

WHEN DOES MY BENEFIT COVERAGE FROM BRISTOL MEYERS SQUIBB END AND ROIS PHOENIX INC BENEFIT COVERAGE BEGIN?

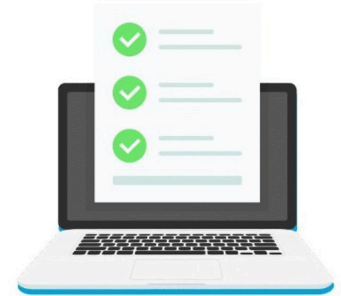
Bristol Meyers Squibb benefits will end on March 31st and elected ROIS Phoenix Inc benefits will begin on **April 1st**.

WHERE CAN I FIND INFORMATION ABOUT MY BENEFITS OPTIONS?

Benefits information is available to you in the following ways:

1. Employee Benefits Overview Booklet
2. Online at www.roisphoenixbenefits.com

If you have additional questions, you can email your benefits questions to roisphoenixbenefits@bimgroup.us.



WHEN IS OPEN ENROLLMENT?

Open enrollment will be **March 16 – March 20th**.

HOW CAN I ENROLL IN BENEFITS?

You must enroll in benefits by calling the Benefits Enrollment Center at **1-877-282-0808** during the week of March 16 – March 20th. Benefits call representatives are available Monday through Friday 7:00 am – 5:00pm to assist you.

WHAT INFORMATION DO I NEED TO ENROLL?

You will need the full legal name, birth date, address, and social security number of anyone who will be covered under the benefits.

CAN I MAKE CHANGES ONCE I SELECT MY BENEFITS FOR ROIS PHOENIX INC?

Benefit elections will remain in place until **December 31, 2026**. You will only be eligible for a change in benefit selection if you experience a qualifying life event. Some examples of qualifying events are marriage, divorce, birth, or loss of benefit coverage. You will need to notify the Human Resources department within 30 days of the qualifying event for next steps.

WILL I RECEIVE NEW ID CARDS?

Yes, you will receive new ID cards for medical, dental and vision coverage depending on your benefit selections. New ID cards will be mailed directly to you. After April 1, digital ID cards may be available through the carrier portals; however, it may take some time for them to become available. We encourage you to schedule any doctor visits or fill any prescriptions you may need before March 31 to avoid potential disruptions.

CAN I KEEP ANY OF MY PREVIOUS BENEFITS THROUGH BRISTOL MEYERS SQUIBB?

No, all benefits will now be through ROIS Phoenix Inc. If you have previously contributed to a Health Savings Account through Bristol Meyers Squibb, you will continue to have access to those funds.

WHAT IF I HAVE A PRIOR BALANCE IN MY HEALTH SAVINGS ACCOUNT, FLEXIBLE SPENDING ACCOUNT, OR DEPENDENT CARE ACCOUNT?

Health Savings Account balances are portable and you as an employee will be able to continue to access those funds as you currently do. Flexible Spending Account balances that were contributed to during employment with Bristol Meyers Squibb will be available to be spent until April 1, 2027. All balances will be forfeited after April 1, 2027.

WILL MY DEDUCTIBLES AND MAXIMUM OUT-OF-POCKET AMOUNTS FOR MY MEDICAL COVERAGE THUS FAR IN 2026 BE CREDITED TO MY NEW ROIS PHOENIX INC MEDICAL PLAN?

Yes, all deductibles and amounts paid towards maximum out-of-pocket will be credited on your newly elected medical plan with Aetna.

CAN I CONTINUE TO USE MY SAME PROVIDERS?

In general, your in-network covered providers should not be changing. To search in network providers, please use Aetna's "Find a Doctor" tool located here: www.aetnaresource.com/m/ROIS-Phoenix.

IF I HAVE USED MY ANNUAL MAXIMUM BENEFIT FOR MY CURRENT DENTAL PLAN THROUGH BRISTOL MEYERS SQUIBB, WHAT HAPPENS NEXT?

When you enroll in dental benefits through ROIS Phoenix, you will receive a fresh benefit for your annual maximum.