



December 22, 2025

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February 1, 2026 Benefits Open Enrollment

OE Begins: Monday, January 5, 2026

OE Ends: Tuesday, January 13, 2026

We are pleased to present the benefits program for the new plan year beginning February 1, 2026. There will be very few medical plan provision changes, along with changes to medical and vision premiums. All other plans will remain as is, as well as the premiums in 2026. Keep in mind that Dog Tag Inc. will continue to pay half of the cost of your medical, dental and vision premiums, helping to limit increases to your employee contributions. We are also continuing the Company-paid basic life and accident coverage, as well as offering voluntary life and accident insurance.

Open Enrollment is your annual opportunity to change your benefit elections. This includes enrolling eligible family members in your coverage or dropping them. The only other time you can change your elections is after a qualifying event, such as marriage, the birth of a baby, or loss of other coverage.

Review this letter and the 2026 Employee Benefits Guide as you prepare to make your Open Enrollment decisions. Also think about any upcoming changes to your health care needs or those of your dependents. Take all this into consideration as you review your coverage options so you can select the plans that work best for you.

It's important to take care of your overall health and well-being. Thank you for all you do in making Dog Tag Inc. a success. May you and your families have a happy, healthy and safe 2026.

If you do not take any action by Tuesday, January 13, 2026, you will be enrolled in the plans as shown on page 4.



Human Resources
Verity Group
verityhr@dogtaginc.org

Employee Benefits Website
<https://dogtag.teamcreativa.com>

Benefit Plan Updates and Reminders Effective February 1, 2026

Medical

We will continue to offer the three CareFirst medical plan options and the Kaiser Permanente medical plan option. Refer to the *Medical* section of the Employee Benefits Guide for plan details. Refer to the *Employee Contributions* section of the Employee Benefits Guide for the new medical plan contributions.

OPTION 1

CareFirst BlueChoice Plus Platinum 500 plan

The plan provisions aren't changing. However, the premium rates and employee contributions are increasing.

OPTION 2

CareFirst BlueChoice Plus Gold 800 plan

The premium rates are increasing, and generic drug copay is increasing from \$10 to \$15. This plan has the lowest employee contributions of the CareFirst medical plan options.

OPTION 3

CareFirst BlueChoice Advantage Gold 3000 plan

The plan provisions aren't changing. However, the premium rates and employee contributions are increasing. Important: you should choose plan Option 3 if you live outside of Washington, D.C., Maryland or Northern Virginia.

OPTION 4

Kaiser Signature Platinum Added Choice

0 Ded/Vision plan

The premiums and plan out-of-pocket maximums are increasing, and there are a few minor prescription drug copay changes. This plan has no in-network deductibles and the lowest employee contributions.



You must log on to your DC Health Link account at www.dchealthlink.com to make changes or waive coverage. Let Human Resources know if you need assistance in changing plan options.

Dental

There are no changes to the dental benefits, and employee contributions are staying the same. Refer to the *Dental* section of the Employee Benefits Guide for plan details. Refer to the *Employee Contributions* section of the Employee Benefits Guide for the dental plan contributions that aren't changing for 2026.



If you want to make any changes, you must complete the CareFirst Enrollment Form and submit it to Human Resources.

Vision

There are no changes to the vision benefits; however, employee contributions are increasing slightly. Refer to the *Vision* section of the Employee Benefits Guide for plan details. Refer to the *Employee Contributions* section of the Employee Benefits Guide for the new vision plan contributions.



If you want to make any changes, you must complete the CareFirst Enrollment Form and submit it to Human Resources.

Life and Accident

Dog Tag Inc. automatically provides you with \$25,000 of basic life and accidental death and dismemberment (AD&D) coverage.

You can also elect voluntary life and AD&D coverage for yourself, your spouse/domestic partner and/or your child(ren).



Complete the RSLI Enrollment Form and return it to Human Resources if you are enrolling for voluntary coverage. You only need to answer the Health Questions (pages 2-3 of the form) if you are enrolling for amounts listed below:

- **Employee Voluntary Life and AD&D:** If you are enrolling for more than \$50,000 of coverage for yourself.
- **Spouse/DP Life and AD&D:** If you are enrolling for more than \$10,000 of coverage for your spouse/domestic partner (DP).
- **Child(ren) Life and AD&D:** Evidence of insurability is not required for dependent children.

Beneficiary Designations for Life and Accident

Even if you don't enroll for the voluntary life and accident plans, Dog Tag Inc. still needs your beneficiary designations for the Company-paid basic life and accident plans if you have not already provided them.



You should submit the RSLI Beneficiary Form to Human Resources.

Employee Benefits Guide

Review the 2026 Employee Benefits Guide for more details about your complete benefits package.



Benefit Plan Updates and Reminders Effective February 1, 2026

Employee Contributions

Costs for the new plan year are listed in the Employee Benefits Guide (refer to the *Employee Contributions* section).

Dog Tag Inc. will continue to contribute 50% toward the cost of your medical, dental and vision plan premiums. Dog Tag Inc. will also pay 100% of the basic life and accident premiums. You are responsible for all voluntary life and accident premiums.

Open Enrollment Action Items

Carefully review this personalized enrollment package and the 2026 Employee Benefits Guide which goes into more detail on all the plans and programs. No action is required unless you want to:

- Change to a different plan or coverage level than what is listed on page 4 of this letter.
- Add or change beneficiary information.

ID Cards

You may receive new ID cards for the new plan year if you are enrolling for the first time or making changes to your coverage.

If you receive new cards, be sure to destroy your old cards. Using an old ID card may cause your claim to be rejected or processed incorrectly. If you need to access services prior to receiving your ID card, contact Human Resources.

If You Miss the Enrollment Deadline (January 13, 2026)

If you don't submit your Open Enrollment elections by January 13, you must wait to make changes to your benefits until next year's Open Enrollment or until you experience a qualifying event (e.g., marriage, divorce, birth, loss of other coverage) as outlined in the *Making Changes During the Year* section of the Employee Benefits Guide.

All changes must be completed no later than Tuesday, January 13, 2026. Otherwise, you will be enrolled in the plans as shown on your 2026 Personalized Benefits Statement (page 4).

Employee Benefit Plans

2026 Personalized Benefits Statement



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Your enrollments as of February 1, 2026 if you do not make any Open Enrollment changes

Monthly Cost

Health Care		
Medical	<<medical>> <<medcov>>	<<medcost>>
Dental	<<dental>> <<dencov>>	<<dencost>>
Vision	<<vision>> <<viscov>>	<<viscost>>

Life and Accident

Basic Life and AD&D	\$25,000	\$0.00
Voluntary Life and AD&D	<<volcov>>	<<volcost>>
Dependent Life and AD&D – Spouse/DP	<<spcov>>	<<spcost>>
Dependent Life and AD&D – Child(ren)	<<chcov>>	<<chcost>>

Dependent Information	Relationship	Medical	Dental	Vision
<<d1f>> <<d1l>>	<<d1r>>	<<d1med>>	<<d1den>>	<<d1vis>>
<<d2f>> <<d2l>>	<<d2r>>	<<d2med>>	<<d2den>>	<<d2vis>>
<<d3f>> <<d3l>>	<<d3r>>	<<d3med>>	<<d3den>>	<<d3vis>>
<<d4f>> <<d4l>>	<<d4r>>	<<d4med>>	<<d4den>>	<<d4vis>>
<<d5f>> <<d5l>>	<<d5r>>	<<d5med>>	<<d5den>>	<<d5vis>>

The enrollment and dependent information shown on this statement reflects information on file as of November 18, 2025. It does not guarantee coverage since your enrollment is subject to continued compliance with any eligibility criteria, including the payment of any required contributions. Dog Tag Inc. reserves the right to verify eligibility status and terminate coverage as deemed appropriate. If you believe any information shown above is incorrect, please contact Human Resources prior to January 13th.