

Important information about **Open Enrollment for 2027 Benefits**

Open Enrollment will be October 19 – November 13, 2026

What you need to know

Open Enrollment is your annual opportunity to review and choose your benefits for the upcoming year. During this period, you can enroll in or make changes to your health insurance and other benefit options.

It's the perfect time to make sure your coverage fits your needs and those of your family. You will not be able to make changes to your benefits again unless you experience a qualifying life event. Qualifying Life Events include marriage, birth, adoption, etc.

How you can learn more

To learn more about your PRG benefits:

- Review the 2027 Employee Benefits Guide
- Take note of what's new for 2027 as noted in this communication
- Attend one of the Open Enrollment information sessions – find information about this on the BenePortal at www.prgbenefits.com

What you need to do to confirm your 2027 elections

- ✓ Review all necessary information and think about your needs in the upcoming plan year.
- ✓ When you're ready to elect benefits, log on to the ADP Workforce Now portal at workforcenow.adp.com.
- ✓ Make sure to have your personal details readily available, such as names, birth dates, and information about your dependents and beneficiaries.
- ✓ If you have questions as you're reviewing your benefits options, reach out to the Benefits MAC team at **800-563-9929** for help!
- ✓ Review and update your beneficiaries.
- ✓ Ensure you elect dependent coverage if needed.
- ✓ Review your plan options and confirm your elections. Be sure to review the confirmation page for accuracy once you've made your selections.

See the following page for an overview of exciting benefits changes coming for the 2027 plan year.



Lakecrest – Greenville, SC

Exciting Changes Coming to Your Benefits!

January 1, 2027

What's New?

Payroll Contributions

Healthcare costs across the market continue to rise at a significant pace, and PRG is not immune to these increases. However, PRG will continue to absorb the majority of the increase for 2027. For context, employees at companies facing similar market conditions are often seeing contribution increases in the 8-10% range.

PRG employees will only experience a minimal increase in payroll contributions, helping maintain the rich benefits offered under the plans.

Wellness Day

Beginning January 1, 2027, employees may use one paid day per calendar year for a preventive care visit, such as an annual physical, routine screening, or other preventative appointment. Supporting documentation from the provider will be required.

Enhanced Mental Health Support with Lyra

Starting January 1, 2027, PRG will offer Lyra Select, a new **mental health and well-being benefit** designed to provide fast, personalized support. This program includes 12 total sessions made up of 6 therapy sessions and 6 coaching sessions, as well as digital tools, on-demand resources, and support for eligible family members.

New Buy-Up Vision Plan through XP Health

PRG is adding a **new buy-up vision plan** through XP Health for 2027. This plan offers a modern, digital-first vision experience with access to annual eye exams, online prescription renewal, savings on glasses and contacts, and convenient features such as virtual try-on, home try-on, and personalized frame recommendations.

New Virtual Primary Care through Teladoc

For 2027, PRG is adding Teladoc Primary Care, a virtual primary care program that offers convenient access to ongoing care by phone or video. Members can receive preventive care, annual checkups, prescription refills, chronic condition support, and referrals or care coordination when needed.

New Life and Disability Carrier

Effective January 1, 2027, PRG's Life and Disability benefits will move from Reliance to Lincoln Financial. As part of this enhancement, employees will also have access to new voluntary benefits, including Accident, Critical Illness, and Hospital Indemnity coverage. During open enrollment, new hires within their eligibility period can obtain coverage up to the Guaranteed Issue (GI) limits without providing Evidence of Insurability (EOI).

Current employees outside their new hire eligibility period may increase Voluntary Employee Life coverage by up to \$50,000 and Voluntary Spouse Life coverage by up to \$10,000 without EOI, as long as the total coverage remains within the GI limits. Any amounts exceeding the GI limits will require EOI.

New Parent Leave

We are expanding our New Parent Leave program!

Eligible employees who declare themselves to be the "primary caregiver" of a new child, are entitled to four (4) weeks of paid new parent leave after completing 12 months of employment and six (6) weeks after completing 24 months of employment.

Eligible employees who declare themselves to be the "non-primary caregiver" of a new child, are entitled to two (2) weeks of paid new parent leave after completing 12 months of employment and three (3) weeks after completing 24 months of employment.

2027 Medical Plan Options & Contributions

PPO 20		PPO 1000	Medical Contributions (24 pays per year)			
In-Network Benefits			Salary Band	Tier	PPO 20	PPO 1000
Deductible (Individual/Family)	\$0	\$1,000 / \$2,000	Under \$60,000	Employee	\$100.54	\$71.83
Out-of-Pocket Maximum (Individual/Family)	\$3,000 / \$6,000	\$4,000 / \$8,000		Employee + Spouse	\$299.85	\$230.95
Primary Care Physician Office Visit	\$20 copay	\$25 copay		Employee + Child(ren)	\$179.16	\$132.05
				Family	\$325.11	\$246.42
Specialist Office Visit	\$40 copay	\$50 copay	\$60,000+	Employee	\$115.18	\$82.29
Inpatient Hospital Services	You pay 20%	You pay 20% after deductible		Employee + Spouse	\$343.51	\$264.58
Outpatient Surgery	You pay 20%	You pay 20% after deductible		Employee + Child(ren)	\$205.25	\$151.28
				Family	\$372.46	\$282.31

Care Example: Meet Liam!

Liam is married and looking at his options for 2027. He makes over \$60,000 per year and he and his wife use in-network providers for their care. Liam considers his annual payroll contributions, as well as their expected medical costs throughout the year to determine which plan is best for them.

	Charges	PPO 20	PPO 1000
Liam's Claim Costs			
Annual Physical	\$150	\$0	\$0
Specialist Office Visit (1)	\$300	\$40	\$50
Mail order fill of preferred brand drug (4)	\$300	\$240	\$240
Liam's Total Cost		\$280	\$290
Liam's Wife's Claim Costs			
Specialist Office Visit (1)	\$300	\$40	\$50
Emergency Room Visit	\$2,000	\$150	\$150
Inpatient Stay	\$10,000	\$2,000	\$2,800
Liam's Wife's Total Cost		\$2,190	\$3,000
Liam's Total Claims Cost Options		\$2,470	\$3,290
Annual Contributions (Employee + Spouse)		\$8,244.24	\$6,349.80
Liam's Total Cost (Claims + Contributions)		\$10,714.24	\$9,639.80

Liam estimates an out-of-pocket difference of \$820 between the two plans. For the PPO 20 plan, he will pay more in contributions, but less out-of-pocket when they receive care.

However, for the PPO 1000 plan, Liam must be prepared to pay more when he receives care since that plan costs less from his paycheck - *this plan has a deductible.*

Additional Benefit Resources

River Oak – Louisville, KY

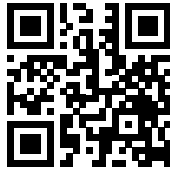
Benefits Member Advocacy Center

The Benefits Member Advocacy Center (Benefits MAC) can help you and your covered family members navigate your benefits. You can contact the Benefits MAC team for answers to your benefits questions, support with searching for in-network providers, help with a claim or an EOB, or simply to discover all that PRG's benefits have to offer!

Contact Benefits MAC by calling **800-563-9929** or emailing **cssteam@connerstrong.com**.

Review your Benefits Guide!

To explore the wide array of benefits available to you at PRG Real Estate, visit **prgbenefits.com** (or scan the QR code) and review the 2027 Employee Benefits Guide.



Don't forget, Open Enrollment will be from October 19 - November 13, 2026. If you don't enroll by November 13, 2026, you will not have coverage on January 1, 2027.



Want to learn more about your benefits?

Join a New Benefits Spotlight during the weekly Level Up!

- **Lyra Health:** Thursday, October 22 at 10:30 AM ET, during the weekly Level Up
- **XP Health:** Thursday, October 29 at 10:30 AM ET, during the weekly Level Up

