



2027 Benefit Open Enrollment Announcements

Open Enrollment: November 2 – 13, 2026

Good news for 2027: Lakeside is pleased to continue our current health benefit offerings with no changes. You can continue to rely on the same comprehensive benefits and programs available to you and your family today.

Open enrollment is your annual opportunity to review your benefits and make sure your coverage continues to meet your needs. Unless you experience a qualifying life event, this is the only time during the year you can make changes to your coverage. Please take a few moments to review this newsletter for important enrollment information, reminders, and guidance for the year ahead.

Each year, our Human Resources team evaluates Lakeside's benefit offerings to ensure they continue to support our employees and reflect our company values. Despite the ongoing challenge of rising healthcare costs, Lakeside remains committed to providing meaningful benefits that support your physical, financial, and overall well-being, including comprehensive health coverage for you and your family at no cost.

What's Changing?

The following changes will take effect on January 1, 2027.

Health Savings Account (HSA) Updates

The maximum HSA contribution limits set by the IRS will increase in 2027. Remember that Lakeside's contribution to your HSA counts towards these limits.

	2026		2027
Annual HSA maximum contribution*	\$4,400 for self-only coverage \$8,750 for employee + one or more dependents coverage	→	\$4,500 for self-only coverage \$9,000 for employee + one or more dependents coverage

* Individuals age 55 and older who are not enrolled in Medicare may contribute an additional \$1,000 per year.

Flexible Spending Account (FSA) Updates

The maximum health care FSA contribution limits set by the IRS are expected to increase in 2027; no changes expected to the dependent care FSA limit (\$7,500 maximum contribution, no carryover allowed).

	2026		2027
Health care FSA General purpose & limited purpose	\$3,400 maximum contribution \$680 maximum carryover	→	\$3,500 maximum contribution \$700 maximum carryover (pending IRS approval)

What you need to do

All admin employees, including those that do not wish to enroll, must log in to UKG and complete open enrollment by **Friday, November 13.**

Click [here](#) to log in and start open enrollment.

Online enrollment through UKG!

All admin employees will
complete enrollment online.

ID Cards and HSA & FSA Debit Cards

HMA / MedImpact – Medical/Rx ID card	Delta Dental – ID card	HSA Bank - HSA & FSA debit card
If you enroll in the medical/Rx plan for the first time in 2027, you will get a new ID card. Otherwise, you can keep using your current ID card.	Delta Dental provides digital-only ID cards, which you can access on your MySmile portal.	If you open an HSA or Health Care FSA for the first time you will receive a debit card from HSA Bank. If you currently have an HSA Bank debit card you can continue to use it until it expires.

If applicable, new ID cards will be mailed to your home address in late December. Please begin using your new cards on January 1, 2027.

Print a MEDICAL ID card at any time by logging into your HMA portal: memportal.accesshma.com/login.

Print a DENTAL ID card at any time by logging into your Delta Dental portal: deltadentalwa.com.

Your Health Advocate

HealthAdvocate makes navigating your healthcare benefits easier. One call connects you with a Personal Health Advocate who can help with:

- Understanding your benefits, coverage, and out-of-pocket costs
- Finding in-network providers and coordinating care
- Understanding treatment options and arranging second opinions
- Resolving medical billing and claims issues

Need help? Call HealthAdvocate at 1-866-799-2691.



Health Advocate also provides:

Wellness Program

Employee Assistance
Program (EAP)

Digital Cognitive Behavioral
Therapy (dCBT)

Have Questions?

Please contact Rhianna Argudo in HR at (425) 313-2625 or Rhianna.Argudo@LakesideIndustries.com.

You can also contact Health Advocate— a Personal Health Advocate will be able to assist you with any healthcare and insurance-related issues or will route you directly to the appropriate vendor.

Please also refer to our benefit website for the 2027 Benefit Guide, benefit summaries, informational flyers, and more: www.lakesidebenefits.com

Summary of Material Modifications (SMM): This newsletter describes changes to the Lakeside Industries, Inc. Health Care Benefit Plan and is intended to serve as a Summary of Material Modifications (SMM). The SMM supplements the Summary Plan Descriptions (SPDs) for the Lakeside Industries, Inc. Health Care Benefit Plan. The effective date of these changes is January 1, 2027. You should read this SMM very carefully and retain this document with your copy of the SPD.