours, and work dissatisfaction.

How to get in contact:

+ Download the **MyChap app** to your mobile device and **enter code: 1573**
+ A list of chaplains will be displayed along with contact information for each chaplain. After choosing a chaplain, you can choose to call, text or email.



AmeriLife Benefits

AmeriLife Benefits Administered Long-Term Care (LTC) with Whole Life

Coverage	LTC Benefit	Life Insurance
Associate	$400,000	$200,000
Working Spouse	$150,000	$75,000
Non-Working Spouse	$20,000	$10,000
Child	—	$20,000

How to Enroll
Visit: account.mybenefitsportal.com/remingtonhospitality/
Schedule an appointment with a licensed LTC counselor **or** self-enroll.

Self-Enrollment Login

- **Username:** Last Name + First Initial + Last 4 of SSN *(lowercase)*
- **PIN:** Last 4 of SSN + Last 2 digits of birth year

Protect Your Future — 3 Benefits in 1 Policy

- Life Insurance Protection
- Long-Term Care Coverage
- Cash Value Growth
- **No Medical Questions Asked** during Annual Enrollment (enrollment will be on AmerLife **platform ONLY**)

Why Consider This Coverage?

- LTC benefits are paid **directly to you**
- Use benefits for care **at home or in a facility**
- **Full life insurance death benefit remains** available to beneficiaries
- Access to available **cash value**
- Flexible financial protection for the future

Questions? Call 833-565-9186

Daily Pay

Take Control of Your Pay

Included in your benefits package at no cost to you to enroll, you have access to DailyPay, which gives you access to the pay you've earned before payday and other free financial tools.

On-Demand Pay

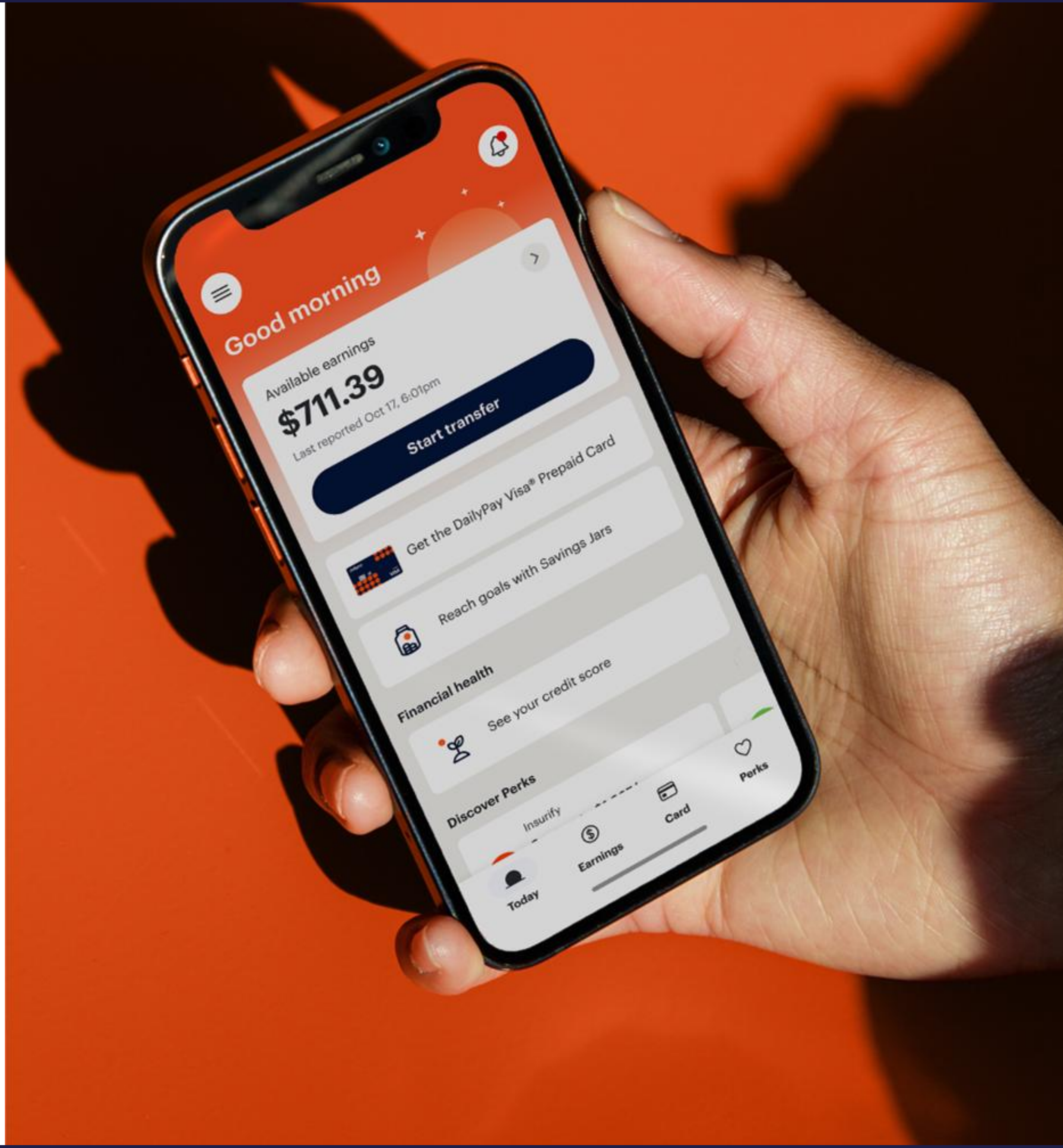
As you work, your earnings grow and become an available balance you can transfer before payday. From controlling your cash flow to unexpected expenses, DailyPay has you covered.

- Transfer instantly with the DailyPay Visa® Prepaid Card for no-fee*, or to any destination next-business day for free or instantly (typically $3.49)
- It’s pay you’ve already earned, so there’s no interest or late fees involved and no credit checks or reporting required to use
- Track your earnings after every shift you work that’s reported

Your security is DailyPay's priority. Your data & information are never shared without your permission.

*On-Demand Pay requires employer participation in DailyPay. On-Demand Pay fees will be waived for any DailyPay transfers made to a DailyPay Card set up with direct deposit. Instant Transfers may not be available to residents in all states. Please see this Help Center article for further information.

The DailyPay Visa® Prepaid Card is issued by The Bancorp Bank, N.A., Member FDIC, pursuant to a license from Visa U.S.A. Inc. and can be used everywhere Visa debit cards are accepted.



Basic Life & AD&D

The Company provides all Full-Time associates with Basic Life and Accidental Death and Dismemberment (AD&D) at no cost, which helps ensure that loved ones, such as a spouse or other designated survivors, will be financially secure after your death.

Important Note:

+ Please ensure your beneficiary information is added and up to date in your enrollment portal.

Supplemental Life & AD&D

You may also purchase Supplemental Life and AD&D on top of what the Company provides. You must purchase Supplemental Life on yourself in order to purchase Life and AD&D on your spouse and/or child(ren).

Supplemental Life and AD&D Coverage

Associate	You may purchase coverage in increments of $10,000 up to $500,000*
Spouse	You may purchase coverage of $50,000, $100,000**, and $150,000**
Children	You may purchase coverage of $10,000. Coverage up to age 26 (live birth to 6 months $1,000)

*Amounts above $250,000 are subject to Evidence of Insurability
**Subject to Evidence of Insurability for new entrants

Short-Term Disability

Voluntary Short-Term Disability protects a portion of your income if you become disabled because of a non-work-related injury.

Eligibility	1st of the month following hire
Benefit Begins	After 15 days
Benefit Amount	60% of weekly earnings
Maximum Benefit	$2,500/week; Up to 13 week duration

Disability Forms

You can find disability forms on your benefits enrollment platform.

Long-Term Disability

Voluntary Long-Term Disability protects a portion of your income if you become disabled because of a non-work-related injury for longer than 90 days.

Benefit Begins	After 90 days of disability
Benefit Amount	60% of monthly earnings
Maximum Monthly Benefit	Class 1: $10,000 Class 2: $6,000
Pre-Existing Conditions	Prior to effective date

Voluntary Benefits

Accident Insurance

+ Accident Insurance works to complement your medical coverage and pays in addition to what your medical plan may or may not cover.
+ The plan provides lump sum payments for over 150 covered events such as fractures, concussions, coma, or ruptured discs.

Critical Illness Insurance

+ Critical Illness is coverage that provides financial support when you or a dependent becomes seriously ill. Upon diagnosis, it provides you with a lump sum payment of $15,000 or $30,000 in initial benefits.
+ Covered conditions include cancer, heart attack, stroke, kidney failure, organ transplant and many others.

Legal Plan

+ MetLife Legal plan gives you access to the expert guidance and tools you need to handle a broad range of personal legal needs, such as buying a house, starting a family, dealing with identity theft, or dealing with aging parents.

  Examples include Estate Planning, Identity theft defense, Traffic Offenses, Family Law

Hospital Indemnity Insurance

+ Hospital Indemnity insurance through Voya provides financial support when you or a dependent is hospitalized. It pays an additional benefit to your medical plan coverage.
+ Upon hospitalization, it provides you with an initial admission benefit of $1,200, and an additional $200 per day for up to 30 days.

Paid Parental Leave

To strengthen our support for new parents, associates who experience the birth or adoption of a child will be provided with up to **four weeks of PAID parental leave.**

Eligibility

+ Full-time regular associates, including mothers and fathers, with a minimum of 6 months of employment
+ And must meet one of the following:
  - Associate has given birth
  - Associate is a biological parent or spouse of biological parent of newborn
  - Associate has adopted or been placed with a foster child

Have questions about the parental leave policy? Contact benefits@remingtonhotels.com

Retirement

401 (k) Retirement Plan

A 401(k) plan is a retirement savings account that allows an employee to divert a portion of their salary into long-term investments. The investment earnings in a traditional 401(k) plan are not taxed until the employee withdraws that money. As a Safe Harbor plan, participants are 100% vested immediately.

Roth

A Roth IRA is a type of retirement account where you pay taxes on money going into your account, and then all future withdrawals are tax-free.

Provided by Fidelity NetBenefits®

Retirement

Eligibility

- Participants can start contributing on the 1st of the month following 4 months of service.
- Are at least 21 years of age

Company Match

The company match starts 1st of the month following 4 months of service.

- 100% of the first 3% contributed by participants
- 50% of the next 2% contributed by participants

To enroll, log in to 401k.com or call 800-835-5097

PerkSpot

PerkSpot

A one-stop online shop with exclusive discounts that help you save money on many of your favorite national and local merchants!

Discounts include:

+ Travel
+ Gyms
+ Cell phones
+ Restaurants
+ And more

It's completely free for all associates! Sign up at here.

Benefit Changes Mid Year

- Outside of Annual Benefits Enrollment, you can only submit a benefit change request **within 31 days** of the following qualifying life events:
  - Birth or adoption of a child
  - Gain or loss of other benefits coverage
  - Marriage or divorce
  - Death of dependent
  - Gaining coverage under Medicaid/ Medicare/ CHIP
- Proof of event and dependent relationship will be required
- If you have any questions, please reach out to benefits@remingtonhotels.com (in advance).

Enrollment Checklist

- Review your ***current*** coverages and beneficiaries
- Check out the new Benefits Guide
- Make sure you have valid login credentials
- Enroll or make changes August 17 – August 28
- Review your enrollment confirmation statement
- Save enrollment confirmation for your records
- Remember to provide dependent verification
- Watch out for new Medical ID card in the mail

ASHFORD GROUP OF COMPANIES
BENEFITS
HUB

ENROLLMENT CLOSES

August 28, 2026

Even in a passive enrollment year, this year's changes are worth a look. Log in to your enrollment platform and confirm the coverage that's right for you and your family.

Questions? Email Benefits@RemingtonHotels.com • AGCBenefitsHub.com