Broadridge

Broadridge
Total Rewards

Make Your Move

Open Enrollment: November 2 – 13, 2026



Your 2027 Benefits Highlights Guide

Get Ready | Get Set | Enroll

It’s almost time to enroll! Make your move. Make it count.

Your 2027 enrollment checklist

1

Get ready

Open Enrollment is your annual opportunity to make changes to your benefits selections, which will be effective January 1 through December 31, 2027. After Open Enrollment closes, you can only make changes if you have a qualifying life event, such as marriage, birth of a child, or loss of other coverage.

2

Get set

Review this guide to explore your benefits options, see what’s new for 2027, and determine which plans best fit your individual and family needs.

Ask yourself:

- What care do I expect next year?
- Are my plans still the right fit?
- Will I have predictable expenses that a tax-advantaged account could help cover?
- Do I need to add/remove dependents?
- When was the last time I checked my beneficiaries?

3

Enroll! November 2 – 13, 2026



Online:
Log in at BroadridgeBenefits.com from any computer, tablet, or phone.



bswift® mobile app:
Enroll, review your benefits, and make changes on the go. Download the bswift app from Google Play or the App Store.



By phone:
Call the Benefits Service Center at (877) 631-0059 if you don’t have regular computer or email access, need translation support, or prefer to enroll with a representative’s help. Hours: Monday - Friday, 8:00 a.m. to 8:00 p.m. ET (Translation services available)

Who's eligible

Most benefits are available if you're a regular associate scheduled to work at least 20 hours per week. If you:

- **Started this year and haven't enrolled yet:** You have 30 days from your hire date to enroll. You'll make two elections: one for the rest of 2026 (effective your hire date through December 31) and one for all of 2027.
- **Have family you want to cover:** Your spouse/domestic partner and children (yours or your partner's) up to age 26 are eligible. You'll need their Social Security number for enrollment, then proof of the relationship within 30 days.
- **And your spouse/partner work at Broadridge:** You can each be covered only once—as an associate or a dependent, not both—and only one of you can cover your children.

What happens if you don't take action by Nov. 13

Benefit	2027 coverage
Medical, Dental, Vision	Same coverage as 2026 will remain (2026 elections will carry over)
Voluntary Life and AD&D, Buy-up LTD, Group Legal, ID Theft, Pet Discount	Same coverage as 2026 will remain (2026 elections will carry over)
Basic Life, AD&D, STD, and Basic LTD (Broadridge-provided)	Automatic (no election needed)
Health Savings Account (HSA)	Same contribution rate as 2026 (change this anytime)
Flexible Spending Accounts (FSA)	No coverage (elections do not carry over)
Group Accident, Critical Illness, Hospital Indemnity	No coverage (New for 2027: elections do not carry over)
Vacation Flex (hourly associates)	No coverage (elections do not carry over)
Auto & Home Discount	Enroll/update any time at VoluntaryBenefits.Broadridge.com

Need more detailed information?

Visit BroadridgeBenefits.com or refer to the applicable Plan document for more detailed plan information.

View contact information for our full list of benefits.



Key changes and enhancements for 2027

Every year, we look at your benefits and ask one question: How do we make them work better for you? For 2027, that means a new model for medical advocacy, expanded preventive cancer screening coverage, higher savings limits, and a no-questions-asked opportunity to boost your life insurance. Here's an overview of what to expect next year:

What's new

Aetna One® Advocate:
Your own team at Aetna—on call for you



As part of your Aetna plan, you will have access to the Aetna One Advocate team, with no special enrollment required. Instead of bouncing between departments, you get a real team of advocates, nurses, pharmacists, and dietitians dedicated to help you navigate your benefits, including Caremark pharmacy and Aetna medical and dental plans. The team can help with everything from finding an in-network doctor to understanding a new diagnosis to managing prescriptions. They'll offer you a more proactive and personalized healthcare experience while keeping your unique needs, care, and goals at the forefront. The team will be available 8:00 a.m. to 9:00 p.m. ET, Monday through Friday, via the Aetna Health app or by phone: (800) 663-0911.

You'll have one ID card for medical and pharmacy

You'll receive a new 2027 ID card directly from Aetna that consolidates your medical and pharmacy cards into one. With the introduction of Aetna One Advocate, the card will include one number for both medical and pharmacy needs: (800) 663-0911. The Aetna Concierge Services line will now be the Aetna One Advocate line, and Specialty Pharmacy remains separate: (800) 237-2767.





Meet Emma™, your new decision support tool (ALEX retired)

Emma is available on the Broadridge Benefits website (once you log in) to guide you through your medical enrollment. She'll ask a few simple questions about your needs and preferences, and help you compare medical plan options.

Chance to boost your Voluntary Life & AD&D Insurance with no questions asked

Broadridge automatically provides basic life and AD&D coverage at no cost to you, but you can elect additional Voluntary Term Life and AD&D coverage for yourself and your family. During this Open Enrollment, you can elect Supplemental Life up to $500,000 (associate) or $25,000 (spouse/partner), without completing Evidence of Insurability—no medical exam or health questionnaire required. To learn more about your coverage options and costs, as well as access educational resources, visit securian.com/broadridge-life.

What's changing

Enrollment	
Voluntary benefits	**ACTION NEEDED:** Group Accident, Hospital Indemnity, and Critical Illness coverage will not automatically carry over. To keep, change, or add coverage for 2027, you must actively elect it during Open Enrollment.
Medical	
Traditional Choice Plus	• In-network out-of-pocket maximum will be $3,750/$7,500 for single/family coverage (up from $3,000/$6,000). Rx out-of-pocket maximum will now be combined with the medical out-of-pocket maximum. • Out-of-network deductible will be $1,800/$4,000 for single/family coverage (up from $1,400/$3,000). • Out-of-network out-of-pocket maximum will be $7,500/$15,000 for single/family coverage (up from $6,000/$12,000).
SavingsPlus HSA	• In-network out-of-pocket maximum will be $3,900/$7,800 for single/family coverage (up from $3,900/$7,050). • Out-of-network deductible will be $3,600/$8,400 for single/family coverage (up from $3,000/$6,500).
Cancer preventive screenings	Enhanced in-network coverage, including: • Skin exam: Preventive screenings covered at 100% with no frequency or age limits • Colonoscopy: Preventive screenings covered at 100% with no age or frequency limits, and diagnostic services will also be covered at 100% • Cervical Pap test: Preventive screenings covered at 100% with no age or frequency limits, and diagnostic services will also be covered at 100% • Mammogram and breast imaging (MRI and ultrasounds): Diagnostic services covered at 100% • Prostate-specific antigen (PSA) screening: Diagnostic services covered at 100%
Dental	
Indemnity Plan	Same coverage, new plan name: PPO Option 1.
Tax-advantaged accounts	
Health Savings Account (HSA)	The IRS contribution limits will be $4,500/$9,000 for single/family coverage (up from $4,400/$8,750).
Health Care and Limited Purpose Flexible Spending Accounts (FSAs)	The limit is expected to be $3,500, up from $3,400, pending the IRS release this fall. Eligibility for SavingsPlus HSA enrollees is now based on HSA participation, not medical plan enrollment; an associate enrolled in the SavingsPlus HSA who does NOT elect or contribute to an HSA can enroll in a Health Care FSA instead of a Limited Purpose FSA.
Commuter	The 2027 IRS limit applies once released; the 2026 limit is $340 per month. Make changes at InspiraFinancial.com by the 10th of the month to take effect the 1st of the following month.
Rates	
	While medical and dental premiums are increasing due to rising healthcare costs, rates for Critical Illness, Accident, and Hospital Indemnity are decreasing. Voluntary Life Insurance rates are increasing for associate coverage and decreasing for spouse and child coverage.
Additional benefits	
Employee Assistance Program (EAP)	Starting October 1, 2026, free counseling sessions increase from five to six per issue.

Medical

Broadridge offers three Aetna-administered options, so you can choose the balance of premium and out-of-pocket cost that works best for you. Plans include prescription drug coverage and a growing list of programs (Learn about a few on page 7).

Plan Feature	Traditional Choice Plus		SavingsPlus HSA		Basic Plus (In-Network Only)	
	In-Network	Out-of-Network	In-Network	Out-of-Network	Tier 1 (ACPN+)	Tier 2
Deductible* Individual Family	 $900 $2,000	 $1,800 $4,000	 $1,800 $4,200	 $3,600 $8,400	 $2,000 $4,000	 $4,000 $8,000
Coinsurance (after deductible)	You pay 20%	You pay 40%	You pay 20%	You pay 40%	You pay 30%	You pay 50%
Preventive Care	Covered at 100%	You pay 40% after deductible	Covered at 100%	You pay 40% after deductible	Covered at 100%	Covered at 100%
Office Visit PCP/ Specialist	$25/$45, No deductible	You pay 40% after deductible	You pay 20% after deductible	You pay 40% after deductible	$25 office visits/ $50 specialist visits, No deductible	You pay 50% after deductible
Urgent Care Centers	$45 copay, No deductible	You pay 40% after deductible	You pay 20% after deductible	You pay 40% after deductible	You pay 30% after deductible	You pay 50% after deductible
Emergency Room Care	20% coinsurance after $200 copay/ visit	20% coinsurance after $200 copay/visit	20% coinsurance	20% coinsurance	$250 copay/visit	$250 copay/visit
Out-of-Pocket Maximum** Individual Family	 $3,750 $7,500	 $7,500 $15,000	 $3,900 $7,800	 $7,800 $15,600	 $6,000 $12,000	 $9,000 $18,000
Prescription Drugs Purchased at In-Network Pharmacies						
Deductible/ Out-of-Pocket Maximum	No Rx deductible. Rx out-of-pocket maximum combined with the medical out-of-pocket maximum		Combined with medical deductible and out-of-pocket maximum		No Rx deductible. Rx out-of-pocket maximum combined with the medical out-of-pocket maximum	
Retail Pharmacies (up to a 30-day supply)	• Generic: 30% (minimum: $15, maximum: $60) • Brand Preferred: 30% (minimum: $45, maximum: $120) • Brand Non-Preferred: 50% (minimum: $70, maximum: $180)		• Generic: 30% (minimum: $15, maximum: $60) • Brand Preferred: 30% (minimum: $45, maximum: $120) • Brand Non-Preferred: 50% (minimum: $70, maximum: $180)		• Generic: $10 copay • Brand Preferred: 30% (minimum: $45, maximum $120) • Brand Non-Preferred: 50% (minimum: $70, maximum: $180)	
Mail-Order or CVS Retail Pharmacies (up to a 90-day supply)	• Generic: 30% (minimum: $30, maximum: $120) • Brand Preferred: 30% (minimum: $90, maximum: $240) • Brand Non-Preferred: 50% (minimum: $175, maximum: $450)		• Generic: 30% (minimum: $30, maximum: $120) • Brand Preferred: 30% (minimum: $90, maximum: $240) • Brand Non-Preferred: 50% (minimum: $175, maximum: $450)		• Generic: $25 copay • Brand Preferred: 30% (minimum: $90, maximum: $240) • Brand Non-Preferred: 50% (minimum: $175, maximum: $450)	
Exclusive Specialty	$0 copay if enrolled in PrudentRx, otherwise 30%***		$0 copay if enrolled in PrudentRx, otherwise 30% after deductible has been met***		$0 copay if enrolled in PrudentRx, otherwise 30%***	

*Traditional Choice and Basic Plus: Individual deductible applies to each family member unless two or more family members reach the family deductible first. SavingsPlus HSA: Family unit must meet the family deductible before coinsurance applies.

**Traditional Choice and Basic Plus: Individual out-of-pocket maximum applies to each family member unless two or more family members reach the family out-of-pocket maximum first. SavingsPlus HSA: Family unit must meet the family out-of-pocket maximum.

***Coinsurance for specialty medications will equal 30%, unless you enroll in PrudentRx. The 30% coinsurance may not apply to the deductible and/or out-of-pocket maximum. If you enroll in the PrudentRx program, there is a $0 copay for Specialty drugs on PrudentRx's Specialty Drug List.

Medical rates

Coverage Tier	Traditional Choice Plus		SavingsPlus HSA		Basic Plus	
	Weekly	Semi-Monthly	Weekly	Semi-Monthly	Weekly	Semi-Monthly
Associate Only	$54.98	$119.13	$31.46	$68.16	$18.31	$39.68
Associate + Spouse/Partner	$146.16	$316.69	$82.12	$177.92	$48.64	$105.39
Associate + Child(ren)	$121.96	$264.25	$69.30	$150.16	$41.43	$89.77
Family	$219.69	$476.01	$135.68	$293.98	$76.76	$166.31

Two surcharges to know about

If you or a dependent uses tobacco or nicotine products, a surcharge will be applied to each pay period unless you attest to being tobacco-free for the past six months (annual surcharge: $600).

Can't attest? You can still avoid the surcharge by completing a free tobacco cessation program. Contact ComPsych at (888) 936-7327 to get started. A separate surcharge also applies if you cover a spouse/domestic partner eligible for other employer coverage (annual surcharge: $1,000 for Traditional Choice Plus; $500 for SavingsPlus HSA, Basic Plus).

Already attested? It carries over to 2027. Full policy details available on BroadridgeBenefits.com.

Prescription Drug (Rx)

Enroll in any Broadridge medical plan and you're automatically covered through CVS Caremark®. Here's an overview of plan features:

- **Generic first.** Generic drugs are dispensed automatically when available, keeping your cost lower.
- **Maintenance Choice:** Get 90-day supplies of medications you take regularly delivered or picked up at a participating pharmacy.
- **Specialty medications:** Enroll in the PrudentRx Copay Program and pay $0 out of pocket for medications on the specialty drug list.* If you use a manufacturer copay card for specialty medications through CVS Specialty, manufacturer savings don't count toward your deductible and out-of-pocket maximum.
- **SavingsPlus HSA perk:** If you enroll in the SavingsPlus HSA medical plan option, certain preventive drugs are not subject to your annual deductible and are covered at 100%.
- **Cost Saver, powered by GoodRx:** Automatically finds you the lowest price on eligible generic prescriptions.

For SavingsPlus HSA enrollees, the deductible applies to specialty medications before the $0 copay kicks in—except drugs on the HDHP Preventive Drug List, which are $0 with no deductible.



Program spotlight: Make more of your benefits.

Did you know these programs are already part of your benefits at no extra cost? See which ones apply to you.



Hinge Health*

Ditch the waiting room with virtual PT

Get virtual physical therapy (PT), a tailored exercise plan, and real-time feedback from a licensed physical therapist and health coach to help you reach your goals. PT can help reduce everyday joint and muscle aches, aid in injury recovery, improve mobility, and more!

Learn more at: hinge.health/broadridge-oe.



2nd.MD*

Before you say yes, get a *second* set of eyes

Get a free second opinion from a top specialist on a diagnosis, chronic condition, surgery, medication, or treatment plan.

Learn more at: 2nd.MD/aetna or call (866) 410-8649.



MSK Direct*

Real answers from the best in cancer care

Memorial Sloan Kettering Cancer Center (MSK) is your resource for cancer prevention, diagnosis, second opinions, and treatment. Through MSK Direct, you get expedited appointments treatment planning, second opinions, cancer prevention education, and personalized risk assessments.

Learn more at: mskcc.org/broadridge or call (888) 642-2251.



Maven**

However you're building your family, Maven is built for you

Maven offers unlimited virtual visits and 24/7 messaging across more than 35 specialties, including fertility education, reproductive endocrinology, adoption, and surrogacy coaching. Maven Wallet provides up to $20,000 in financial assistance for each adoption and surrogacy.

Learn more at: mavenclinic.com.

*Program available if you are enrolled in a Broadridge medical plan.

**Program available to all U.S. benefits-eligible associates and their partners.

Check out the full list of programs included in your benefits.

About Your Open Enrollment Materials: The changes described in this guide serve as a summary of certain amendments to the Broadridge Financial Solutions, Inc. Health and Welfare Benefits Plan (the "Plan"), also known as a Summary of Material Modifications ("SMM"). It is intended to provide you with an easy-to-understand explanation of the amendments to the Plan as of January 1, 2027. In addition, the content in this guide amends the Summary Plan Description ("SPD") for the Plan. Keep this guide with your SPD so that you have current information about your benefits. Neither this guide nor the SPD contains complete Plan details. Those details are included in the official Plan documents, which may be amended from time to time. The official Plan documents legally govern the terms and administration of the Plan and your rights and responsibilities under the Plan. Reasonable efforts have been made to ensure the accuracy of the information contained in this guide. However, if there is a difference between what is written here and the Plan documents, the Plan documents will always prevail. Broadridge Financial Solutions, Inc. ("Broadridge") intends to continue its health and welfare plans; however, Broadridge reserves the right to amend, suspend, discontinue contributions to, and/or terminate any plan or benefit at any time for any reason (and each participating company in the Plan likewise reserves the right to suspend its participation, discontinue contributions to, and/or terminate its participation in the Plan). This guide is not an offer or contract of continued employment with Broadridge (or any participating company of any plan Broadridge sponsors).

Dental

A healthy smile is part of a healthy you, and you don't need to enroll in a Broadridge medical plan to get dental coverage. Choose from three options through Aetna, offering 100% in-network preventive care.

Plan Detail	PPO Option 1 (Former Indemnity Plan)	PPO Option 2		DMO Plan (In-Network only)
		In-Network	Out-of-Network	
Annual Deductible Individual Family	$25 $75	$50 $150	$50 $150	None
Annual Maximum	$1,500 per person	$1,500 per person	$1,000 per person	Unlimited
Preventive Services	100%	100%	100%	100%
Basic Services	80%	85%	50%	100%
Major Services	80%	60%	50%	60%
Orthodontics (Adults & Children)	50%	50%	50%	50%
Orthodontic Lifetime Maximum	$1,500 per person	$1,500 per person	$1,000 per person	Unlimited

Dental rates

Coverage Tier	PPO Option 1 (Former Indemnity Plan)		PPO Option 2		DMO Plan	
	Weekly	Semi-Monthly	Weekly	Semi-Monthly	Weekly	Semi-Monthly
Associate Only	$10.98	$23.78	$5.25	$11.38	$2.64	$5.73
Associate + Spouse/Partner	$24.30	$52.66	$12.44	$26.96	$5.94	$12.86
Associate + Child(ren)	$21.88	$47.40	$11.41	$24.72	$5.69	$12.33
Family	$34.96	$75.76	$17.13	$37.12	$9.08	$19.68

Vision

Vision coverage through Aetna helps pay for exams, frames, lenses, and contacts for you and your dependents. If you get services through a provider that is not in the Aetna network, you will be reimbursed only up to the allowable amount, which is the maximum reimbursement Aetna will pay through the plan.

Coverage Tier	2027 Vision Plan	
	Weekly	Semi-Monthly
Associate Only	$2.10	$4.56
Associate + Spouse/Partner	$3.72	$8.06
Associate + Child(ren)	$3.57	$7.74
Family	$5.13	$11.12

Tax-advantaged accounts

Pre-tax accounts are one of the easiest ways to stretch your paycheck further. Every dollar you contribute lowers your taxable income while covering eligible expenses. Learn more about each account, including how to get reimbursed at BroadridgeBenefits.com.

Plan Feature	Health Care FSA	Limited Purpose FSA	Health Savings Account (HSA)	Dependent Care FSA	Commuter Benefits
Who can contribute?	Associates: • With waived medical coverage; • Enrolled in Traditional Choice Plus or Basic Plus; • Enrolled in SavingsPlus HSA and do not elect or contribute to an HSA*	Associates enrolled in the SavingsPlus HSA who elect or contribute to an HSA*	Associates enrolled in the SavingsPlus HSA	All benefits-eligible associates	All benefits-eligible associates
Broadridge Contribution	$100 annually	None	Annually: $500 Associate Only $1,000 Family	None	Up to $60 toward monthly transit orders. If you work at the Gateway Center Newark, NJ office, the subsidy may be used for either parking or transit each month, but not both
Your 2027 Maximum Annual Contribution (including Broadridge contribution)	$3,500**	$3,500**	$4,500*** Associate Only $9,000*** Family	$7,500	2026: $340 (monthly)**
What expenses can I use it for?	Eligible medical, prescription drug, dental, and vision expenses that you and your tax dependents incur	Eligible dental and vision expenses that you and your tax dependents incur	Eligible medical, prescription drug, dental, and vision expenses that you and your tax dependents incur	Eligible dependent care expenses	Eligible commuter-related mass transit and/or parking expenses
How long can I access my funds?	This account is "use it or lose it" – funds do not roll over year to year	This account is "use it or lose it" – funds do not roll over year to year	Funds roll over year to year and remain yours even if you leave Broadridge	This account is "use it or lose it" – funds do not roll over year to year	Unused funds roll over month to month
What happens to your account if you leave Broadridge?	You forfeit unused funds	You forfeit unused funds	Unused funds are yours to keep	You forfeit unused funds	You forfeit any unused funds at the end of the month in which you leave Broadridge

*Your FSA type depends on whether you contribute to an HSA, NOT which medical plan option you choose. If you enroll in SavingsPlus HSA but do NOT elect or contribute to an HSA, you may be eligible to participate in a Health Care FSA instead of a Limited Purpose FSA.

**Broadridge will adopt the IRS contribution limit (to be released in the fall).

***If you are age 55 or older by the end of the tax year, you can contribute an additional $1,000 to your HSA for 2027.

Additional benefits: Extra protection. More peace of mind.

We offer supplemental plans as an extra layer of coverage.

Benefit	Why it's worth a look	Contact details
Group Accident*	Pays you directly for costs from an accidental injury, on or off the job, including ER visits, hospital stays, and physical therapy.	myaetnasupplemental.com (800) 607-3366
Group Critical Illness*	Pays a lump sum ($15,000 or $30,000) if you're diagnosed with a covered condition like cancer, heart attack, or stroke.	myaetnasupplemental.com (800) 607-3366
Hospital Indemnity*	Pays a lump sum for admission plus a daily benefit for a covered hospital stay, regardless of any other medical insurance you have.	myaetnasupplemental.com (800) 607-3366
Buy-up Long-Term Disability	Increase your income protection to 60% of covered pay (up to $22,500/month) if you're out of work long-term.	mybenefits.metlife.com (833) 622-0135
Group Legal	Affordable attorney access for wills, real estate, family matters, and more—plus a free 30-minute consultation.	ARAGlegal.com/myinfo Access Code: 16822bfs (800) 247-4184
ID Theft Protection	Credit monitoring, fraud alerts, and up to $1 million in reimbursement for fraud-related losses.	myaip.com/signup (800) 789-2720
Pet Assure Veterinary Discount Plan	25% off in-house veterinary services for your pet, plus 24/7 lost pet recovery.	petbenefits.com (800) 891-2565
Auto & Home Insurance Discount	No-obligation quotes through Farmers, Travelers, and Liberty Mutual (many save over $700/year). Enroll/update any time.	voluntarybenefits.broadridge.com (800) 638-6854
Vacation Flex	Hourly associates can trade one week of pay for an extra week of vacation time.	HR Connect: hrconnect.broadridge.com/esc (888) 237-7769

*New for 2027: You must actively enroll during Open Enrollment to have coverage next year.



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Make Your Move

Enroll between November 2 – 13, 2026

Your 2027 Benefits Highlights Guide is here!

Look inside for what you need to know and do for Open Enrollment: **November 2 – 13, 2026.**

