



P.O Box 196660

ANCHORAGE, ALASKA 99519-6660

TELEPHONE (907) 787-8700

Open enrollment is your annual opportunity to evaluate and make any necessary changes to your elections under the Alyeska Pipeline Service Company (Alyeska) **Retiree Group Medical and Dental Pre-Age 65 Plan**. The period for making these elections is **January 14-Feb. 4, 2026**. All changes will become effective March 1, 2026, and can be made by contacting Peak One Administration. If you are not making changes to your elections or your covered dependents, no action is necessary.

What's Changing for 2026

- **Medical Plan**

- Deductibles, out-of-pocket maximums, and premiums will increase to maintain competitiveness and sustainability.
- Specialty Prescription Cost Cap: Maximum cost per specialty prescription fill will increase to \$600.
- Hearing hardware benefit now supports a pair of hearing aids every three years.

Here are ways you can contain costs to benefit you and the plan.

- ◆ **Find a Network Provider:** Use www.premera.com to verify your doctor or dentist is in-network before scheduling appointments. Contact Premera BCBS for assistance.
- ◆ **Center of Excellence (COE):** For certain specialty procedures, a pre-approved COE can waive your deductible and copay and may cover travel expenses. Contact Premera BCBS for details.
- ◆ **Elective Procedure Travel Program:** Eligible medical procedures performed outside Alaska may qualify for reimbursement of travel costs with Premera BCBS pre-approval.

Other Retiree Plan important information

- ◆ If you are not currently enrolled in the Retiree Medical Plan, you do not have the option to enroll.
- ◆ If you are not currently enrolled in the Retiree Dental Plan, you do not have the option to enroll.
- ◆ Alyeska retiree medical and/or dental plan participants (retiree or covered spouse) turning 65 are eligible for the Retiree Medicare Eligible Reimbursement Health Plan administered by **Via Benefits**. After enrolling in Medicare parts A and B, Via Benefits can assist with enrollment into a coordinating Medicare plan starting the first of the month when you (or your eligible spouse) turn age 65 (same as Medicare eligibility due to age). Premera BCBS Medical and Dental coverage ends the last day in the month prior to this eligibility. If your spouse is under age 65, spouse can remain on the retiree medical and/or dental plan until they turn age 65.
- ◆ If you (or covered spouse) are turning 65 and have questions about eligibility or HRA benefits, contact **Via Benefits at 1-855-241-5725** and view the Retiree Medicare Eligible Reimbursement Health Plan Summary Plan Description (SPD). Enrollment with Medicare and then with Via Benefits can start as early as three months prior to the month turning age 65. It's highly encouraged you to enroll with Medicare prior to turning 65.

If you are unsure of your current coverage or have any questions regarding payments, contact **Peak One Administration at 1-877-404-9443 by email at Benefits@peakoneadmin.com**. Open enrollment changes to your retiree medical and/or dental plan coverage must be received by Peak One Administration no later than **Feb. 4, 2026. No exceptions will be made for late submissions.**

General Plan Information: Alyeska's benefit summaries including the 2026 Summary of Benefit Coverage (SBC) are available at www.alyeska-pipe.com/employees-and-retirees. You may request a copy of any documents by contacting Human Resources/Total Rewards at 907-787-8099.

Network: Since Preferred Provider status is subject to change at any time, it is important to confirm the status of a provider before services are rendered. For the most current information on Preferred and Participating Providers in Alaska or Washington, please refer to www.premera.com, access the Premera BCBS mobile app, or contact Premera BCBS Customer Service at 1-800-508-4722. If you are seeking treatment outside the state of Alaska or Washington, call 1-800-810-BLUE (2583).

Women's Health and Cancer Rights Act (WHCRA): In October 1998, Congress enacted the Women's Health and Cancer Rights Act. This law requires group health plans that provide coverage for mastectomy to also cover breast reconstruction, including surgery to restore symmetry, prostheses, and treatment of physical complications at all stages of mastectomy, including lymphedema. We are required to notify you of these provisions under the law.

Future Life Events: If you experience a "life event" (e.g., marriage, divorce, change in dependent status), eligible changes to your health care coverage must be made within 30 days of the event by notifying Alyeska HR and Peak One Administration. See summary plan description for more information.

VENDOR / BENEFIT	PHONE NUMBER	WEBSITE
Premera Blue Cross Blue Shield (BCBS) Medical/Vision and Dental	1-800-508-4722	www.premera.com
Peak One Administration under 65 Retiree/Cobra payment administration	1-877-404-9443	Peakoneadmin.wealthcarecobra.com
Express Scripts Prescription coverage	1-800-391-9701	www.express-scripts.com
Via Benefits/age 65+ retiree plan administrator	1-855-241-5725	https://my.viabenefits.com/alyeska
Dena Thomas, Alyeska Pipeline Benefits	(907) 787-8110	www.alyeska-pipe.com/employees-and-retiree/

This open enrollment guide is designed to highlight your 2026 health plan benefits. For more detailed information about your benefits, including covered expenses, exclusions and limitations please refer to the individual summary plan descriptions (SPDs), summary of benefit coverage (SBC), plan documents, full rate sheets and dependent eligibility guidelines. These official documents are available on A-net and from computers outside of Alyeska at www.alyeska-pipe.com/Connect/Benefits. You may request a paper copy of any document.

If you are a COBRA plan participant, this mailing has been sent to inform you of any rate and plan changes. Please contact Peak One Administration for any payment or eligibility questions.

This document describes certain processes and provisions of Alyeska Pipeline Service Company. Nothing contained in this communication is a contract for employment or a promise to provide benefits. Alyeska reserves the right to amend or terminate the plans at any time and for any reason. In the event there is a conflict between the terms of this document and the governing plan document, the governing plan document shall control.

Alyeska Pipeline Service Company		
2026 Medical Plan for active employees and pre age 65 retiree participants		
	Consumer Choice Medical Plan	
	Network	Non-Network
Deductible	\$2,500 per person / \$7,500 maximum family deductible	
Health Reimbursement Account (HRA)	\$1,000 one only / \$2,000 plus one / \$3,000 family	
Annual HRA rollover	\$500 one only / \$1000 plus one / \$1,500 family maximum (limits apply)	
Out-of-Pocket Maximum	\$6,500 / \$15,200	Not Available
MEDICAL BENEFITS	Coinsurance is a percentage of allowable charges. Deductible applies if not stated.	
Preventive Care: Routine physical exams, well-baby exams, immunizations, and preventative diagnostic screening	Deductible waived, then covered 100%	50% coinsurance
Office Visits	20% coinsurance	50% coinsurance
Diagnostic	20% coinsurance	50% coinsurance
Hospital Inpatient Care	20% coinsurance	50% coinsurance
Ambulance Service and Emergency Room	20% coinsurance	20% coinsurance
Skilled Nursing	20% coinsurance (120 days/yr.)	20% coinsurance (120 days/yr.)
Hospice Care (in-home, inpatient and respite)	20% coinsurance (not to exceed 6 months)	20% coinsurance (not to exceed 6 months)
Home health	20% coinsurance (120 visits)	50% coinsurance (120 visits)
Acupuncture or Chiropractic	20% coinsurance (12 visits)	50% coinsurance (12 visits)
Mental health inpatient/outpatient	20% coinsurance	50% coinsurance
Chemical dependency treatment inpatient/outpatient	20% coinsurance	50% coinsurance
Teladoc virtual care	Video or phone-based care for general medicine 24/7 Log onto the Premera App and Find Care	
Chronic Conditions Management	Diabetes Management Plus Diabetes Prevention Plus Hypertension Plus Standard Weight Management	
HEARING BENEFITS		
Hearing exam	Deductible waived, then 20% coinsurance	
Hearing aids	One pair every 3 years	
VISION BENEFITS		
Vision exam	Deductible waived, then 20% coinsurance	
Vision hardware (includes contacts, glasses and frames)	Deductible waived, 20% coinsurance coverage is to a max of \$350 *	
MEDICAL TRANSPORATION	Option to travel for approved elective (non-emergency) surgeries. Prior approval required, coverage on travel is up to IRS limits. Call Premera BCBS 1-800-364-2994.	
Centers of Excellence (COE)	Access, plus travel and lodging (if applies) to a COE in Seattle for specialty medical procedures. Deductible and coinsurance waived.	Not Available
Elective Procedure Travel	Reimbursement of travel expenses (flight, lodging, car rental, etc.) for procedure performed in another state from a BCBS network provider. Travel is from Alaska to another state.	Not Available
PRESCRIPTION DRUG BENEFITS	Retail prescription drug program: Participant pays the amount or percentage listed below at a network pharmacy. Drugs can only be purchased in 34-day or less quantities. Refills provided only when member has used 75% of current supply. Prescription drug copay or coinsurance is applied to out-of-pocket max. Mail order prescription drug program: Required for prescriptions exceeding 68 days (equivalent to 2 fills at retail) and for certain drugs, such as oral contraceptives. See SPD for more information and limitations.	
Retail Generic	\$10 copay	
Retail Name Brand (no generic available)	30% coinsurance	
Retail Name Brand (w/ generic available)	50% coinsurance plus difference in price between brand and generic *see SPD for Generic Drugs	
Specialty Drugs	30% coinsurance per prescription, not to exceed \$600 maximum per fill	
Mail Order Generic	\$25 copay (90 day supply)	
Mail Order Name Brand (no generic available)	\$50 copay (90 day supply)	
Mail Order Name Brand (w/ generic available)	\$80 copay (90 day supply) plus difference between brand and generic *see SDP for Generic Drugs	
* For more information, please refer to the Consumer Choice Medical Plan Summary Plan Description (SPD). https://www.alyeska-pipe.com/employees-and-retirees/		

ected Document. Refer to Alyeska Data Classification Policy, LEGAL-DPOL-001.

Alyeska Pipeline Service Company
2026 Dental Plan for active employees and pre-age 65 retiree participants

DENTAL BENEFITS	
Annual Deductible	\$25 per person / \$50 maximum family deductible
Annual Maximum	\$3,000 per person, per plan year
Orthodontia Dependent Maximum	\$2,000 per lifetime
Orthodontia Adult Maximum	\$2,000 per lifetime
<i>Coinsurance is a percentage of allowable charges. Deductible applies if not stated.</i>	
DIAGNOSTIC AND PREVENTIVE	
Oral exams (2/yr.)	Deductible waived, then covered 100%, does not apply to annual maximum
Cleanings (2/yr.)	
Bitewing x-rays (2/yr.)	
Panoramic x-rays (once every three years)	
*Sealants for dependents only (2/yr.)	
* Fluoride applications for dependents only (2/yr.)	
BASIC (fillings, simple extractions, etc.)	20% coinsurance
MAJOR (implants, crowns, bridgework, dentures, etc.)	30% coinsurance
ORTHODONTIA (no age limit)	50% coinsurance

IMPORTANT REMINDER:

Your dentist should submit an estimate of dental benefits request to Premiera BCBS of AK for any proposed dental services that exceed \$450 before course of treatment begins. If your dentist makes a major change in the treatment plan, a revised plan should be submitted. The decision to deny, reduce, or end benefits for an otherwise covered service because that service isn't dentally necessary will be made by a Premiera BCBS of Alaska employee or consultant who is a licensed dental care provider. If you have questions, please contact a Premiera BCBS at 1-800-508-4722.

*For more information, please refer to the Consumer Choice Medical Plan Summary Plan Description (SPD).
<https://www.alyeska-pipe.com/employees-and-retirees/>*

ALYESKA PIPELINE SERVICE COMPANY

Medical Plan Monthly Costs

for plan year effective 3/1/2026 to 2/28/2027

ACTIVE EMPLOYEE MEDICAL PLAN COSTS

CONSUMER CHOICE MEDICAL PLAN

	<u>Monthly Rate</u>
Employee	\$305.00
Employee + 1 (spouse or child)	\$609.00
Employee + 2 or more dependents	\$840.00
*Employee + Domestic Partner	\$609.00
*Employee + Child(ren) + Domestic Partner	\$840.00

**Employee will be taxed on a portion of their medical premiums if electing coverage for a domestic partner.*

COBRA COSTS

CONSUMER CHOICE MEDICAL PLAN

	<u>Monthly Rate</u>
Employee	\$1,410.00
Employee + 1 (spouse or child)	\$2,819.00
Employee + 2 or more dependents	\$3,890.00
Spouse only	\$1,410.00
Child only	\$1,410.00

Cobra rates above do not include the additional 2% administration charge

RETIREE MEDICAL PLAN COSTS

Subsidized pre age 65

	<u>Monthly Rate</u>
Retiree only (or spouse only, or child only)	\$352.00
Retiree + 1 (spouse or child)	\$705.00
Retiree + 2 or more dependents	\$973.00

Unsubsidized rate for participants pre age 65

	<u>Monthly Rate</u>
Retiree only (or spouse only, or child only)	\$1,410.00
Retiree + 1 (spouse or child)	\$2,819.00
Retiree + 2 or more dependents	\$3,890.00

ALYESKA PIPELINE SERVICE COMPANY

Dental Plan Monthly Costs

for plan year effective 3/1/2026 to 2/28/2027

ACTIVE EMPLOYEE DENTAL PLAN COSTS

	Monthly Rate
Employee	\$16.00
Employee + 1 (spouse or child)	\$32.00
Employee + 2 or more dependents	\$56.00
*Employee + Domestic Partner	\$32.00
*Employee + Child(ren) + Domestic Partner	\$56.00

**Employee will be taxed on a portion of their medical premiums if electing coverage for a domestic partner.*

COBRA COSTS

	Monthly Rate
Employee	\$64.00
Employee + 1 (spouse or child)	\$129.00
Employee + 2 or more dependents	\$225.00
Spouse or child only	\$64.00

Cobra rates above do not include the additional 2% administration charge

RETIREE DENTAL PLAN COSTS

<u>Subsidized rates for participants pre age 65</u>	Monthly Rate
Retiree only (or spouse only, or child only)	\$16.00
Retiree + 1 (spouse or child)	\$32.00
Retiree + 2 or more dependents	\$56.00

<u>Unsubsidized rates for participants pre age 65</u>	Monthly Rate
Retiree only (or spouse only, or child only)	\$64.00
Retiree + 1 (spouse or child)	\$129.00
Retiree + 2 or more dependents	\$225.00