FranklinCovey

Welcome to your 2027 Benefits



We give strategy the *human* edge.™

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Agenda

1. What's New
2. Benefits Eligibility
3. Your Health Benefit Options
4. Well-Being & Support Programs
5. Health Plan Costs
6. Additional Benefits
7. How to Enroll

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01

What's New

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Important 2027 Benefit Highlights

01 - Passive Enrollment

If you want to keep the exact same 2027 benefits that you have for 2026, no action on your part is needed

- By not taking action, you are consenting that your current Health Savings Account (HSA), if enrolled in the HDHP, contributions will continue in 2027

Flexible Spending Accounts (FSAs) *MUST* be re-selected for 2027 if you wish to roll over any unused funds or continue with an FSA

02 - Medical Insurance

FranklinCovey will continue to offer two medical plans through United Healthcare (UHC)

- Surest Copay Plan – $0 deductible and assigns specific copayments to medical services and treatments
- UHC $2,400 HDHP – Must meet the deductible before plan covers eligible expenses; compatible with an HSA
- *Rates and benefits will be increasing for 2027*

03 - Dental Insurance

FranklinCovey will remain using Cigna as our dental benefits administrator

- *No changes to rates and benefits*

04 - Vision

FranklinCovey will continue providing VSP as our vision provider

- *No changes to rates and benefits*

05 - Spending Accounts

FranklinCovey will continue to offer Savings & Spending Accounts with HealthEquity

- Health FSAs are available to members electing the Surest Copay plan
- HSA are available for HDHP participants
- Limited Purpose FSAs are offered to members who elect/open an HSA

06 - Life & Disability

FranklinCovey will continue providing Prudential as our life, absence and disability provider

- *No changes to rates and benefits*

Prudential will allow those who have Optional Employee Life insurance to elect more coverage without being required to provide additional documentation during your 2027 Open Enrollment between 11/2-11/13/26.

07 - Voluntary Benefits

FranklinCovey will keep offering additional programs

- Accident, Critical Illness, and Hospital Indemnity plans available through Voya
- ID Theft and Cyber Protection through Experian
- Legal Services through ARAG
- Pet Insurance through Pet Benefit Solutions
- *No changes to rates and benefits*

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2027 Major Medical Plan Updates Compared to 2026

	2026 - Surest Copay Plan		2027 - Surest Copay Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
CALENDAR YEAR				
Individual	$0	$0	$0	$0
Family	$0	$0	$0	$0
CALENDAR YEAR OUT OF POCKET MAXIMUM (INCLUDES DEDUCTIBLE)				
Individual	$4,000	$8,000	**$5,000**	**$10,000**
Family	$8,000	$16,000	**$10,000**	**$20,000**
COPAYS / COINSURANCE				
Preventive Care	$0	$100	$0	**$165**
Virtual Visit	$0	Not covered	$0-**$110**	Not covered
Primary Care	$25	$195	**$20–$110**	**$220**
Specialist	$10 - $65	$195	**$20–$110**	**$220**
Urgent Care	$35	$105	**$60**	**$180**
ER	$450	$450	**$650**	**$650**
RETAIL PHARMACY (UP TO 31-DAY SUPPLY)				
Generic - Tier 1		$5	**$10**	
Formulary Brand - Tier 2		$40	**$60**	
Non-Formulary Brand - Tier 3		$60	**$90**	
Specialty - Tier 4		$170 - $230	**$240-$300**	
MAIL ORDER RX (UP TO 90-DAY SUPPLY)				
Generic - Tier 1	$12.50	Not covered	**$25**	Not covered
Formulary Brand - Tier 2	$100		**$150**	
Non-Formulary Brand Tier 3	$150		**$225**	
Specialty - Tier 4	Not covered		Not covered	

	2026 - UHC $2,400 HDHP		2027 - UHC $2,400 HDHP	
	In-Network	Out-of-Network	In-Network	Out-of-Network
CALENDAR YEAR				
Individual	$2,400	$4,800	$2,400	$4,800
Family	$4,800	$9,600	$4,800	$9,600
CALENDAR YEAR OUT-OF-POCKET MAXIMUM (INCLUDES DEDUCTIBLE)				
Individual	$3,400	$6,800	**$4,000**	$6,800
Family	$5,800	$11,600	**$8,000**	$11,600
COPAYS / COINSURANCE				
Preventive Care	$0	40% AD	$0	40% AD
Virtual Visit	$0	Not covered	$0	Not covered
Primary Care	20% AD	40% AD	20% AD	40% AD
Specialist	20% AD	40% AD	20% AD	40% AD
Urgent Care	20% AD	40% AD	20% AD	40% AD
ER	20% AD	20% AD	20% AD	20% AD
RETAIL RX (UP TO 31-DAY SUPPLY)				
Generic – Tier 1		$15 AD		$15 AD
Formulary Brand – Tier 2		$35 AD		$35 AD
Non-Formulary Brand – Tier 3		$65 AD		$65 AD
Specialty – Tier 4		$100 AD		$100 AD
MAIL ORDER RX (UP TO 90-DAY SUPPLY)				
Generic – Tier 1	$37.50 AD	Not covered	$37.50 AD	Not covered
Formulary Brand – Tier 2	$87.50 AD		$87.50 AD	
Non-Formulary Brand – Tier 3	$162.50 AD		$162.50 AD	
Specialty – Tier 4	Not covered		Not covered	

02

Benefits Eligibility

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Benefits Eligibility – Who Can Enroll



- Full-time FranklinCovey associates
- Associates scheduled to work 30 or more hours per week are eligible for medical/HSA only.
- Enroll during OE; coverage becomes effective January 1, 2027
- If you are benefits-eligible, you may also elect coverage for your:
  - Spouse:
    - This includes your domestic partner of both the same or opposite gender.
  - Children up to age 26 years:
    - This includes your natural, adopted, foster, and/or stepchildren of yours or those of your spouse/domestic partner.
  - Unmarried disabled children:
    - Of any age, as long as they became disabled before age 19 years. Requires medical carrier approval.

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03

Your Health Benefit Options

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Medical Plan Features

You pay nothing for in-network preventive care

1

DEDUCTIBLE & CO-PAYMENTS

You pay your medical expenses up to the annual deductible amount.

Services may also be covered by paying copayments instead of deductible.

2

CO-INSURANCE

After meeting your deductible, the plan pays coinsurance.

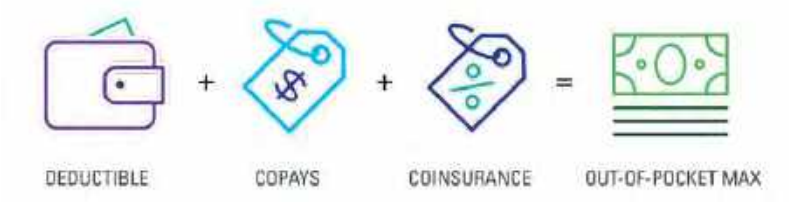
You'll only pay a percentage of each bill (copays help meet your coinsurance).

3

OUT OF POCKET MAXIMUM

You're protected by an annual limit on healthcare costs.

The plan pays 100% once you've paid this amount during the year.



PREMIUMS: The cost of insurance. The premium is the amount of money the policyholder (You/FranklinCovey) agrees to pay an insurance company for an insured policy and in exchange, the carrier guarantees the payment of specified benefits. Your portion of the premiums is deducted on a bi-weekly basis through paycheck deductions.

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Medical Plans: PPO & HDHP...What's the difference?

Key Differentiators	Preferred Provider Organization (PPO) / Copay Plan	High Deductible Health Plan (HDHP)
Cost of coverage (Premium)	**Highest** ↑	Lowest ↓
Cost-sharing for non-preventive services	Lowest ↓	**Highest** ↑
Must meet the deductible before paying for prescription drugs with a copay	No	**Yes**
Must meet the deductible before paying for office visit copays	No	**Yes**
Type of account offered	**Flexible Spending Account** Health Savings Account **not** available	**Health Savings Account** – your money, balances continue forward **Limited Purpose FSA** – for dental and vision expenses only, paired with a Health Savings Account
Health savings account funding by FranklinCovey	No	**Yes**
THIS PLAN MAY BE THE RIGHT CHOICE FOR YOU IF YOU …	Prefer a plan that you don't mind paying more out of each paycheck for coverage. The **PPO** plan also gives you peace of mind from not having to save up for larger health care expenses with more fixed costs.	Don't mind the higher deductible in exchange for keeping more of each paycheck in your pocket. The **HDHP** Plan provides long-term savings opportunities and puts you in control of your health care spending. You must be willing to plan ahead and keep track of what you spend.

FOR BOTH PLANS: Preventive care is covered at 100% at an in-network provider. When you and your family need quick care, virtual medicine is a convenient option

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Medical – Comparing the Plans

	Surest Copay Plan *Eligible for FSA*		**$2,400 / $4,800 HDHP** *Eligible for HSA, LPFSA*	
	In-network	Out-of-network	In-network	Out-of-network
Annual deductible				
Per person / per family	$0	$0	$2,400 / $4,800	$4,800 / $9,600
Out-of-pocket maximum				
Per person / per family	$5,000 / $10,000	$10,000 / $20,000	$4,000 / $8,000	$6,800 / $11,600
Medical coverage				
Preventive care	$0 copay	$165 copay	Covered 100%	40% after deductible
Virtual visits	$0 to $110 copay	Not covered	Covered 100%	Not covered
Primary Care Physician	$20 to $110 copay	$220 copay	20% after deductible	40% after deductible
Specialist visits	$20 to $110 copay	$220 copay	20% after deductible	40% after deductible
Urgent Care	$60 copay	$180 copay	20% after deductible	40% after deductible
Emergency room	$650 copay	$650 copay	20% after deductible	20% after deductible

This summary is not intended as a guarantee of benefits. If there is ever a discrepancy with what is shown here vs. the summary of coverage and benefits (SBC) from the carrier, the SBC will govern. It is always best to contact the vendor to verify benefits before seeking services.

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Medical – Prescription Drug Coverage Included

	Surest Copay Plan *Eligible for FSA*	**$2,400 / $4,800 HDHP** *Eligible for HSA, LPFSA*
Retail prescription drugs (31-day supply)		
Generic - Tier 1	$10 copay	$15 copay after deductible
Formulary Brank - Tier 2	$60 copay	$35 copay after deductible
Non-Formulary Brand - Tier 3	$90 copay	$65 copay after deductible
Specialty - Tier 4	$240 to $300 copay	$100 copay after deductible
Mail-order prescription drugs (90-day supply)		
Generic - Tier 1	$25 copay	$37.50 copay after deductible
Formulary Brank - Tier 2	$150 copay	$87.50 copay after deductible
Non-Formulary Brand - Tier 3	$225 copay	$162.50 copay after deductible
Specialty - Tier 4	Not Covered	$250 copay after deductible

This summary is not intended as a guarantee of benefits. If there is ever a discrepancy with what is shown here vs. the summary of coverage and benefits (SBC) from the carrier, the SBC will govern. It is always best to contact the vendor to verify benefits before seeking services.

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The Surest Copay Plan

Actual prices, not estimates



see what you'll owe before you receive care

No deductible



and no coinsurance

Broad national network



of providers, clinics, and hospitals

Quality medical coverage



from preventive to emergency, colds to cancer treatment

A shoppable experience



Shop and compare care options, then choose what works for you

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The Surest Health Plan in a Nutshell

The Surest Plan is Designed to Show Upfront Prices and Choice

Copays Only

Through the Surest app or website, you can see the price for a provider and what's included in the visit before you get care.

Copays often include other visit-specific services, such as:

- Standard labs
- X-rays and ultrasounds
- Vaccinations and immunization



Out-of-Pocket Maximum (your safety net)

That's the maximum amount you'll pay out-of-pocket in a plan year for in-network services:

- $5,000 - individual
- $10,000 - family

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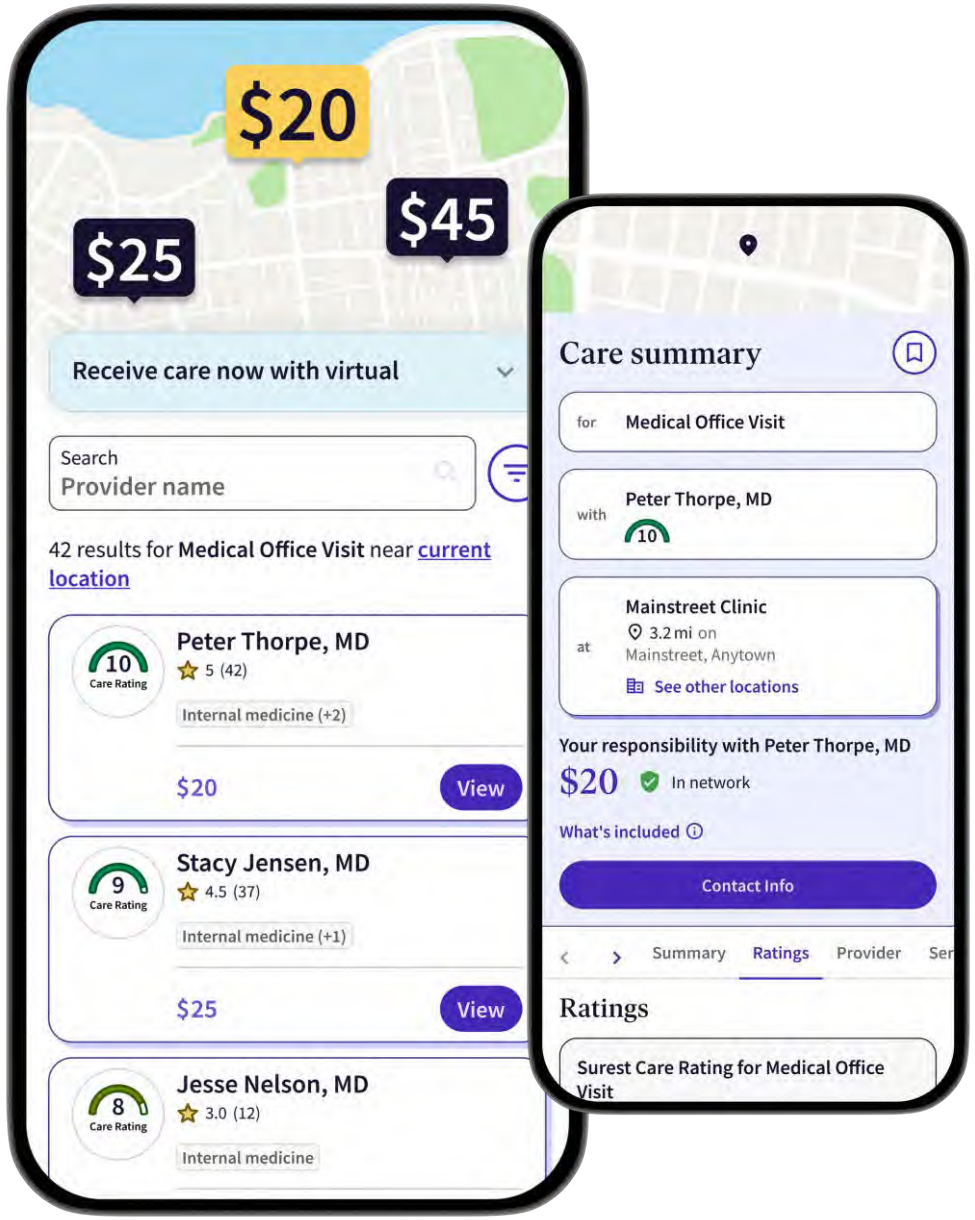
Get Used to Having More Options!

The Surest App & Website Allow the Following:

- Search for care by symptom, location, or provider (using the same provider network through United Healthcare)
- See upfront prices and what's included in a visit
- Compare alternative treatment options, including virtual care at no or low copay
- View your claims activity (EOBs)
- Access your digital ID card



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Health Savings Accounts (HSAs)

- **What is a Health Savings Account?**
  - Tax-free savings account (HSA) that you own
  - Funds available as they accumulate in the account
  - Triple tax advantage
    - Pre-tax contributions
    - Tax free interest earned
    - Tax free withdrawals for qualified medical expenses
  - Fully portable if you leave FranklinCovey

- **How do I use the Health Savings Account?**

You can **use HSA funds** to pay for ***deductibles, copayments, coinsurance, and other qualified medical, dental or vision expenses***

Unspent HSA funds roll over from year to year, allowing you to build tax-free savings to pay for medical care later

Note:

Those enrolled in the Surest PPO plan will not be able to contribute to an HSA account.
An HSA monthly maintenance fee will be charged to your account of $3.95/month if you have a balance in your HSA account and you are enrolled in the PPO.

- **Receive an annual one-time initial contribution from Franklin Covey:**
  - $650 for an EE Only
  - $1,300 for EE + 1
  - $1,300 for EE + 2 or more

- **Contribute money from your paycheck – total contributions in 2026 can't exceed:**
  - $4,500 individual / $9,000 family if under age 55
  - $5,500 individual / $10,000 family if you're 55 or older

Note:

- It is ultimately your responsibility to ensure you do not over contribute to your HSA over the annual limits mentioned above. If you over contribute to your HSA, there may be a tax penalty.
- Please review your state regulations as you may need to pay state taxes depending on your residency.
- If you are enrolled in Medicare, this may impact your HSA eligibility. Contact HealthEquity for more details.

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Flexible Spending Accounts (FSAs, LPFSAs)

What is a Flexible Spending Account

- An account to reimburse qualified health expenses
- Access annual contribution funds on day one
- FSA paycheck deductions are tax-free, which helps reduce your taxable income
- FSAs are “use-it-or-lose-it” accounts, meaning you only have access to your funds in calendar year

How do I use the Flexible Spending Account?

You can **use FSA funds** to pay for ***deductibles, copayments, coinsurance, and other qualified medical, dental or vision expenses.***

Plan ahead because FSA funds eventually expire. You will forfeit any amount above the IRS rollover limit left in the account at the end of the year.

You will have until March 31st of the following year to submit for any remaining eligible FSA expenses.

What is a Limited-Purpose Flexible Spending Account (LPFSA)

- Same rules and features as flexible spending account
- This account covers only dental and vision expenses, allowing you to save your HSA funds for future medical expenses
- If you enroll in the UHC $2,400 HDHP and HSA, you may enroll in an LPFSA

How do I use the LPFSA?

You can **use LPFSA funds** to pay for ***qualified dental or vision expenses while contributing to an HSA.***

At the end of the calendar year, LPFSA funds eventually expire. You will forfeit any amount above the IRS rollover limit left in the account at the end of the year.

You will have until March 31st of the following year to submit for any remaining eligible LPFSA expenses.

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Health Savings Account (HSA) vs Flexible Savings Account (FSA)

What's the difference?

	HSA	FSA
Eligible for employer contributions	**Yes**	No
Change your contribution amount at anytime	**Yes**	No
Access your entire annual contribution amount from the beginning of the plan year	No	**Yes**
Access only funds that have been deposited	**Yes**	No
“Use it or lose it” at year-end	No	**Yes**
Money is always yours to keep, can roll over full balance amount	**Yes**	No
Ability to invest funds	**Yes**	No

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Dental Insurance

Total Cigna DPPO: Comparing the Plans

Our Dental plan through Cigna has two networks that we can access:

Cigna DPPO Advantage & Cigna DPPO

A Cigna DPPO Advantage provider provides greater discounts on services however you have a smaller number of providers to choose from.

Cigna DPPO provides a broader provider selection to find the best fit for a dentist.

Annual maximum increases by $100 per year when members receive preventative care, see microsite for more details

Dental	Cigna DPPO Advantage	Cigna DPPO	Out-of-Network
Annual deductible (per person/family)	$50 Single / $100 Family	$50 Single / $100 Family	$50 Single / $100 Family
Calendar-year maximum	$2,000 per individual	$1,500 per individual	$1,500 per individual
Preventive/diagnostic services (exams, cleanings, bitewings 2/calendar year)	100%	100%	100%
Basic services (fillings, root canals)	80% AD	80% AD	80% AD
Major services (crowns, bridgework)	50% AD	50% AD	50% AD
Orthodontia (all members)	50%	50%	50%
Orthodontia Lifetime Max (per individual)	$2,000	$2,000	$2,000

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Vision Insurance

Vision Network: Choice

VSP (Vision Service Plan)	Standard Coverage
Exam (once per calendar year)	$10 Copay
Prescription glasses	$25 Material Copay
Lenses (once per calendar year)	Covered in full
Frames (once per calendar year)	$240 allowance for a wide selection of frames $260 allowance for featured frame brands 20% savings on the amount over your allowance
Contact lenses (instead of glasses)	Up to 4 boxes or $240
Nonprescription bluelight glasses or sunglasses	Covered through VSP LightCare

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Well-Being and Support Programs

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Preventative Care!

Preventive Services received in-network covered at 100% under all Medical Plans

No deductible, coinsurance, or copayment

- Well baby and well child routine visits
- Annual wellness exams for adults
- Breast cancer, Cervical cancer, Colon cancer screenings
- Immunizations – children
- Immunizations – adults (flu shot, shingles vaccine age 50+)
- Generic Preventive/Maintenance Prescriptions

Prescriptions – some may require a low-cost payment



Telehealth Virtual Physician Consultations

- **Telemedicine** will again be provided as part of the medical plan you choose
- **Services now include** preventive care and behavioral health care – in addition to urgent care
- **On-demand virtual visits** make it easy to talk to a board-certified, licensed, telehealth-trained doctor on your schedule
- 24/7 – via phone or video – nights, weekends, holidays – when you're at home or traveling
- Access care through the phone number or web portal for your medical plan
- Costs for telehealth consultations and medications (if prescribed) vary based on the medical plan you select

Top Virtual Urgent Care Conditions

Allergies, Sinusitis, Bronchitis, Earache, Sore Throat, Pink Eye, Rash, Urinary Tract Infection



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Additional Programs Through Your Medical Plans

Access the UnitedHealthcare and Surest mobile app or website for more information

Calm Health

Programs and tools to help support your mental health and well-being — at no additional cost.

MAVEN

24/7 virtual support for pregnancy, postpartum and newborn support.

Real Appeal

A lifestyle program designed to help you build healthy habits. It provides support for key areas such as nutrition, motivation, fitness and/or change.

OnePass Select

Discounted gym memberships and more. Large nationwide network of gym brands and local fitness studios.

2nd.MD

Get a second opinion from an expert specialist to help confirm a new or existing diagnosis.

See FranklinCovey's benefit microsite for additional details on each well-being and support program.



05

Health Plan Costs

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Choosing the Best Fit Medical Coverage

What are your Healthcare Needs?

- Are you relatively healthy and require only preventive services and occasional physician office visits?
- Will you be covering a spouse or children on your plan?
- Do you or your dependents have medical conditions that require only maintenance prescription drugs & physician office visits – or do you have more extensive medical conditions?

How do You Prefer to Pay?

- Do you prefer to pay more for coverage each paycheck and potentially less out of pocket at the time you receive medical care (beyond preventive services)?
- Would you rather pay less each time you get paid, keeping more money in your household budget, and pay potentially a bit higher out of pocket costs only if you require additional medical services (beyond preventive care)?



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Choosing the Best Fit Medical Coverage

Think About the Whole Cost of Coverage



- ☑ Think about the whole cost of Medical Coverage.
- ☑ Remember to go to in-network physicians and facilities when you seek care.
- ☑ Consider the amount you'll spend from your paycheck plus the out-of-pocket costs when you receive medical services (deductibles, coinsurance %, and copays).
- ☑ Consider setting aside funds in a Health Savings Account or Flexible Spending Account to help pay for out-of-pocket costs when you incur them.
- ☑ Consider electing a Voya supplemental coverage that pays cash benefits directly to you – money to help pay for out-of-pocket costs or whatever else you prefer.

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Employer HSA Contributions

GREAT NEWS! We will continue to make the same generous annual contribution to your HSA, if you are enrolled in the 2400/4800 HDHP!

Health Plan Costs

2027 per biweekly paycheck contributions (26 pay periods)

Medical

Coverage Level	Surest Copay	$2,400 HDHP
Employee Only	$146.12	$107.91
EE + 1	$327.40	$241.77
Employee + Children or Family	$475.03	$350.79

HSA annual contribution from FranklinCovey*

Coverage Level	$2,400 HDHP
Employee Only	$650
EE + 1	$1,300
Employee + Children or Family	$1,300

Dental

Coverage Level	Cigna Dental
Employee Only	$13.10
EE + 1	$22.02
EE + 2 or more CH or Family	$35.82

Vision

Coverage Level	VSP Vision
Employee Only	$5.70
EE + 1	$8.26
Employee + Children or Family	$14.82

*Annual contribution is made in January. If you are enrolled in the HDHP plan at a later date in the year, the annual contribution amount will be prorated

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Scenario: Maternity Care Usage – Pam

- Family coverage
- Age 30, married
- Pregnant with 2nd child

Sarah only anticipates wellness visits (preventative care) over the next year for her spouse and child. These visits are 100% covered by insurance.

Sarah is also pregnant and needs to consider the costs for a delivery and hospital stay later in the year.

Sarah should choose the Surest Copay plan. No deductible and copay structure means she will have more predictable expenses.

Tip: *Sarah should carefully evaluate out-of-pocket maximums since she may meet those this year.*

	Sarah's Costs	Surest Copay	$2,400 HDHP (HSA)
1	**Annual Paycheck Deduction/Premium**	**$12,351**	**$9,121**
	Care Received Example	In Network Charge	In Network Charge
2	Estimated Maternity & Delivery Average (in network charge)	$12,800	$12,800
	Plan Design - Payments for Care	Copays only	Copays/Ded/Co-Ins
3	- Deductible Paid	$0	$4,800
4	- Copays / Coinsurance	$1,600	$1,600
5	**Total OOP Medical Expenses (3 + 4)**	**$1,600**	**$6,400**
6	FranklinCovey's s Contribution to HSA (Assumes 100% Employer Contribution)	N/A	$1,300
7	**Net OOP Cost (5 - 6)**	**$1,600**	**$5,100**
8	**Total Annual Costs (1 + 5)**	**$13,951**	**$15,521**
9	**Net Annual Costs (8 - 6)**	**$13,951**	**$14,221**

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Scenario: Low Medical Plan Usage - Jim

- Employee only coverage
- Age 25, single
- Healthy

Dave only sees his doctor a few times a year, mostly for preventive care but he may go to urgent care twice / year.

Because the individual premium for the HDHP/HSA plan is less per paycheck, his preventive care is free, and FranklinCovey contributes to his HSA plan, Dave saves more money by enrolling in the HDHP plan.

And, if he doesn't spend his HSA dollars in 2027, he can **roll over unused funds year after year** to pay for **future** healthcare expenses. The HSA also acts as a "medical 401K", meaning he has access to the funds when he retires to use for anything.

Tip: *If you think you won't meet the deductible, consider the HDHP plan and take advantage of the lower paycheck deduction and the employer HSA contribution, but make sure to also contribute to your HSA (tax free benefit) to help cushion unforeseen costs!*

	Dave's Costs	Surest Copay	$2,400 HDHP (HSA)
1	**Annual Paycheck Deduction/Premium**	**$3,799**	**$2,806**
	Plan Design - Payments for Care	Copays only	Copays/Ded/Co-Ins
2	- Annual Physical (1 preventative visit)	$0	$0
3	- Doctor's Office Visit (2)	$130 (only pay average $65 copay amount)	$250 (pay full price since deductible hasn't been met)
4	- Pharmacy Expense: Tier 1 (1, 31-day RX/yr)	$10 (only pay copay amount)	$25 (pay full drug price since deductible hasn't been met)
5	**Total OOP Medical Expenses (2 + 3 + 4)**	**$140**	**$275**
6	FranklinCovey's Contribution to HSA (Assumes 100% Employer Contribution)	N/A	$650
7	**Net OOP Cost (5 - 6)**	**$140**	**$0**
8	**Total Annual Costs (1 + 5)**	**$3,939**	**$3,081**
9	**Net Annual Costs (8 - 6)**	**$3,939**	**$2,431**

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Scenario: Chronic Condition Usage - Dwight

- Employee +1 coverage
- Age 50, married
- Spouse diagnosed w/ chronic illness

Wayne's spouse was recently diagnosed with a chronic condition and had to see a specialist several times during the year, in addition to several non-preventative related doctor visits.

Wayne's spouse also receives monthly tier-2 drugs that are $1,500 retail to help them manage their chronic condition.

Wayne should choose the Surest Copay plan. Copays for prescription drugs means that Wayne will pay less overall for his medical care.

	Wayne's Costs	Surest Copay	$2,400 HDHP (HSA)
1	**Annual Paycheck Deduction/Premium**	**$8,512**	**$6,286**
	Care Received example	Copays only	Copays/Ded/Co-Ins
2	- Doctor's office Visits (4)	$260	$750
3	- Specialist Visits (4)	$260	$1,200
4	- Pharmacy Expense: Tier 2 (12, 31-day RX/YR)	$480	$4,815
5	**Total OOP Medical Expenses (2 + 3 + 4)**	**$1,240**	**$6,765**
6	FranklinCovey's Contribution to HSA (Assumes 100% Employer Contribution)	N/A	$1,300
7	**Net OOP Cost (5 - 6)**	**$1,240**	**$5,465**
8	**Total Annual Costs (1 + 5)**	**$9,752**	**$13,051**
9	**Net Annual Costs (8 - 6)**	**$9,752**	**$11,751**

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How to Ensure a Smooth Transition to 2027

Schedule planned physician visits and procedures before mid-December 2026.

Use the UHC and Surest digital resources to confirm your provider is in-network & get answers to your questions.

Fill prescriptions as close to year-end 2026 as possible.

Look for communications from UHC, Surest and follow the directions provided.

Look for new ID cards in the mail in late December. You also have virtual ID cards available through UHC and Surest apps.

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06

Additional Benefits

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Financial Security

Life/AD&D and Disability Insurance aren't something you think about every day. But they should be an important part of everybody's financial planning – no matter what your age. Your benefits program offers the following coverages to help protect you and your family when it's needed most.

Benefits		
Life / Accident, Death & Dismemberment (AD&D) Insurance	**Employer Paid:** • Basic Life and AD&D coverage $50,000	**Voluntary Life:** • Employee coverage in $10,000 increments up to $500,000 not to exceed 7 times your annual earnings – Guarantee Issue $200,000 at initial opportunity to enroll, thereafter an Evidence of Insurability/Statement of Health will be required • Spouse coverage in $10,000 increments up to 100% of employee coverage; not to exceed $500,000 - Guarantee Issue $50,000 at initial opportunity to enroll, thereafter an Evidence of Insurability/Statement of Health will be required • Child(ren) live birth to 26 years coverage of $10,000
Long Term Disability (LTD) Insurance	**Employer Paid:** • LTD at 60% of weekly earnings to a maximum of $10,000 per month	

Salary Continuation

Full time and part-time employees who are approved for a medically certified leave, including FMLA or 6-week medical leave, for their own serious health condition are eligible for the salary continuance program. FranklinCovey will provide 100% salary continuation for employees who meet the eligibility requirements.

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Voluntary Supplemental Medical Coverage

Just as it sounds, these plans can help you pay for costs you may incur after an accidental injury, illness or hospitalization. These plans are 100% voluntary programs you can elect.

Accident

Accident Insurance provides a lump-sum payment if you or your enrolled family members are injured in an accident. You can use the money however you wish, whether it's to help pay medical expenses or just daily living expenses.

Accident (per paycheck)	
Employee	**$3.74**
Employee & Spouse	**$7.35**
Employee & Children	**$7.92**
Family	**$11.52**

Critical Illness

While medical insurance is vital, it doesn't cover everything. If you suffer from a serious illness, such as cancer, stroke or a heart attack, medical insurance may not provide the coverage you need. Critical Illness insurance can ease the financial strain and help you focus on your recovery.

You can elect either $10,000 or $20,000 lump sum coverage amounts. Spouses and/or children will be covered at 50% of whatever amount you elect.

Critical Illness
See age banded rates in next slide Based on your actual age range at the beginning of each calendar year

Hospital Indemnity

If you are admitted to the hospital for an injury or illness, your Hospital Indemnity plan makes cash payments to you. And with the payments going directly to you, you can use these emergency funds to pay for costs not covered by your Medical insurance, Medical insurance deductibles, copays and coinsurance, childcare expenses while you are in the hospital, or cost-of-living expenses as you recover.

Hospital Indemnity (per paycheck)	
Employee	**$6.44**
Employee & Spouse	**$14.18**
Employee & Children	**$12.89**
Family	**$20.63**

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Voluntary Supplemental Medical Coverage

Critical Illness (per paycheck) Employee: $10,000 / Spouse: $5,000 / Child(ren): $5,000 Employee: $20,000 / Spouse: $10,000 / Child(ren): $10,000								
Attained Age	**Employee Only**		**Employee + Spouse**		**Employee + Child(ren)**		**Family**	
	$10k	**$20k**	**$10k**	**$20k**	**$10k**	**$20k**	**$10k**	**$20k**
Under 25	$1.85	$3.69	$2.61	$5.22	$2.54	$5.08	$3.30	$6.60
25-29	$1.98	$3.97	$2.79	$5.58	$2.68	$5.35	$3.48	$6.97
30-34	$2.35	$4.71	$3.46	$6.92	$3.05	$6.09	$4.15	$8.31
35-39	$3.00	$6.00	$4.62	$9.23	$3.69	$7.38	$5.31	$10.62
40-44	$4.48	$8.95	$6.85	$13.71	$5.17	$10.34	$7.55	$15.09
45-49	$5.72	$11.45	$9.00	$18.00	$6.42	$12.83	$9.69	$19.38
50-54	$7.34	$14.68	$11.84	$23.68	$8.03	$16.06	$12.53	$25.06
55-59	$9.00	$18.00	$15.09	$30.18	$9.69	$19.38	$15.78	$31.57
60-64	$11.86	$23.72	$18.83	$37.66	$12.55	$25.11	$19.52	$39.05
65-69	$15.05	$30.09	$23.56	$47.12	$15.74	$31.48	$24.25	$48.51
70+	$22.29	$44.58	$33.76	$67.52	$22.98	$45.97	$34.45	$68.91

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Voluntary Supplemental Medical Coverage

Common Services or Conditions Covered Under Each Insurance Program

Accident

Coverage	Benefit
Accident Care - Initial Doctor Visit	$100
Urgent Care Facility Treatment	$300
Emergency Room Treatment	$300
Ground Ambulance	$500
Air Ambulance	$2,000
Follow-Up Doctor Treatment	$100
Medical Equipment	$200
Prescription Medicine	$15
Physical, Speech or Occupational Therapy	$50
Prosthetic Device (two or more)	$1,200
X-ray	$75
Burns, hospital care, dislocation, fractures, etc.	See benefit summaries for more information

Critical Illness

Coverage (payout either $10k or $20k – whichever amount you elect)
• Heart attack • Cancer • Stroke • Sudden cardiac arrest • Major organ transplant • Coronary artery bypass • Benign brain tumor • Skin cancer (10%) • Bone marrow transplant (25%) • Stem cell transplant (25%) • Permanent paralysis • Loss of sight, speech, or hearing • Coma • Multiple sclerosis • Parkinson's Disease • Advanced Dementia • Huntington's disease • See benefit summaries for more information

Hospital Indemnity

Coverage	Benefit
Hospital Admission	$1,000
Critical Care Unit (CCU) Admission	$1,000
Hospital Confinement - till 31 days	$100 per day
CCU Confinement - till 31 days	$200 per day
Rehabilitation Facility Confinement – till 31 days	$100 per day
Observation Unit	$250 per day
Newborn Child Delivery	Varies

Additional Wellness Benefit

All Voya coverage(s) include a provision where Voya will pay $50 to you and/or covered family members if you complete an eligible health screening test. These screenings may include a mental health screening, flu immunization, a mammogram, routine eye, dental exam and more. Be sure to file a claim to take advantage of this.

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Additional Voluntary Coverage

FranklinCovey offers a range of optional coverage options tailored for you, including ID theft protection, legal services, and pet insurance. Each option is designed to meet your needs, offering benefits like credit monitoring, legal consultation, and customizable pet insurance plans to enhance your overall security and peace of mind.

ID Theft and Cyber Protection – Experian

- Credit Monitoring
- Real-Time Alerts
- Identity Health Score
- Comprehensive Identity Restoration
- Reimbursement for Fraud-Related Losses
- Internet and Social Media Monitoring
- Child Identity Monitoring

ID Theft (per paycheck)	
Employee	$3.92
Family	$7.38

Legal Services – ARAG

- Legal consultation and advice
- Court representation
- Dedicated law firm
- Legal document preparation and review
- Letters and phone calls made on your behalf
- Speeding ticket assistance
- Will preparation
- 24/7 emergency access
- Divorce mediation or support

Legal Services	
UltimateAdvisor	$9.02

Pet Insurance – Pet Benefit Solutions

Your pet's insurance cost will be unique based on the age, breed, location and gender, as well as what coverage amount you select.

Get a quote and enroll via Pet Benefit Solution anytime through the year. Coverage begins the 1st of the following month.

You will be billed and make payment directly to the insurance carrier.

Pet Insurance
Case-by-case

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Employee Assistance Program

Just when you think you have it figured out, along comes a challenge. But whether those challenges are big or small, your employee assistance work/life support program is available to help you and your family find solutions and restore your peace of mind. This is available for all full-time associates.

Confidential Counseling on Personal Issues

- Job pressures
- Depression
- Relationship/material conflicts
- Alcohol & Drug abuse
- Stress & Anxiety
- Grief & Loss

Financial Information & Resources

- Saving for college
- Retirement Planning
- Getting out of debt
- Tax questions
- Estate planning

Legal Support & Resources

- Debt & Bankruptcy
- Landlord & tenant issues
- Real estate transactions
- Criminal actions
- Divorce & family law
- Civil lawsuits

Online Information, Tools & Services

- Review in-depth HelpSheetsSM on topics you select
- Get answers to specific questions
- Search for services & referrals
- Use helpful planning tools

Additional Resources can be found online at www.FranklinCoveyBenefits.com!

Simply call 800-311-4327 TDD: 800-697-0353 or go to www.guidanceresources.com and enter company name GEN311.

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Financial Security

401(K) AND ROTH 401(K) SAVINGS PLANS

- Invest in your future through easy payroll deductions
- 100% matching for the first percent and 50% for 2-5%
- Vesting is 20% each year, associates are fully vested at 5 years
- Keep the IRS maximum contributions in mind
- Choose from a diverse lineup of investment options.
- Visit www.benefits.ML.com, or call Merrill Lynch at (888) 864-8486 to learn more and enroll.



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Financial Security



Employee Stock Purchase Plan

You may allocate 1-15% of your income up to $25,000 to purchase stock through payroll deduction. Stock is purchased at a 15% discount of average selling price on the last trading day of the fiscal quarter. FranklinCovey pays the ESPP administration and commission fees. You can enroll at the beginning of any fiscal quarter as long as enrollment is received prior to the start of the fiscal quarter.

Please visit www.benefits.ml.com or call (888) 864-8486 to enroll, change or view your benefits.

Please note that although you are not taxed when you acquire ESPP shares, compensation income results whenever you dispose of them. This is regardless of how long you hold them or in what manner you dispose of them.

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07

How to Enroll

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Enrollment Checklist

Not sure how to start the benefit enrollment process? Just complete the steps on this checklist and you'll be ready to select your benefits for the upcoming year:

- ✓ LEARN- about your 2027 benefits options.
- ✓ DECIDE- about your coverage needs for the coming year, and which options will best meet those needs
- ✓ ENROLL- by 5:00pm MT on Friday, November 13th, 2026, at FranklinCovey ADP Benefit Portal

IMPORTANT: Your 2026 elections will carry over into 2027. By not taking action, you are consenting that your current HSA contributions (if enrolled in the HDHP) will continue in 2027. **If you wish to make any changes you must TAKE ACTION** by electing the benefits or make any changes to your current benefits during this open enrollment period. **You MUST actively elect FSA and the new Voluntary Benefits if you wish to have these for next year.**

If you need help with the login process or the ADP enrollment system, please call the FC Benefits Center at 855-547-8508. Representatives are available Monday – Friday between 8:00am – 11:30pm EDT.

- *This presentation highlights some of your FranklinCovey Company benefit plans.*
- *Your actual rights and benefits are governed by the official plan documents.*
- *If any discrepancy exists between this communication and the official plan documents, the plan documents will prevail.*
- *FranklinCovey Company reserves the right to change any benefit plan without notice.*
- *Benefits are not a guarantee of employment.*

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Enrolling in your Benefits

HOW TO ENROLL

Enroll in your benefits online or by phone:

Visit https://franklincoveybenefits.com and click on the “Enroll” tab for more information

TAKE ACTION!
Open Enrollment ends November 13th

If you don't enroll by the deadline…

- Your current coverage will continue. By not taking action, you are consenting that your current HSA contributions (if enrolled in the HDHP) will continue in 2027.
- Your next opportunity to change your benefits will be the next Open Enrollment unless you experience a qualifying life event.

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Thank you.



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We give strategy | the *human* edge.™

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