Uniti

Find your best fit

Annual Enrollment is Oct. 7 – 21, 2026

It's time to get ready for Annual Enrollment—explore what's new and changing for 2027.

Benefits that fit your life

Your Uniti benefits support the moments, challenges, and responsibilities that shape your life—from care options when life gets complicated to financial tools for unexpected expenses, and time away for family needs. We are proud to provide comprehensive benefits that support your needs for every stage of life.

GET READY TO ENROLL

You're not just re-enrolling in benefits. You're evaluating your goals and healthcare needs, and choosing benefits that will support you and your family. Take this once-a-year opportunity to look closely at your Uniti benefits and **choose the benefits that best fit your life**.

Annual Enrollment is Oct. 7 – 21, 2026

You must enroll during this window to have Uniti benefits coverage in 2027. Your current medical, dental, vision, savings and spending account selections will not carry over to next year.

If you do not enroll, you will not have Uniti benefits coverage in 2027. Once the enrollment window closes on Oct. 21, benefit enrollment will only be allowed following a qualified life event, such as marriage, divorce, birth of a child, or change in status (such as gain or loss of non-Uniti coverage).

WHAT'S NEW AND CHANGING FOR 2027?

Before you enroll, take a moment to explore what's new and changing for next year. You can find more details about your benefits in your 2027 Annual Enrollment Guide on **unitibenefits.com**.

Top-rated surgery care at lower costs with Carrum Health

If your doctor recommends surgery, Carrum can connect you with high-quality surgeons and facilities near you, and can significantly lower your costs. When you use Carrum, the benefit covers eligible appointments, anesthesia, procedure, and facility fees—so you may have lower costs for your surgery, depending on your medical plan*.

Your Carrum care specialist provides guidance every step of the way:

- Choosing an in-network surgeon
- Collecting medical records and completing required paperwork
- Scheduling appointments and follow-up care, including physical therapy
- Answering questions and providing resources

Carrum is available to support you with a wide range of surgeries, including bariatrics, cardiac, gynecology, joint, spine, general surgery, and more. If you need a bariatric surgery, such as gastric bypass, it **must be arranged and services provided through the Carrum network** for coverage. Bariatric surgeries completed by a provider who is not in the Carrum network will not be covered by your Skai BCBS or UMR medical plan.

Cancer care and advocacy with Carrum Health

We understand the impact that a cancer diagnosis can have on you and your family, and we want to ensure you have access to exceptional care and resources during a challenging time. In the event of a cancer diagnosis, Carrum connects you with top-quality oncologists and cancer centers. Working closely with your local oncologist, top clinical specialists will provide expert medical opinions and assist with developing a personal care plan.

With Carrum, **certain services are provided at a lower cost to you***, including:

- Guidance and support for all cancer diagnoses
- Comprehensive treatment for all types of cancers and at all stages
- Travel expenses to specialized facilities
- Managing logistical and administrative tasks

** If you're enrolled in an HDHP plan, you must first meet the IRS defined deductible.*

Support for MRIs, CT scans, and more with OneImaging

Getting the imaging you need should be simple, supportive, and affordable. We're partnering with OneImaging to offer non-emergency imaging services through a trusted network of high-quality facilities—at no cost or lower costs, depending on your medical plan*.

- Use OneImaging's website or app to view upfront prices and schedule an appointment
- Save money with lower costs on covered imaging services including MRIs, CT scans, mammograms, X-rays, and ultrasounds
- Access high-quality care from over 4,000 trusted imaging centers nationwide

If you need an **MRI** or **CT scan**, it **must be arranged through OneImaging** to be covered by your Skai BCBS or UMR medical plan.

** If you're enrolled in an HDHP plan, you must first meet the IRS defined deductible.*

Virtual care through Included Health

For those enrolled in a Skai BCBS or UMR medical plan

You may already know Included Health as your go-to resource for health care assistance, and we're expanding their services to include comprehensive virtual care. If you are enrolled in a Skai BCBS or UMR medical plan, **Included Health will replace Teladoc for virtual care services, beginning Oct. 1, 2026**. Included Health will be your single destination for coordinated virtual care, including primary care, and support when you use your medical benefits.

What this means for you: Use Included Health to get answers to your questions, better understand your benefits, and schedule convenient virtual visits for a variety of care needs.

- An Included Health primary care doctor (PCP) can monitor your ongoing health with regular screenings, treatment plans for everyday issues or chronic conditions, and referrals to in-person specialists when needed. You'll also receive a Primary Care Kit that includes a digital blood pressure monitor and a thermometer to support at-home care.
- Doctors are also available for virtual urgent care, mental health support, and dermatology. You'll get connected to care quickly with short initial appointment wait times.
- Virtual care through Included Health will continue to be covered at 100%, at no cost to you.

In the Surest Select Copay Plan and Surest Choice Copay Plan, you will continue to have no-cost virtual care available through your medical plan.

Benefit premiums

Like organizations across the country, we're seeing health care costs rise. We're committed to keeping your benefits as affordable as possible while maintaining high-quality, comprehensive coverage. This year, while our medical plan costs are increasing by about 9%, your medical plan premiums will increase by an average of about 3% since Uniti is absorbing the majority of the increase. Dental plan and vision plan premiums are also increasing.

Vision plan enhancements

Polycarbonate lenses will be covered with a $10 copay under both vision plans through VSP.

Expanded substance use support with Pelago

No one should struggle to find help when they need it most. To ensure you have the care you deserve, we are adding new programs that provide simple, direct access to professional substance use support for alcohol and opiate use. With Pelago, you'll receive a personalized program from your care team with access to digital tools, live counseling, and medication-assisted treatment, if needed. Pelago resources are available at no cost to employees and family members enrolled in a Uniti medical plan, and is completely confidential.

New offerings for pet insurance

We're making enhancements to our pet insurance benefit to simplify pricing and improve coverage for your pets. PetPartners will replace MetLife as the plan administrator. This benefit is available to all employees and you will have two plans to choose from.

	PetPartners OnePack Plan	PetPartners OnePack Plan with Wellness
Biweekly premium, regardless of pet's age or breed	Dog: $14.69 Cat: $7.54	Dog: $21.98 Cat: $13.20
Coverage includes	Accidents and illnesses	Accidents, illnesses, routine and preventive care and medications (annual exams, vaccinations, bloodwork, dental cleaning, spay/neuter, and more)
Deductible, reduced by $50 each year pet is claim free	$300	
Coinsurance	30%	
Annual limit	$5,000	
Pre-existing conditions	Covered with no waiting period if your pet had prior pet insurance	
Enrollment	Enroll through the Businessolver enrollment platform during Annual Enrollment	

If you prefer to keep your current MetLife pet insurance plan, MetLife offers an option to keep your existing plan policy directly with them. Contact MetLife before Jan. 1, 2027 to update your payment method to direct bill.

FIND YOUR MEDICAL PLAN FIT

Each medical plan option has specific features to help meet the needs of our diverse workforce. Use this chart to compare the plans—additional coverage details can be found in your 2027 Annual Enrollment Guide.

	1850 HDHP Plan	3500 HDHP Plan	6550 HDHP Plan	Surest Select Copay Plan	Surest Choice Copay Plan
Carrier 1 Premiums (bi-weekly premiums, based on 26 pay periods per year)					
Employee only	$139.45	$77.43	$55.98	$145.09	$76.90
Employee + spouse	$362.56	$201.32	$145.56	$377.24	$199.95
Employee + children	$257.97	$143.25	$103.57	$268.43	$142.27
Employee + family	$446.22	$247.78	$179.16	$464.30	$246.09
Paying for non-preventive care and prescriptions	Full cost until you meet your deductible, then coinsurance	Full cost until you meet your deductible, then coinsurance	Full cost until you meet your out-of-pocket maximum	Copays	Copays
Deductible	Lower	Medium	Higher	None	None
Ability to compare and confirm provider costs before appointments	No	No	No	Yes	Yes
Eligible for a Health Savings Account (HSA)	Yes	Yes	Yes	No	No
Annual HSA contribution from Uniti	$600	$600	$600	n/a	n/a
Is this you?	I'm comfortable paying a moderate amount out of my paycheck for coverage. When I need care, I like that I have a lower deductible and coinsurance amount.	I'm looking for lower premiums from my paycheck, and I'm comfortable paying for care when I need it. I appreciate these plans have an embedded individual deductible, so the plan shares costs sooner. I also like the opportunity to save money on healthcare expenses with the HSA by paying with pre-tax dollars.		I want to know how much I'll pay when I get care with clear, upfront prices. I like the ability to research and control my cost by comparing providers—with lower copays for providers who have been evaluated to deliver higher-quality, more appropriate, and more efficient care.	

Your Annual Enrollment Checklist

You have easy-to-access resources—available whenever and wherever you need them—to help you choose and use your benefits. Use this checklist as a guide for enrollment success.

Smarter, personalized benefits recommendations

This year, our benefits enrollment platform will include upgraded decision support to help you choose the right medical plan with more confidence. If you opt in, the tool can use your actual medical and prescription claims history to recommend the plan that best fits your **real health needs**. It's completely optional, confidential, and designed to take the guesswork out of choosing the right benefits.

REVIEW

- Explore your 2027 benefits and see what's changing using this brochure, your 2027 Annual Enrollment Guide, and other resources on **unitibenefits.com**.
- Join the Benefits team for Ask Me Anything sessions where you can participate in a live, group Q&A. See **Ustream** for dates and times, beginning in mid-September.

CHOOSE

- **Enroll in your 2027 benefits: Oct. 7 – 21, 2026**. Go to **unitibenefits.com** and click on the button to enroll in your benefits or call 888.850.1712 to make your choices.
- Use the Businessolver decision support tool, which makes personalized benefits recommendations using your actual claims data.
- Confirm eligibility for your covered spouse and/or children in Uniti benefits.
- Answer the tobacco status and spouse coverage availability questions.
- If you add a new dependent, you will need to provide the required documentation within 30 days of enrollment.
- After making your selections, review and save (or print) your Benefit Summary to make sure you enrolled yourself and intended family members in the plans you want.

USE

- Watch the mail. If you enroll in a new or different medical plan for 2027, you will receive your ID cards in December.
- Use your benefits. Throughout the year, take advantage of the **no-cost programs and resources** available, such as:
  - Included Health (for UMR and Skai BCBS plans) or the Surest member services team provides healthcare guidance and expert second opinions.
  - Virtual care offers convenient, quality healthcare, covered at 100%.
  - Rx Savings Solutions finds the best deals on your prescriptions.
  - The Employee Assistance Program offers counseling sessions and well-being coaching, and it can also be your personal research, referral, and advice team.
- Get the right care at the right place. When appropriate, using options such as virtual care, doctor's office, or urgent care centers—and not the emergency room—can make a big difference to your wallet.

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What happens if I don't enroll?
If you do not enroll, you will not have Uniti medical, dental, vision, savings or spending account coverage in 2027. Current selections will not carry over.

Uniti

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Questions?

Call the Businessolver Benefits Center at 888.850.1712 Monday through Friday, 7 a.m. – 7 p.m. CT. They can help you review your coverage options, answer your benefit questions, and walk you through the enrollment process. You can also reach them through secure, live online chat when you are logged in to Businessolver.