



**Live Well.
Work Well.**

Wellness resources for your life

Welcome to 2026 Benefits Annual Enrollment

Annual Enrollment is
October 27 – November 10, 2025

Para una versión en español, por favor
visite benefits.mosaicco.com



Mosaic is proud to continue providing a comprehensive benefits package with great programs to support your needs, so you and your family can focus on your overall wellbeing.

What's New for 2026

- Premiums for the Traditional and Consumer Plans will be increasing about \$7 to \$29 per month depending on the plan you are enrolled in.
 - We are introducing the Core Plan, a new medical plan option with lower premiums but higher out-of-pocket costs, to provide you more choice and flexibility in selecting coverage.
 - We are offering a new option for a Supplemental Hospital Insurance plan, that provides additional coverage during a hospitalization, and can be paired with your medical plan to offer extra financial protection for you and your family.
 - The Consumer Plan's deductible is increasing to \$3,500 for individuals, and \$7,000 for family coverage. Additionally, the out-of-pocket maximum will be increasing to \$5,000 for individuals and \$10,000 for families.
 - The company contribution to the Health Savings Account (HSA) will remain at \$750 for individuals and \$1,500 for family coverage. For 2026, the IRS is increasing HSA contribution limits to \$4,400 for single coverage and \$8,750 for family coverage.
 - The limit for the Dependent Care Flexible Spending Account (FSA) is increasing to \$7,500 for individuals, and \$3,750 for married couples who file tax returns separately.
 - An additional Spouse Supplemental Life coverage option of \$250,000 is now available. Note that Evidence of Insurability (EOI), or proof of good health, will be required for this option.
- Annual Enrollment is your opportunity to change benefit elections and update coverage effective January 1, 2026.
 - The benefits you choose during this time will be effective for all of 2026, unless you have a qualifying life event during the year, such as a marriage or the birth or adoption of a child.
 - If you do nothing, your current elections will roll over into 2026, with the exception of your Flexible Spending Accounts (FSA) and Health Savings Account (HSA). **You must elect these accounts if you want to contribute in 2026, even if you currently participate.**
 - **Monday, November 10, 2025** is the last day to make benefit changes in Workday.

Introducing the new Core Plan

- You receive the same covered benefits and network access as the other plans.
- As with the other plans, recommended preventive care is also covered 100%.
- Primary care, generic drugs, urgent care, and emergency room services are covered with a co-pay to ensure easier access to those essential services.
- Aside from co-pay-based services, you pay 100% of your medical and prescription drug costs until you meet the annual deductible.
- Once you meet the deductible, you and the plan share the cost of covered medical care and prescription drugs, with the plan paying the majority (70% / 30%).
- You're protected by an annual limit on out-of-pocket costs, as the plan pays 100% of any further covered expenses for the rest of the year.

Similar to the Traditional Plan, the Core Plan can be paired with the Health Flexible Spending Account (FSA), which has a \$3,300 annual contribution limit for 2025. Visit benefits.mosaicco.com for the 2026 limit once available.

How the Medical Plans Compare (In-Network coverage)

	Traditional Plan	Consumer Plan	NEW Core Plan
Deductibles (per person/per family)	\$1,000 / \$2,000	\$3,500 / \$7,000	\$5,000 / \$10,000
Coinsurance	After the deductible, you pay 25% and plan pays 75%	After the deductible, you pay 20% and plan pays 80%	After the deductible, you pay 30% and plan pays 70%
Out-of-pocket maximums (per person/per family)	\$5,000 / \$10,000	\$5,000 / \$10,000	\$7,000 / \$14,000
Mosaic HSA contribution	--	\$750 / \$1,500	--
Preventive Care	\$0	\$0	\$0
Office visit (primary care)	You pay \$40 copay	You pay 20%*, plan pays 80%	You pay \$50 copay
Office visit (specialist)	You pay \$60 copay	You pay 20%*, plan pays 80%	You pay 30%*, plan pays 70%
Urgent care	You pay \$60 copay	You pay 20%*, plan pays 80%	You pay \$150 copay
Inpatient and outpatient hospital care	You pay 25%*, plan pays 75%	You pay 20%*, plan pays 80%	You pay 30%*, plan pays 70%
Emergency room	You pay \$200 copay (waived if admitted)	You pay 20%*, plan pays 80%	You pay \$750 copay (waived if admitted)
Prescription drugs	Generic: \$10 copay for 30-day retail and \$25 for 90-day mail-order Brand name preferred: 25% coinsurance Retail: \$20 min and \$50 max Mail order: \$50 min and \$125 max Brand name non-preferred: 40% coinsurance Retail: \$40 min and \$100 max Mail order: \$100 min and \$250 max	You pay 20%*, plan pays 80%	Generic: \$20 copay for 30-day retail and \$60 for 90-day mail-order Brand name: You pay 30%*, plan pays 70%

*You pay this percentage after meeting your deductible

Visit benefits.mosaicco.com for a full comparison of the plans and FAQs. See the premiums sheet for plan costs.

A Closer Look at the Core Plan

Meet Sarah



In this example, the Core Plan is the best fit for Sarah.

Generally healthy non-tobacco user with low healthcare needs and employee-only coverage.

Services (In Network)	Traditional Plan	Consumer Plan*	NEW Core Plan
Preventive Visit	\$0	\$0	\$0
Primary Care Sick Visit	\$40 copay	\$189	\$50 copay
Urgent Care Visit	\$60 copay	\$158	\$150 copay
Generic Rx (3)	\$10/script, or \$30 total	Approx. \$20/script, or \$60 total	\$20/script, or \$60 total
Total Out-of-Pocket for Care	\$130	\$407	\$260
Annual Paycheck Premium	\$3,287	\$1,948	\$1,000
Out-of-Pocket Expenses	\$130	\$407	\$260
Mosaic HSA Contribution	--	Minus \$750 for employee-only	--
Sarah's Annual Total Costs	\$3,417	\$1,605	\$1,260

*Illustrative cost shown for health services

Ways to Manage Healthcare Costs

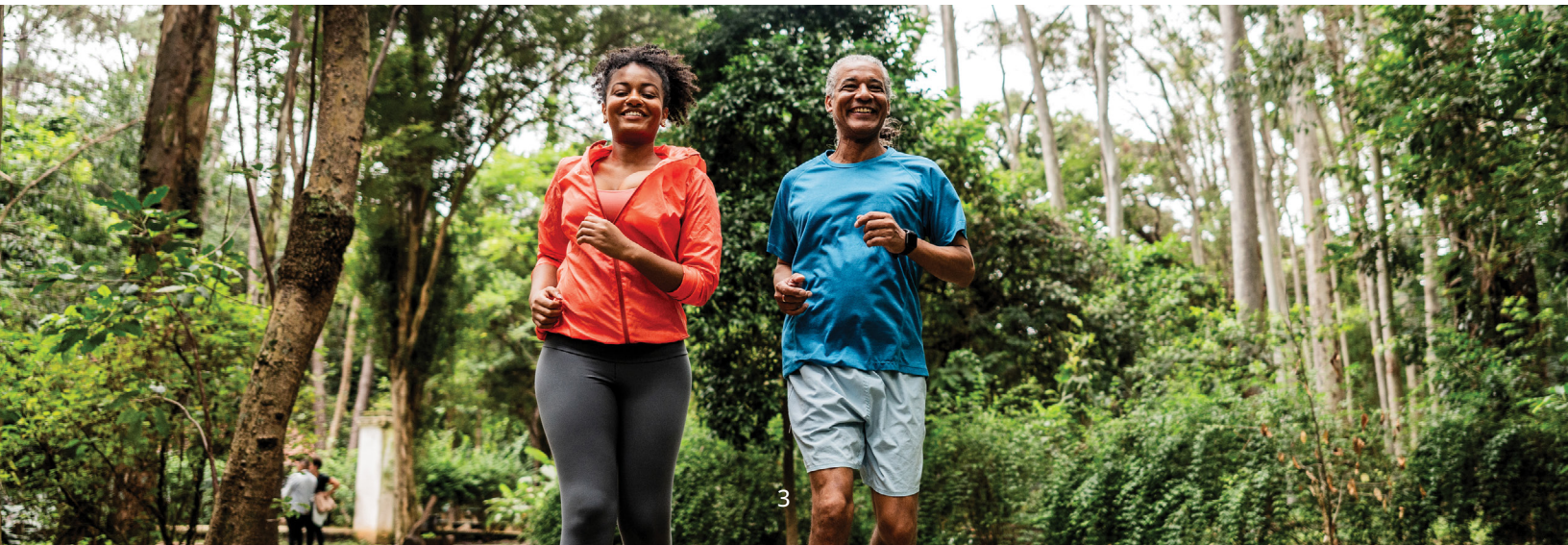
Mosaic's company medical and pharmacy costs are expected to rise about 7% for 2026. Employee premiums will increase \$7 - \$29 per month depending on the plan you are enrolled in. It is important to remember healthcare cost increases are driven by how we use the plan (i.e., dependent on the health of everyone covered) and general market increases for medical services. You can keep your healthcare costs low by:

- Maintaining a healthy diet and regular exercise
- Prioritizing preventive care to identify potential health problems before they become serious
- Managing any chronic conditions and using the resources Mosaic provides

Earn Your Wellness Incentive

Don't forget, you and your covered spouse/domestic partner can earn up to \$800 each by completing wellness activities. Activities include tracking your steps, completing your personal health screening, and more.

Get started today! Visit benefits.mosaicco.com to learn how to complete your personal health screening and download the Personify Health app to start earning incentives.



Get more financial protection with Supplemental Hospital Insurance

We are offering a new Supplemental Hospital Insurance option to complement your medical plan coverage. A hospital stay can happen unexpectedly and have costly impacts. Hospital Insurance provides extra financial protection for you and your loved ones, so you can focus on recovery. With Hospital Insurance:

- You or your covered dependents will get a benefit paid directly after a covered hospitalization for an injury or illness. There is also extra coverage for hospitalization for baby deliveries.
- You can use the money received at your discretion. It's commonly used to help cover medical expenses, childcare costs, or lost wages.
- Plus, an annual \$50 per adult preventive care benefit is available once you or your covered dependents complete an annual physical.

There are two plan options to choose from: High and Low. For coverage details, visit benefits.mosaicco.com and see the premiums sheet for plan costs.

How the Plans Compare

Benefit Type*	High Plan	Low Plan
Hospital Admission (Non-ICU and ICU)	\$2,000	\$1,000
Hospital Stay	\$200 per day	\$100 per day
Hospital Intensive Care Unit Stay	\$2,400 one time \$400 per day	\$1,200 one time \$200 per day
Newborn Nursery Care Admission	\$500	\$500
Newborn Nursery Care Stay	\$50 per day	\$50 per day
Wellness Treatment, Health Screening Test and Preventive Care Benefit	\$50 per day	\$50 per day

*Plan limits apply to all benefits

How Hospital Insurance Works

Meet Jon



- Jon is experiencing sharp abdominal pains all night
- He goes to the emergency room and they admit him to remove his appendix
- After his surgery he spends two nights in the hospital for recovery
- The amount of cash benefits will depend on which plan Jon chooses.

Covered care could include:	High Plan	Low Plan
Hospital Admission	\$2,000	\$1,000
Hospital Stay (two nights)	\$400	\$200
Total Cash Benefit	\$2,400	\$1,200

The cash benefit is paid directly to Jon to spend as desired.

New! Say Hello to alex!

alex is a guided decision support tool, to help you decide which plan would work best for you and your family. **alex** can help you estimate your healthcare needs, compare costs, and choose a plan, making it easier to make informed decisions about your coverage.

Within a few short minutes you can have **alex** match you with the options for coverage, or you can spend more time and work with **alex** to review different scenarios and learn more about how to get the most out of your benefits!

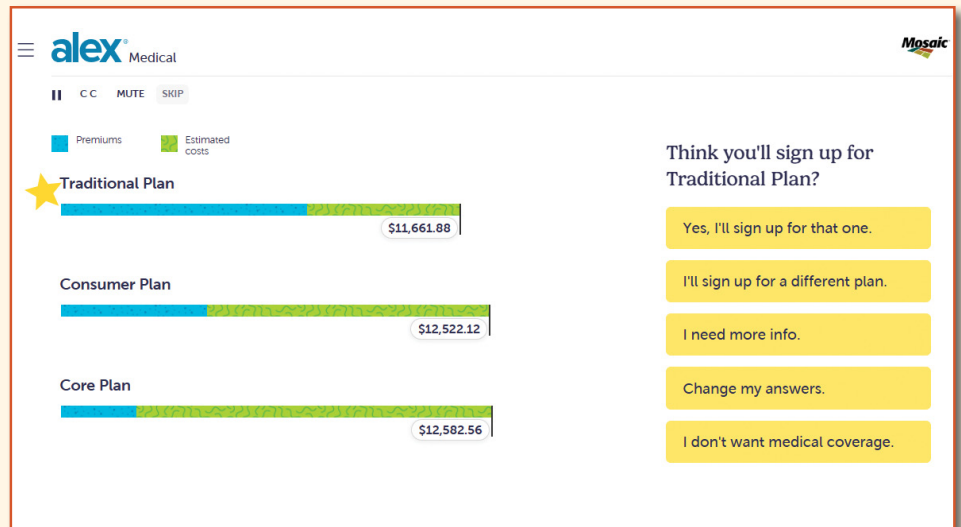
Get started with alex by visiting benefits.mosaicco.com or by scanning the QR code to the right.



Here's a look at how **alex** compares the medical plans. In this scenario, the Traditional Plan would be the best fit for an employee covering a spouse with moderate healthcare needs during the year.

Costs are shown based on what you may spend in a year for estimated healthcare use and premiums from your paycheck.

After using **alex**, don't forget to make your enrollment selections in Workday by 11/10.



COMING IN 2026

- A Roth 401(k) deferral option and in-plan Roth conversions will be available under the Mosaic retirement savings plans. This feature allows you to contribute or convert after-tax dollars to your savings, with the potential for tax-free withdrawals in retirement. Watch for more information in early 2026 from Fidelity.
- Lyra's Work-Life Services (caregiver referrals, financial and legal consultations, identity theft support, and more) will be enhanced through a new partnership with Carelon Behavioral Health. This enhancement is designed to provide you with more comprehensive support at no additional cost, making it easier to access the resources you need to support your well-being.

Access Tools and Resources at the Virtual Benefits Fair

Visit Mosaic's Virtual Benefits Fair by going to **benefits.mosaicco.com**. Stop by the fair and check out:

- How to complete your personal health screening so that you can earn a wellness incentive
- Access helpful resources and ask questions
- Live chat with Cigna

Visit five booths for the chance to win one of many **\$100 Amazon gift cards!**

Scan this code to visit
Mosaic's Virtual Benefits Fair!



Next Steps

- Learn more about the benefit options available to you by visiting **benefits.mosaicco.com**.
- Consider your Flexible Spending Account (FSA) and Health Savings Account (HSA) contributions. **You must elect these accounts if you want to contribute in 2026, even if you currently participate.**
 - For 2026 Health FSA contribution limits, please refer to **benefits.mosaicco.com** for updates once the IRS makes this information available.
- Make sure to review and update your dependent information.
- Review your current elections, and if needed, make changes to your benefits in **Workday by Monday, November 10, 2025.**

QUESTIONS?

For enrollment, payroll, or other general HR questions, contact HR through My HR Portal or at **1-855-660-6947**, 7am – 5pm ET, M-F. We can also provide assistance with reviewing the information in this benefits guide, or you can visit **benefits.mosaicco.com** for a digital version for easier viewing.

Annual Enrollment is also a good time to ensure your beneficiaries are up to date!

Beneficiaries should be updated in Workday for your life insurance, with Fidelity for your 401(k) retirement savings plan, and with Cigna HSA Bank for your Health Savings Account. By designating beneficiaries, you can specify who will receive the benefits and in what proportion. This helps avoid any confusion or disputes regarding the distribution of the benefits.

ABOUT THIS GUIDE

This is only intended to provide an overview of The Mosaic Company benefit plans offered to U.S. eligible employees and does not constitute a guarantee of benefits or continued employment. Complete details about the plans will be included in the summary plan descriptions and plan documents. If there are any inconsistencies between the supplement and the plan documents, the plan documents will govern. Certificates of coverage are available at **benefits.mosaicco.com**. Mosaic reserves the right to change or end the benefit plans at any time. The Mosaic Company Comprehensive Welfare Benefit Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, or any other protected category.

October 2025