



# 2026

## BENEFITS OVERVIEW

**RYAN**  
SPECIALTY

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## Important Enrollment Information

- This is a passive enrollment, so all current coverages will rollover except for the Health Care and Dependent Care Flexible Spending Accounts and Health Savings Account elections which require **action** during this open enrollment for participation.
- Enrollment in Commuter Spending Accounts will take place on December 1.
- Changes during Open Enrollment can be made up until the November 17<sup>th</sup> deadline.
- Enrollment is managed through the Alight platform-SSO access is through the Benefits Portal in Workday.
- Those who are enrolled in any part of Medicare or will be enrolling in Medicare in 2026 cannot participate in the Health Savings Account.
- For members enrolled in the High-Deductible plan, Ryan Specialty will contribute \$500 for self-only coverage and \$1,000 for all other coverage levels, into the Health Savings Account.

**Open Enrollment closes at 11:59 p.m. CST  
on November 17<sup>th</sup>, don't wait!**

# What's New/Changing for 2026

- **The IRS has released new 2026 limits for the following:**
  - Health Savings Account
  - Dependent Care Flexible Spending Account
  - Health Care Flexible Spending Account
  - Monthly Commuter Spending Account limits for both transit and parking
- **New Carrier Changes:**
  - **HSA Bank** will be the administrator for our Health Savings Account (HSA), Health Care Flexible Spending Account (FSA), Dependent Care FSA benefits and the Adoption Assistance Program
  - **Alight** will manage our commuter benefits: parking and transit
  - **New York Life** will be our new carrier for Group Term Life, AD&D, Voluntary Life, Disability, and Supplemental coverages (Accident, Critical Illness, and Hospital Indemnity)
- **Short-Term Disability** coverage will extend from 13 weeks to 26 weeks
- Limited-time opportunity for **Voluntary Life Insurance** – enroll in employee coverage up to \$300,000 and spouse coverage up to \$25,000 with no medical underwriting required
- Introducing these new carrier partners:
  - **Twin Health** – to offer personalized support aimed at reversing Type 2 Diabetes and improving overall metabolic health
  - **Maven for Maternal Health** – a virtual care platform that offers expanded family support for fertility, maternity and newborn care
  - **Teladoc** – Connect virtually with a primary care provider for physical and mental health support
- IRS SECURE 2.0 Roth Catch-up Contribution
- **Community Impact Days** – employees will be provided 2 paid days to volunteer in their communities
- Premiums will be deducted over 26 pay periods (previously 24)

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## Qualifying Life Event

- Outside of Open Enrollment, you typically cannot make changes to your benefits unless you have a qualifying event, which may include, but is not limited to:
  - Addition of a dependent due to birth, adoption, marriage
  - Loss of coverage due to spouse's employment status, divorce, or dependents or employees turning 26
- Employees have 30 days from the date of the event to make changes to benefits.
- It is important to contact HR **before** the event to ensure there is no gap in coverage. If you need assistance with enrollment, please contact the team at Alight at 833.964.3574 or via email at [RYA.Assist@alight.com](mailto:RYA.Assist@alight.com) using your work email address.





## **Medical and Prescription Plan**

# Blue Cross Blue Shield IL Medical Plan Options

	Gold PPO		Silver PPO		High Deductible Health Plan with HSA	
Benefit Feature	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible						
Individual	\$1,000	\$2,000	\$1,500	\$3,000	\$2,500	\$5,000
Family	\$1,000 per covered individual not to exceed \$3,000	\$2,000 per covered individual not to exceed \$6,000	\$1,500 per covered individual not to exceed \$4,500	\$3,000 per covered individual not to exceed \$9,000	\$5,000	\$12,000
Coinsurance	10%	40%	20%	40%	10%	40%
Medical Out-of-pocket Maximum						
Individual (incl. deductible)	\$3,000	\$6,000	\$4,500	\$9,000	\$5,000	\$10,000
Family (incl. deductible)	\$9,000	\$18,000	\$13,500	\$27,000	\$12,000	\$24,000
Preventive Benefits	0%	40%	0%	40%	0%	40%

Members will only receive a new medical ID card if you are newly enrolling or switching plans. ID cards will not be mailed to all members for 2026.

# Blue Cross Blue Shield IL Pharmacy Coverage

	Gold PPO**		Silver PPO**		High Deductible Health Plan with HSA**	
Benefit Feature	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Rx Out-of-Pocket Maximum						
Individual	\$1,000	N/A	\$1,000	N/A	N/A	N/A
Family	\$3,000	N/A	\$3,000	N/A	N/A	N/A
Prescription Drugs						
Generic	\$10	\$10*	\$10	\$10*	10%	10%*
Preferred Brand Formulary	\$30	\$30*	\$30	\$30*	10%	10%*
Non-Preferred Brand	\$50	\$50*	\$50	\$50*	10%	10%*
Specialty	\$50	\$50*	\$50	\$50*	10%	10%*
Mail Order						
Generic	\$20	N/A	\$20	N/A	\$30	\$30
Preferred Brand Formulary	\$60	N/A	\$60	N/A	\$100	\$100
Non-Preferred Brand	\$100	N/A	\$100	N/A	\$140	\$140
Specialty	N/A	N/A	N/A	N/A	N/A	N/A

The Gold and Silver PPO plans have separate Rx OOPMs. Once you reach this amount, you will not be responsible for pharmacy costs for the remainder of the plan year.

**CVS is now considered an In-Network Pharmacy!**

\* With an Out-of-Network drug provider, you are responsible for 25% of the eligible amount after the copayment.

\*\* Deductible does not apply to prescriptions for the Gold PPO or Silver PPO. Deductible applies for the HDHP.

# NEW Blue Cross Blue Shield IL Resources

## Maven

- Maternal Health
- Virtual Care Platform
- Expanded Family Support
  - Fertility
  - Maternity
  - Newborn Care
- Maven will replace Ovia Health moving forward.

## Teladoc

- Virtual Primary Care Visits
- Access to national network of board-certified physicians
- Receive Treatment /Prescriptions
  - General Medical Conditions
  - Behavioral Health
  - Dermatological Services
- Teladoc will replace MDLive moving forward.

## Twin Health

- Diabetes Reversal Program
- Improve Metabolic Health
- Reduce reliance on medications

*\*Enrollment in one of Ryan Specialty's medical plans is required to participate in these benefits.*





# Blue Cross Blue Shield IL Resources

There are many resources available to you and your family as Blue Cross and Blue Shield members.

- Health Advocacy Solutions (HAS) Team
- 24/7 NurseLine
- Provider Finder—Cost Transparency
- Blue365—Discounts
- Well onTarget
  - Free online member wellness portal
- Fitness Program

Option	Base	Core	Power*	Elite	Pro	Signature	Premium
Monthly Fee	\$19	\$29	\$39	\$129	\$159	\$199	\$239
Gym Facility Network Size	3,500	8,500	13,000	Access to 1 luxury gym + all 13,000+			
\$19 initiation fee							
Digital Content: video and livestream (\$10/month)							
Studio Class Rewards: 30% off every 10 <sup>th</sup> class							

\*Grandfathered members will have access to the Power plan at the current rate you pay today, \$25 per month, until you cancel your membership or switch plan options

# Lyra & Hinge Health

- **Lyra** is Ryan Specialty's mental health support and employee assistance program. Lyra provides coaching, therapy, education, and 24/7/365 dedicated care navigation support for every need including:
  - Stress
  - Anxiety
  - Depression
  - Substance use
  - Sleep issues
  - Relationship conflicts
- Lyra is available to all Ryan Specialty employees **and their dependents** (up to 8 visits). After 8 visits, members enrolled in a BCBSIL plan can continue utilizing Lyra as an in-network benefit.
- On average Lyra can schedule your therapy appointment to take place in 1.3 days.
- Visit [RyanSpecialty.LyraHealth.com](https://RyanSpecialty.LyraHealth.com) or call 833.824.1790 to get started.
- **Hinge Health** provides one-on-one virtual physical therapy sessions for members:
  - Suffering from Back pain
  - Experiencing Joint pain
  - Attempting to prevent injuries
  - Experiencing chronic pain
  - Recovering from injuries
  - Preparing or recovering from surgery
- Employees and dependents 18+ and enrolled in the BCBSIL medical plans are eligible to participate.
- Members who participate will receive access to a personal care team including a physical therapist and a health coach and wearable sensors and a tablet to use during sessions.

# Health, Dependent Care FSAs and HSA

- These plans will now be managed through our new vendor, HSA Bank.
- The **Healthcare FSA** is pre-tax funds used for eligible healthcare expenses for you and your family.
- The **Dependent Care FSA** is pre-tax funds used for eligible dependent care expenses you incur from having to work.
- The **Health Savings Account (HSA)** is an **employee-owned** tax-sheltered bank account available for current or future medical expenses.
- The **Adoption Assistance Program** allows employees to set aside pre-tax dollars to help cover expenses related to child adoption.

	Healthcare FSA	Dependent Care FSA	Health Savings Account (HSA)	Adoption Assistance
2026 Annual Maximum	\$3,400	\$7,500	\$4,400 Employee \$8,750 Employee + Dependents (Additional \$1,000 for age 55 or older)	Up to \$10,000 per calendar year
Rollover Funds	No	No	Yes*	No
Medical Enrollment Requirement	No - Cannot be enrolled in the HDHP	No	High-Deductible Health Plan (HDHP)	No
Employer Contribution	No	No	\$500 Employee \$1,000 Employee + Dependents	No

\* more details to come surrounding transition of any rollover funds from HSA accounts to our new vendor (HSA Bank)

# Commuter FSAs

- Our Commuter FSAs are now managed by Alight.
- The **Parking FSA** is pre-tax funds used for eligible parking expenses you incur from travel to and from work.
- The **Transit FSA** is pre-tax funds used for eligible transit expenses you incur from using public transportation to travel to and from work.
- Changes can be made after 12/1 and throughout the year on the Alight platform. However, the 10th of the month for the upcoming month will be the cutoff for enrollment or discontinuation of the benefit.

	Commuter FSA
2026 Annual Maximum	Commuter Monthly Maximum:  Transit \$340 Parking \$340
Rollover Funds	Yes*
Medical Enrollment Requirement	No
Employer Contribution	No

\* more details to come surrounding transition of any rollover funds from Commuter accounts to our new vendor (Alight)



## Dental Plan



# MetLife Dental Plan Benefit Summary

Dental		
Coverage Tier	In-Network	Out-of-Network
Annual Deducible	\$50 – individual \$150 – family	
Type A – Preventive	Plan pays 100% not subject to deductible	
Type B – Basic	Plan pays 90%	Plan pays 80%
Type C – Major Restorative	Plan pays 60%	Plan pays 50%
Type D – Orthodontia	Plan pays 50%	
Orthodontia Lifetime Maximum (children and adults)	\$2,000	
Calendar Year Maximum	\$2,000	

Network: PDP Plus



## **Vision Plan**

# VSP Vision Plan Benefit Summary

Vision		
Coverage Tier		
		In-Network
		Out-of-Network
Well Vision Exam (one exam per 12-month period)		\$10 copay
Spectacle Lenses (one exam per 12-month period)	Single Vision	\$20 copay
	Bifocal	\$20 copay
	Trifocal	\$20 copay
Frames (per pair, one pair per 12 month period)		\$225 allowance (20% discount on amount over allowance)
Elective Contact Lenses (one allowance and one exam every 12 months, contacts in lieu of frames)		\$225 allowance for contact lenses (Contact lens exam not to exceed a \$60 copay)

Network: Choice Network



## **Life, Disability, and Income Protection**

# New York Life Basic Life and AD&D Insurance Benefit Summary

- 100% company paid
- Life and Accidental Death and Dismemberment (AD&D) benefit equal to 2x your annual compensation
- Subject to plan maximum of **\$2,000,000**
- Guaranteed issue: **\$750,000**
- For benefit amounts over \$50,000 the cost of insurance will be considered imputed income; noted as GTL on pay slips
- Employees may be required to complete evidence of insurability (EOI) for amounts above the guaranteed issue

Remember to review and update your  
beneficiaries, annually!



# New York Life Voluntary Life and AD&D Insurance Benefit Summary

- You can choose to purchase additional Life and Accidental Death and Dismemberment (AD&D) Insurance
  - **Employee**
    - New for 2026, elect \$10,000 increments not exceeding  $5 \times$  Salary rounded up to the nearest \$10,000
    - Maximum: \$2,000,000 (amount)
    - Guaranteed issue: \$300,000
  - **Spousal/Domestic Partner**
    - Increments of \$5,000
    - Maximum: \$500,000
    - Guaranteed issue: \$25,000
  - **Child**
    - Increments of \$2,000
    - Maximum: \$10,000
    - Guaranteed issue: \$10,000





## Other Benefits

# Leave of Absences

- **Short-term disability (STD)** insurance covers a percentage of your salary should a serious health condition keep you from working.
  - New for 2026, STD coverage will extend from 13 weeks to 26 weeks
- **Long-term disability (LTD)** insurance covers a percentage of your salary when a serious health condition extends beyond the short-term disability benefit duration.
- **Paid Parental Leave**
  - **Maternity Leave**
    - 8 weeks will be paid after Short-Term Disability Benefits (typically 6 or 8 weeks) are exhausted.
  - **All Parents**
    - 8 weeks of paid leave can be taken consecutively or in one-week increments.
    - Must be used six months following the birth/birth because of surrogacy, adoption, or placement of the child.

# Well-Being and Additional Benefits

Ryan Specialty offers a suite of well-being and financial benefits designed to help you care for your physical and emotional health. These benefits allow you to connect with the resources you need while balancing work and home life.



- **Calm App** - Meditation and mindfulness tools
- **Homethrive** - Elderly care support with a dedicated care guide
- **Allsup** - Medicare advisory services



- **Bank of America** - No-fee banking with direct deposit
- **Alliant Credit Union** - Financial products and services
- **Business Travel Accident Insurance** - Travel assistance while on business



- **ID Theft** – Identity protection
- **Pet Insurance** - Coverage for dogs and cats
- **Critical Illness, Hospital Indemnity & Accident Insurance** - Additional coverage for unforeseen circumstances. This does not replace health insurance.



- **PerkSpot** - Discounts on travel, electronics, food, and more
- **Jewelry Insurance** - Coverage for loss or theft

# Empower Retirement Savings 401(k)

- Ryan Specialty offers a 401(k) savings plan to help you save for your retirement and create the future you want.
- Your total contributions for the Traditional and Roth options may add up to the amount set by the IRS. Those age 50 and older are eligible for catch-up contributions. Limits for 2026 have not yet been released.
- Ryan Specialty may make a discretionary matching contribution on an annual basis, at 50% of your Before-Tax and Roth contributions, excluding catch-up contributions.
- Annual Sweep occurs on September 1.
- **New for 2026!** Employees aged 50 or older who earned \$145,000 or more in FICA wages during the prior year and are making catch-up contributions will be required to make those contributions as Roth (post-tax) contributions. This change will be applied automatically.





## Reminders...

- Health Care and Dependent Care Flexible Spending Accounts: Employees have until March 15, 2026 to use 2025 funds and until March 31, 2026 to submit receipts for reimbursement for services incurred in 2025. This grace period will continue through BRI.
- Employees participating in the Health Savings Account, Health Care Flexible Spending, Dependent Care Flexible Spending, or the Adoption Assistance program for 2026 will receive a new card from HSA Bank.
- Update your beneficiaries!
- In Quarter 1 of 2026, we will be conducting a comprehensive dependent audit where **all employees would need to re-verify their dependents**, regardless of if you had already done so during Open Enrollment.
- Actions regarding employees impacted by the new carrier changes.
- Retain a copy of your benefit election statement for your records.

## Questions?

- **Call Benefit Service Center:**  
[833.964.3574](tel:833.964.3574)  
8 a.m.-6 p.m. CT (M-F)
- Review the Benefits Guide or visit  
[benefits.ryansg.com](https://benefits.ryansg.com)
- Employees can reach out to  
[HR@ryansg.com](mailto:HR@ryansg.com) to connect with a  
member of the Benefits Team.

## Carrier Resources



[www.bcbsil.com](http://www.bcbsil.com)



[www.enterprise.hsabank.com](http://www.enterprise.hsabank.com)



MetLife

[www.metlife.com](http://www.metlife.com)



[www.vsp.com](http://www.vsp.com)



[www.newyorklife.com](http://www.newyorklife.com)



[www.lyra.com](http://www.lyra.com)



[www.legalplans.com](http://www.legalplans.com)

Annual Enrollment:  
November 3rd  
through  
November 17<sup>th</sup>