



UNS Benefits 101

Helping you prepare to make your Open Enrollment elections

When is Open Enrollment?

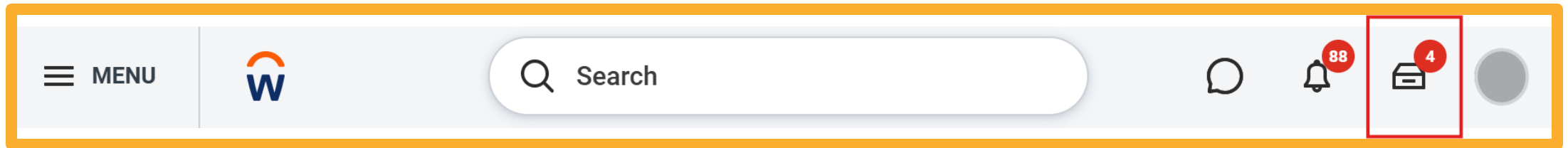


Wednesday, October 14

Your Open Enrollment task will be available in your Workday inbox on October 14

Wednesday, October 28

There will not be exceptions to make changes in the system after this date



Your Workday Benefits event must be **submitted** for your changes to be captured. Workday will provide a confirmation summary once your enrollment has been completed and submitted.

What is Open Enrollment?



Open Enrollment

- Add, change or drop dependents from your coverage
- Enroll, change or decline coverage
- Elect /Add voluntary life insurance
- Update beneficiary information

Qualifying Life Events (QLE)

- Marriage, divorce, or legal separation
- Birth or adoption of a child
- Gain/Loss of coverage
- Loss of dependent status
- Medicaid or Medicare enrollment

*Qualifying Life Events must be entered into Workday within **31 days** of the life event.*

Attend a Virtual Educational Session

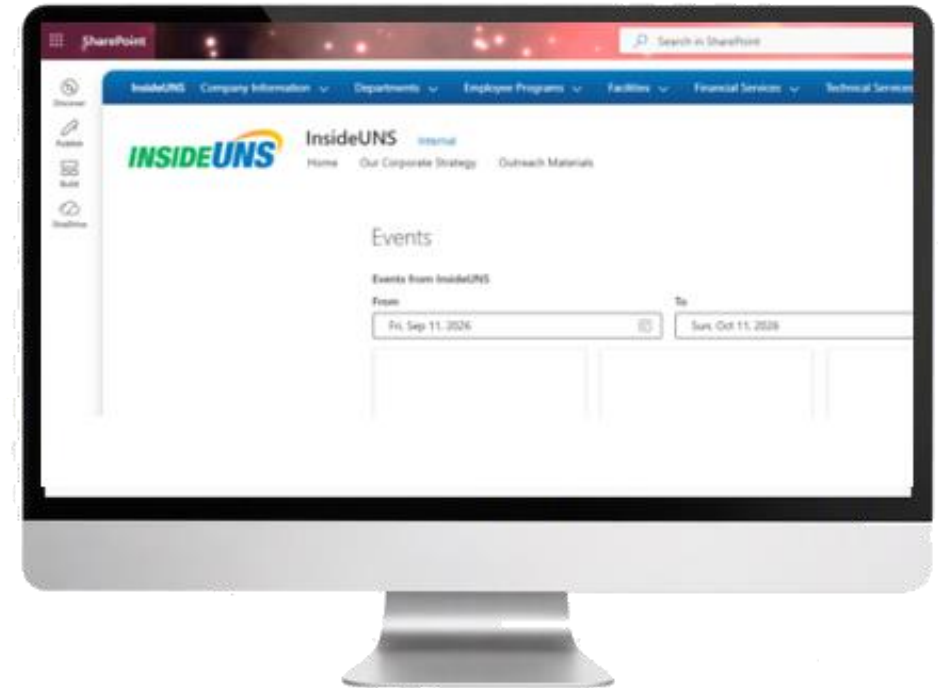
Benefits 101 & How to Enroll

Add to your calendar via the Inside UNS Events Page

How to add to calendar:

1. Go to the InsideUNS Intranet page
2. Scroll down to "Upcoming at UNS"
3. Click "See all"
4. Click the Event you'd like to attend
5. Click "Add to my calendar"
6. Open .ics file from your Downloads
7. Click "Add to calendar" in Outlook

<https://unsenergy.sharepoint.com/sites/InsideUNS>



One on One Help

Virtual Office Hours & HR Solutions Center

Book 15 minutes with a Benefits Analyst

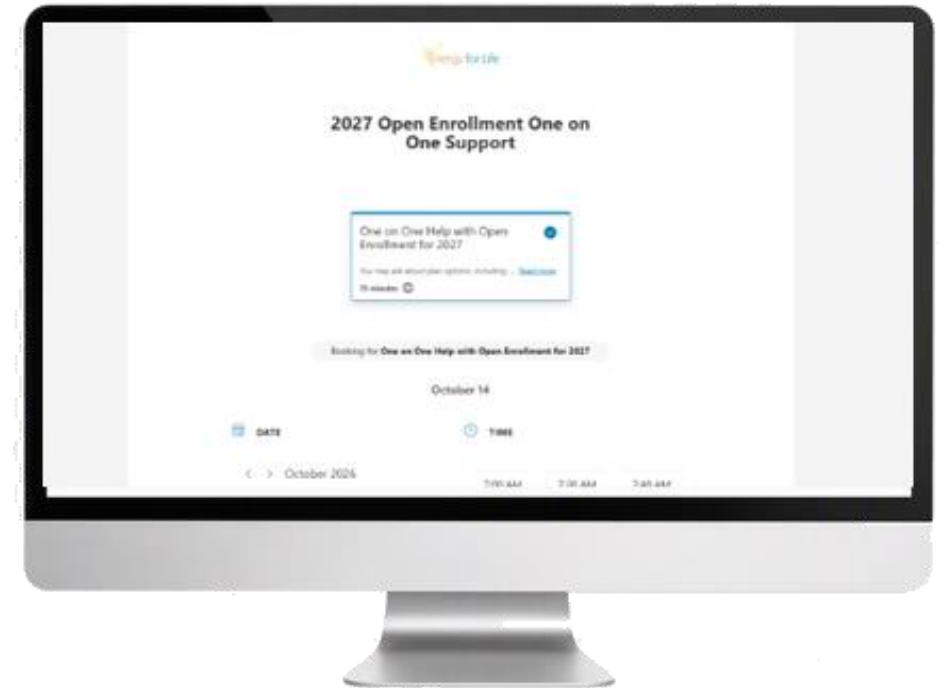
Find the Bookings link by going to:

- Your OE Prep email (sent 9/30)
- [Myunsbenefits.com/open-enrollment](https://myunsbenefits.com/open-enrollment)

HR Solutions Center

Reach them by:

- Opening a Workday Help Case
- Calling (520) 918-8383



myunsbenefits.com/open-enrollment

Start Here

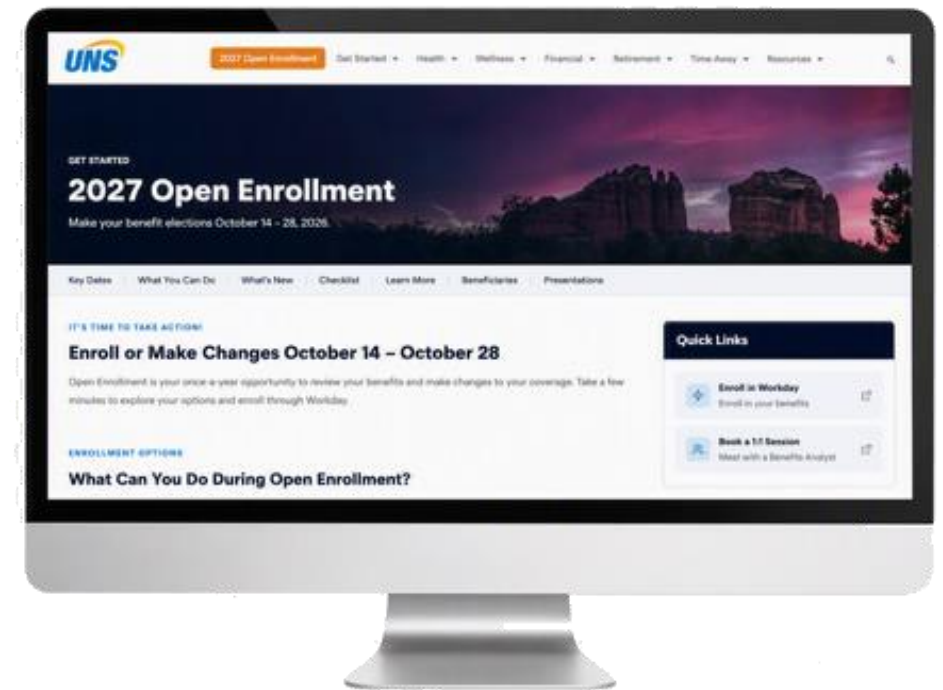


SCAN ME

All Open Enrollment Resources in One Place

- Open Enrollment dates, deadlines and what's changing for the new plan year.
- Step-by-step enrollment instructions, including who needs to re-elect and how to make elections.
- Plan details, FAQs and benefit resources you can review before you enroll.

Looking for what's changing for your group?
Check your inbox for your OE prep email sent 9/30



What's New? Effective January 1, 2027

- All Benefit Elections will be managed in Workday
- Slight increases to medical rates
- Changes to spouse and child life insurance coverage options and age limits
- Employer paid AD&D coverage added (some groups)
- Changes to LTD coverage options (some groups)
- Business Travel Accident coverage changed to \$250,000 flat amount (some groups)
- Spending Account maximums increase to the IRS maximums

Spending Accounts must be re-elected in 2027.
This benefit does not rollover.

Who is Eligible?

Employee Eligibility

- Full-time employees, 30 hours per week
- Employees working fewer than 30 hours per week are eligible for:
 - Medical
 - Spending Accounts
 - Employee Assistance Program (EAP)

Dependent Eligibility

- Legal spouse
- Eligible children (natural, adopted, and stepchildren)
 - Medical coverage through age 26
 - Dental and Vision:
 - Most groups through age 26
 - TEP 1116 through age 23

What are my responsibilities during Open Enrollment?

- Add, change or drop dependents from your coverage
- Enroll, change or decline coverage
- Elect HSA or FSA coverage (does not rollover)
- Elect/add voluntary life insurance
- Update beneficiary information (allowable any time)
- Submit your open enrollment event in Workday

Elections must be made no later than
Wednesday, October 28, 2026

All benefit changes captured in your Workday Open Enrollment event become effective **January 1, 2027**

Benefit Plan Review

Our Benefit Partners are not changing



Medical

PPO
HDHP



Dental

DPPO



Vision

PPO



Life/AD&D

Basic Life
Basic AD&D
Voluntary Life
Voluntary AD&D



Additional Benefits

Critical Illness
Accident



Disability

Short Term Disability
Long Term Disability



HSA

Health Savings Account



FSA

Health Care
Dependent Care
Limited Purpose



EAP

Employee Assistance
Program



Travel Benefits

Business Travel
Accident

Medical Plans

What you'll learn:

Breaking down plan types &
understanding acronyms

BCBS of AZ – My Blue

Online Tools

Access your benefits on the go 24/7 with azblue.com.

With our benefits website, you can:

- Access your plan and benefits information
- Find a doctor or hospital specific to your plan
- Check on claims and payments
- Refill a prescription
- Use the website's chat and get answers quickly
- Tap to call Customer Service
- View and use digital ID cards



Preferred Provider Organization (PPO)

PPO A & PPO B

- Flexibility to choose your doctors, and specialist referrals are not required
- Use in-network providers to receive a higher benefit
- Access to tax savings through:
 - Healthcare Flexible Spending Account (FSA) - expires at the end of the plan year (rollovers apply)

HDHP

- HDHP is a PPO with a higher deductible
- All healthcare services apply towards the deductible first, including prescription drugs
- Access to tax savings through:
 - Health Savings Account (HSA) – your bank account that never expires that has higher contribution limits than FSA
 - Limited Purpose FSA (only use when maxing out HSA)

Blue Cross Blue Shield of AZ Plans



Benefit	PPO A Statewide/National	PPO B Statewide/National	HDHP w/HSA Statewide/National
Annual Calendar Year Deductible			
Individual	\$425	\$800	\$1,750
Family	\$850	\$1,600	\$3,500
Maximum Calendar Year Out-of-pocket			
Individual	\$1,900	\$3,300	\$3,500
Family	\$3,800	\$6,600	\$7,000
Professional Services			
Primary Care Physician (PCP)	\$20 copay	\$20 copay	20% after deductible
Specialist	\$50 copay	\$50 copay	20% after deductible
Telehealth Visit	\$20 copay	\$20 copay	20% after deductible
Retail Prescription Drugs (30-day supply)			
Tier 1	\$10 copay	\$10 copay	20% after deductible
Tier 2	20% (\$30-\$50)	20% (\$30-\$50)	20% after deductible
Tier 3	30% (\$60-\$100)	30% (\$60-\$100)	20% after deductible
Tier 4	30% (\$60-\$100)	30% (\$60-\$100)	20% after deductible
Mail Order Prescription Drugs (90-day supply)			
Express Scripts	2x Retail	2x Retail	20% after deductible

Note:
Example benefits shown here are not applicable to all groups. Please view your Summary of Benefits & Coverage available in the BCBS of AZ portal.

How Do I Choose?

What you'll learn:

Tools to choose the best medical plan
for you and your family

Medical Plan Comparison



PPO A

The PPO A plan is a great option for those who are willing to pay higher premiums in exchange for lower health care expenses. You pay more out of each paycheck, but you get in return, a lower deductible and out-of-pocket maximum.



PPO B

The PPO Plan B works well for those who don't want to meet a deductible before the plan pays for services, such as primary, specialty, and urgent care, and are comfortable with mid-range premiums and health care expenses.



HDHP with HSA

The HDHP with HSA is a great all-around plan for savvy health care consumers. HSA funds are yours to keep, so if you have low health care utilization, that account will grow and can cover you in a year with higher expenses.

Medical Plan Calculators

- Use the Benefit Calculators to compare all three plans based upon your coverage category.
- The Benefit Calculators use current premium costs, co-pays, deductible, co-insurance levels, and employer contributions to estimate your total costs.
- The Benefit Calculators are available on the UNS benefits site: myUNSBenefits.com.



What is an HDHP (High Deductible Health Plan) with HSA?



What to know about your health savings account



It's all yours—you own your HSA and your funds can accumulate year after year

You choose how much to contribute up to an annual maximum

You have to be enrolled in a High-Deductible Health Plan in order to contribute

HSA funds are not taxed as long as you use the funds for qualified expenses



Health Savings Account Contribution Limits

Calendar Year Maximum Contribution	2027 Limits
Employee Only	\$4,500
Employee + dependents	\$9,000
Additional "catch-up" if 55 or older	\$1,000

For you to be eligible to contribute to an HSA, you must:

- NOT be enrolled in non-qualified health insurance including a spouse's plan, Medicare, Tricare or prescription drug only plan
- NOT be claimed as a dependent on someone else's tax return (excluding a spouse)
- NOT get any hospital care or medical services from the Veterans Administration in the previous three months (unless these services were related to a service-connected disability)
- NOT be enrolled in a Healthcare Flexible Spending Account (FSA) or a Health Reimbursement Account

Where are my HSA funds deposited?



HealthEquity manages your Health Savings Account.

Money is deposited at HealthEquity into an interest-bearing account.

- The current interest rate and annual yield are available at www.healthequity.com
- The monthly service fee for HealthEquity is paid by UNS Energy.
- The HSA must be established and an initial deposit must be made before you can be reimbursed for eligible expenses or use funds.
- You will be responsible for the monthly service fee noted above if you leave UNS Energy or change medical plans, as the HSA will still belong to you.

HSA Eligible Expenses

Eligible Expenses

- Unreimbursed qualified medical, dental and vision expenses
- Prescriptions
- Medical Supplies
- Laser surgery
- Orthodontia
- Medical premiums for COBRA, or health coverage while receiving unemployment compensation
- Medicare Parts B & D

Ineligible Expenses

- Cosmetic or elective surgery
- Personal trainers
- Maternity clothes
- Life insurance premiums
- Toiletries
- Career counseling
- Teeth whitening
- Vet bills

Note: Your qualified dependents may also use the HSA funds, even if they are not covered under an HDHP.



Flexible Spending Account

What you'll learn:

How to make your money work for you
and your PPO plan

What is a Flexible Spending Account (FSA)?



An FSA is a pre-tax benefit, which allows you to set aside a specific pre-tax dollar amount for out of pocket medical, dental, vision and dependent care expenses.

- Medical plan enrollment is not required to enroll in FSA
- These funds are not available indefinitely and they do expire
- Please contact Health Equity about specific expirations for all FSA plans

FSA Plan Year:

January 1, 2027 – December 31, 2027

2027 Contribution Limits

\$3,500	+	\$7,500
Healthcare		Dependent Care (household limit)

Any statements concerning actuarial, tax, accounting, investment or legal matters are based solely on our experience as insurance brokers and are not to be relied upon as actuarial, accounting, tax, investment or legal advice, for which you should consult your own professional advisors.

FSA Eligible Expenses

Find the comprehensive IRS list here: <https://www.fsafeds.gov/support/eligibleexpenses>

Healthcare FSA				Dependent Care FSA
Medical	Dental	Vision	Physician prescription not required	
• Copays/Deductibles • Prescriptions • Hospital costs • Smoking cessation • Fertility/Family planning • Acupuncture/Chiropractic	• Deductible • Copays • Orthodontia	• Prescription glasses • Prescription sunglasses • Contact lenses/products • Laser eye surgery	• Sunscreen, SPF 30+ • Denture adhesives • First aid supplies • Diagnostic tests & monitors • Durable medical equipment • Menstrual care products	• Daycare centers or school programs for children under age 13 • In-home day care • Summer day camp • Elder care or dependents not capable of self-care

Limited Purpose FSA

You are eligible to sign up for the Limited Purpose FSA if you are enrolled in the High Deductible Health Plan (HDHP w/HSA) medical coverage.

Utilizing Limited Purpose FSA is most effective after your Health Savings Account contributions are elected to the maximum limits for the year.

2027 Contribution Limit

\$3,500

Unlike the HSA, the LPFSA does expire.
Please contact HealthEquity for details.

Maximize Savings

HSA



Medical



Limited Purpose FSA



Dental



Vision

LPFSA Eligible Expense Examples

Dental

- Deductible
- Copays
- Orthodontia

Vision

- Prescription glasses
- Prescription sunglasses
- Contact lenses/products
- Laser eye surgery

Where to Go for Care

What you'll learn:

How to use your plans to receive cost-effective, convenient care

Where to go for Care

Use in-network providers for lowest costs

Lower Cost		Higher Cost	
Primary Care Provider (PCP)	Telehealth	Urgent Care	Emergency Room (ER)
Routine care to stay on top of your health	On demand medical and mental health support wherever you are	For non-life-threatening medical issues when your PCP or Telehealth isn't an option	For potentially life-threatening medical issues Call 911 or locate your nearest Emergency Room

Telehealth Services

Telehealth from AZ Blue and Doctor on Demand

Allows plan members enrolled in medical to access medical care through a board-certified doctor via internet connection or by phone for non-urgent medical issues.

Cost

- PPO A: \$20 copay
- PPO B: \$20 copay
- HDHP: Deductible and coinsurance

To get started

- **Telehealth from AZ Blue**
 - 844.606.1612
 - [Azblue.com](https://www.azblue.com), click Find Care, and select Telehealth
- **Doctor on Demand**
 - 800.997.6196
 - [Doctorondemand.com](https://www.doctorondemand.com) — use the Sign Up link; Employer: UNS Energy



Tucson Local Low or No-Cost Care Clinics

Premise Health Clinic

If you are enrolled in the PPO A or B plan, you can use the Premise Health Clinic in Tucson near UNS's Irvington Road campus. Premise Health offers you and your eligible dependents free doctor visits for routine care such as physical exams or common ailments. You can even get common generic drugs at no cost.

Premise Health Clinic

Irvington Campus

520.619.2139

To register and schedule an appointment, go to
mypremisehealth.com

HealthOn Broadway Clinic

UNS partners with HealthOn Broadway to offer no-cost or low-cost quality medical care. Located in downtown Tucson, the HealthOn Broadway clinic offers a variety of services to UNS employees and their family members. If you are enrolled in a UNS medical plan, you will receive discounted or free medical services based on the plan you choose, and the type of services received.

HealthOn Broadway

1 W. Broadway

Tucson, AZ 85701

520.309.4200

elrio.org

Dental & Vision

What you'll learn:

Benefits available to take care of your oral and visual health

Delta Dental PPO Plan



You will save by staying in network.

Plan Highlights

Delta Dental

	PPO Network	Premier Network / Out-of-network
Calendar Year Deductible Individual/Family	TEP 1116: \$50/\$150 All Others: \$100/\$300	
Annual Maximum	\$2,000/person	
Preventive	20% after deductible	20% after deductible
Basic Services	40% after deductible	40% after deductible
Major Services	40% after deductible	40% after deductible
Orthodontia Services		
Child up to age 19 – TEP 1116	Covered	
Child and Adult – All Others	Covered	
Lifetime Maximum	\$1,500	

Deductible and coinsurance limits vary by group. Login at deltadentalaz.com or download the mobile app for detailed information.

VSP Vision Plan



You will save by staying in network.

Plan Highlights

Vision Service Plan (VSP)

	In-network (VSP Network)	Out-of-network
Exam – Every 12 months	\$10 copay	Up to \$50
Lenses – Every 12 months - Standard		
Single	Covered in full	Up to \$50
Bifocal	Covered in full	Up to \$75
Trifocal	Covered in full	Up to \$100
Frames – Every 12 months	\$150 allowance; 20% off balance \$200 allowance (featured frames) \$80 allowance at Costco, Walmart Optical, and Sam's Club Optical	Up to \$70
Additional Pairs of Glasses	30% discount	Not applicable
Contacts – Every 12 months		
Cosmetic	\$130 allowance	Up to \$105
LASIK	15% discount	Not applicable

Please login at vsp.com or download the mobile app for the most accurate detailed information.

Life, AD&D & Disability

What you'll learn:

Income protection available for
you and your family

Life and AD&D Coverage

Employer Basic Coverage and Voluntary Options Available – update beneficiaries in Workday anytime!



Life Insurance

- Basic Life coverage of 1.5x annual salary up to \$500K is paid for by UNS (for most groups)
- Additional coverage amounts available for employee, spouse and children
 - Employee – Increments of \$10K up to \$500K
 - Amounts above \$350K require proof of good health
 - Spouse – Increments of \$10K to a max of \$150K
 - Amounts above \$50K require proof of good health
 - Child – Increments of \$2K to a max of \$10K
 - No proof of good health required

AD&D Insurance

- Basic AD&D coverage of \$20,000 is paid for by UNS (for most groups)
- Additional coverage amounts available for employee, spouse and children
- No proof of good health required

IRS Regulation: Employees can receive employer paid life insurance up to \$50,000 on a tax-free basis and do not have to report the payment as income. However, an amount in excess of \$50,000 will trigger taxable income for the “economic value” of the coverage provided to you.

Voluntary Coverage

Optional and 100% Employee Paid



Accident

- Pays cash to help offset the expenses associated with accidents or injuries
- One rate based on your dependent enrollment tier (employee, spouse, child(ren) or family)

Critical Illness

- Pays a lump-sum benefit directly to you upon diagnosis
- Helps pay for out-of-pocket medical expenses associated with a serious illness (e.g., heart attack, stroke, coma, kidney failure, etc.)
- No Health Questionnaires required to enroll

Benefit eligibility and amounts vary by group. See Workday for detailed information.

Disability Coverage

Employer Paid Basic and Buy Up Options Available



Short Term Disability (STD)

- Basic Short Term Disability coverage covers 100% of weekly earnings up to 13 weeks.
- Supplemental Short Term Disability requires election in Workday and paycheck deductions to cover 100% of weekly earnings from weeks 14–26 of disability.
- 1116 employees are covered 100% of weekly earnings from weeks 2–26 without an election in the supplemental plans.
- Waiting periods vary by group.

Long Term Disability (LTD)

- Employer Paid Benefit unless you choose to buy up.
- LTD will cover a percentage of earnings
- Eligible for benefit after a 180-day elimination period where STD coverage is available.
- If you were in a pre-tax plan last year please verify your options for this coming year as most groups have removed the pre-tax options.

Benefit eligibility and amounts vary by group. See Workday for detailed information.

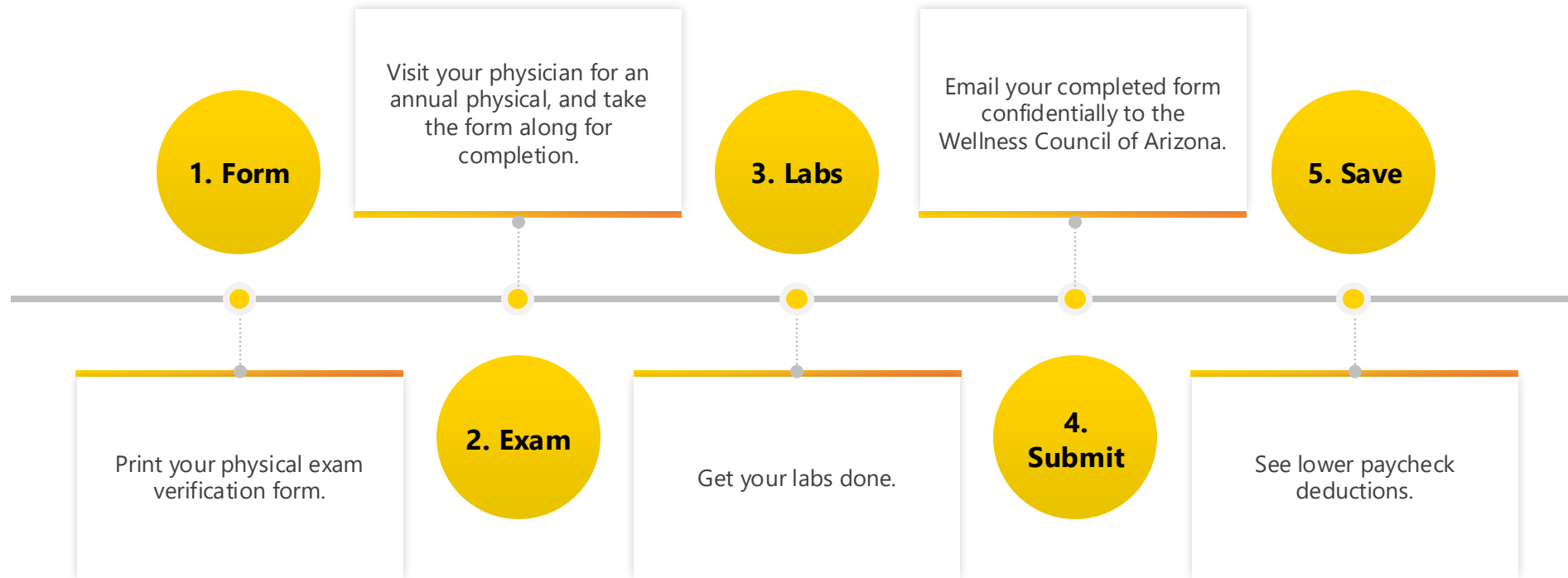
More Benefits

What you'll learn:

What's available to support you and your family



Wellness Program



Once completed, you'll receive a credit of up to \$500 toward your premiums.
(TEP 1116 – HDHP Plan \$200 credit)

*The credit is given over a 12-month period

Employee Assistance Program



Available to you and your dependents at no cost to you

Confidential counseling for you and your immediate family members

- Available 24 hours a day, 7 days a week
- 6 face to face consultations per member per issue per year
- Unlimited telephonic counseling available

800.327.3517

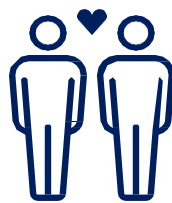
uprisehealth.com/members, Access Code: UNS

How the EAP can support you:

Childcare/
eldercare



Family/
relationships



Legal/
financial



Alcohol/
drug abuse



Grief/
loss



Stay Financially Fit with the Financial Education Program

With Truist Momentum, you can learn more about managing your money and building financial confidence—no matter where you are in life. Discover how to eliminate debt, improve your credit score, plan for retirement, buy or sell your home, invest, and much more—all at no cost to you.

Truist Momentum is a robust online tool that helps you focus on where you have the most to learn or gain, and it's completely confidential. Truist Momentum also offers one-on-one phone counseling with an expert financial counselor and access to helpful online resources to make budgeting easy. Visit

truistmomentum.com and register using the code: **UNS**

Pet Insurance

Enroll online at www.petinsurance.com/



Choose a pet health plan to fit your needs:

- | | |
|--|---|
| <ul style="list-style-type: none">• No deductible• Instant approval• Covers wellness exams, shots, tests and more• Freedom to use any vet, anywhere• Maximum annual benefit of \$500 | <ul style="list-style-type: none">• \$250 annual deductible• Covers accidents, illnesses, procedures, X-rays and more• Chronic condition coverage included• Freedom to use any vet, anywhere• Benefits renew in full each year• Limited hereditary coverage after the first year |
|--|---|

Starting at \$20/month

Preventive care coverage details



Pet Wellness Plan **Plus**
everyday care™

Physical exam: Two exams per policy term	\$60 (\$30 max per exam)
Behavioral exam and/ or treatment	\$30
Vaccination or titer	\$75
Heartworm or FeLV/FIV test	\$35
Fecal test	\$25
Deworming	\$25
Nail trim	\$20
Microchip	\$40
Health certificate	\$40
Flea control or heartworm prevention	\$75
One additional test: 1. Health screen (blood test) or 2. Radiograph (X-rays) or 3. Electrocardiogram (EKG)	\$75 One test per policy term
Maximum annual benefit	\$500

Wellness plans are not available in all states.

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OE Resources

Where to go for help

Your Open Enrollment Toolkit

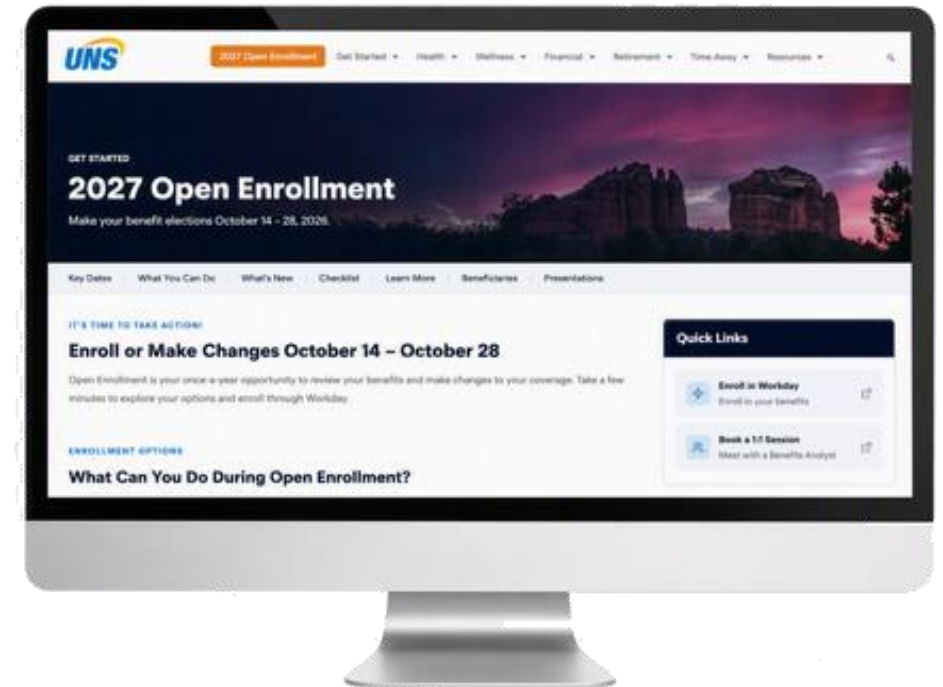
Recap: Where to Learn, Ask and Enroll



SCAN ME

Three ways to prepare

1. Start at myunsbenefits.com/open-enrollment for dates, instructions, plan details and FAQs
2. Attend a virtual Benefits 101 or How to Enroll session by adding it to your calendar from the InsideUNS Events page
3. Book 15 minutes with a Benefits Analyst or reach the HR Solutions Center to get your personal questions answered



Next Steps and Reminders

Action	Date(s)
Review your current elections, What's Changing in your OE prep email and other educational materials to make an informed decision. REMINDER: Your spending account elections will not rollover.	September 30 – October 28, 2026
Workday event becomes available. REMINDER: You will know your event is complete when you get to the confirmation page.	October 14, 2026
Workday events close and all elections must be submitted for your changes to be captured. REMINDER: There will not be exceptions as in prior years and all events must be submitted prior to this date.	October 28, 2026
Changes and enrollments captured during Open Enrollment become effective.	January 1, 2027
Any changes to payroll deductions will be seen in paycheck	Changes apply the first paycheck of January 2027

Have social security numbers and dates of birth readily available if you are adding eligible dependents to your benefit plans.



Thank You

Questions? Open a Workday Help Case or go to myunsbenefits.com/open-enrollment