

2026 Annual Open Enrollment



What's Changing

Monday, December 1 – Friday, December 5

Medical Plan Updates

Jim Ellis continues to prioritize healthcare for our valued team members. There is **no increase to your medical plan premiums for 2026**. The 2026 medical plans include a new benefit called **Garner Health** to help you find the best quality physicians for your healthcare. The plan updates are as follows:

- **High-Quality Healthcare Incentive:** When you engage with Garner, obtain provider recommendations, and then visit the recommended top-tier providers, you will receive *100% coverage for up to \$5,000 individual / \$10,000 family*.
- **Plan Design Updates:** Office visits and most other services will be *subject to the deductible* for both the PPO Low and PPO High plans. However, the first \$5,000 individual / \$10,000 family (team member + dependents) medical expenses will be *covered in full when you use a Garner-recommended provider*. Both plans include copays for prescription drugs and emergency room visits.
- **Prescription Drug Updates:** VeracityRx will be your *new pharmacy benefit provider*. The prescription drug benefit includes copays plus additional tools and resources to help you find the most cost-effective sourcing options for your medications.
- **No Change in Monthly Team Member Premiums:** There are *no changes to your contributions* for the PPO Low and PPO High plans.

HealthJoy Mobile App with Teladoc for All Jim Ellis Team Members

All Jim Ellis Team Members (including those not enrolled in medical) will now have access to the virtual benefits access point called **HealthJoy**. The HealthJoy mobile app includes a summary of all of your Jim Ellis benefits for quick and convenient access when you need it. HealthJoy also includes tools and resources to help make it *easier for you to stay healthy and well*.

All team members will access the **employer-paid Teladoc** benefit, which provides free 24/7 access to licensed physicians for non-complex illnesses and injuries, **through the HealthJoy mobile app** beginning on January 1, 2026.

Other Benefits Updates

- **Voluntary Life Insurance Open Enrollment:** *Special Open Enrollment offer*. Team members may elect/increase coverage for yourself or your spouse at this time with *no health questions*. This offer excludes members who have been previously declined for medical reasons.
- **Healthcare Flexible Spending Account (FSA):** The 2026 annual maximum benefit is \$3,400; The 2026 allowable rollover is up to \$680.
- **New Pet Insurance Benefit:** We're pleased to offer a *new pet insurance benefit*, insured by Nationwide, to help protect and care for your special family members. This benefit will be direct billed, rather than payroll deducted.
- **No changes to the other benefits for 2026.**

Attend a 2026 Open Enrollment Webinar

Thursday, November 20 at 2pm

[Webinar #1 Registration Link](#)

Tuesday, November 25 at 10am

[Webinar #2 Registration Link](#)

Tuesday, December 2 at 2pm

[Webinar #3 Registration Link](#)

Thursday, December 4 at 10am

[Webinar #4 Registration Link](#)



Choose a webinar that works for your schedule.

Click the link below your preferred date and time to register.

Look for additional information coming soon

Questions?

Contact the Jim Ellis Benefits Service Center at (770) 295-1100 or benefits@jimellisbenefits.com



benefits
service center

Open Enrollment information is located at www.jimellisbenefits.com