

ACTION REQUIRED BETWEEN
NOVEMBER 10-21, 2025!

2026 YOUUTILITIES HANDBOOK

YOUR COMPREHENSIVE GUIDE TO BW'S FREE & ELECTED BENEFITS

POP! THIS ENVELOPE OPEN FOR ANNUAL ENROLLMENT INSTRUCTIONS & BENEFITS DETAILS!

- Take another look at supplemental life, accidental death and dismemberment, and long-term disability insurance—for 2026, there are **no evidence of insurability requirements**, even if you've been denied in the past!
- Good news for those interested in a **dependent care flexible spending account**—the 2026 contribution limit has been increased to \$7,500!
- And, don't forget, Vitality now offers MORE ways to **power up your wellbeing!**



ENVELOPE IS
RECYCLABLE



NEWS FOR YOU IN 2026!

BW strives to provide you with the resources you need to ensure all of your tomorrows are super! Fly through the enclosed **2026 YOUilities Handbook** for **FREE** and **ELECTED** benefits details, and read about important updates below. And, note: Anyone can view our **Annual Enrollment Overview Presentation** in November by visiting **www.bwellbeing.com**—no login required!

- **ICYMI—ADDITIONAL BENEFITS SUPPORT:**

BW Wellbeing team members are ready to answer your benefits questions, and they are just a phone call or an e-mail away! Please reach out to 314.230.7355 or bwellbeing@barry-wehmiller.com if you need support—2,400-plus team members already have! And, starting in 2026, contact them for help with disability and leaves of absence, too.

- **COMPANY-PAID AND SUPPLEMENTAL INSURANCE UPDATES:** To improve team member experience and combat rising costs, Sun Life also will administer our life, accidental death and dismemberment, and short- and long-term disability insurance for both company-paid (see p. 8) and supplemental coverage (see p. 26). Other important updates:

- **Extended dependent insurance coverage:**

Company-paid dependent life insurance coverage for children now will begin at birth, as will supplemental life and accidental death and dismemberment insurance.

- **No evidence of insurability:** For supplemental life, accidental death and dismemberment, and long-term disability insurance up to \$500,000, there will be no evidence of insurability (EOI) requirements in 2026, even if you've been denied in the past! As a reminder, EOI is a record of a person's past and current health events, used by insurance companies to determine whether a person meets the company's definition of good health.

- **Supplemental long-term disability insurance increase:** If you choose option 2 for this coverage, you will increase your maximum monthly benefit to 60 percent of your base pay now up to \$15,000.

- **ADJUSTED COMPENSATION BANDS FOR BW MEDICAL PREMIUMS:**

For BW medical participants, we have increased the compensation bands for BW medical premiums by 3 percent this year to align with annual raises and to combat inflation (see p. 18).

- **DELTA DENTAL AND EYEMED TO LINK TO VITALITY:**

Our dental plan provider, Delta Dental of Missouri (see p. 20), and our vision plan provider, EyeMed Vision Care (see p. 21), will automatically share screenings completed by enrollees after October 1, 2025, with Vitality—and you will not need to upload anything to earn your Vitality Points! Plus, each completed exam now is worth 400 Vitality Points. Check your progress toward earning GOLD status in Vitality anytime at www.powerofvitality.com.

- **DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT LIMIT INCREASE:**

For those interested in a dependent care FSA (see p. 25), the 2026 contribution limit has been increased to \$7,500 (or \$3,750 if you are married and file taxes separately).

- **VOLUNTARY BENEFITS/LEAVE INTEGRATION:**

If you enroll in a voluntary benefit (hospital indemnity insurance, group critical illness and/or group accident coverage) and file a leave claim, Sun Life will automatically send you payment for the benefits that apply—no additional documentation needed (see p. 27).



Complete the checklist below between **NOVEMBER 10-21, 2025!**

- ☐ Review the enclosed **2026 YOUilities Handbook** to understand all of your benefits options (*many available to all US-based team members **AND** spouses, even if you do not elect BW medical!*)
- ☐ **Complete the Quantum Health Get Connected process**, if you have not already done so. (Step-by-step instructions below.)
- ☐ **For help selecting the best BW medical plan for YOU**, contact Quantum Health at 855.576.9816 or www.mybwbenefits.com for plan decision support.

- ☐ **Complete the Annual Enrollment process.** (Step-by-step instructions below.)
- ☐ **Update your existing dependent/beneficiary and personal information.** (Step-by-step instructions below.)
- ☐ If you would like to elect pet insurance (see p. 27), **visit www.metlife.com/getpetquote** to enroll and pay your premium (you may enroll in this benefit at any time).

How do I complete the Quantum Health Get Connected process?

(required for ALL team members to access Quantum Health's services and support, and required for BW medical enrollees once per lifetime to earn the Better You Incentive)

1. Visit www.mybwbenefits.com and click Register.
2. Enter your personal information and click Next.
3. Enter your preferred e-mail address (required) and mobile phone number (optional) and click Next.
4. Create your password and click Next.
5. Enter the verification code e-mailed/texted to you and click Verify, then click Log in to access your account.
6. Click Care > Designate Your PCP.
7. Enter your primary care provider's information and click Search.
8. Once you have found the provider you wish to designate as your primary care provider, click Designate Provider.
 - a. If you can't find your primary care provider in the list, click Add Your PCP.
 - b. Enter the provider information and click Submit.

How do I complete the Annual Enrollment process?

1. Go to the Barry-Wehmiller intranet at www.bwcorp.net.
2. Click on the Workday "W" icon at the top-right of your screen.
3. Login to Workday.
4. Click Inbox.
5. Click Open Enrollment Change and click Let's Get Started.
6. Click Manage or Enroll on each benefit card for the benefit options and enrollment details, and make all desired changes, including adding or removing any dependents/beneficiaries. Set Health Savings Account (HSA) and/or Flexible Spending Account (FSA) contribution amounts (if applicable), and review the "Important Notes" on each page.

7. Click Confirm and Continue, and then Save after each benefit election is entered or reviewed. Once you have finished making or reviewing all elections, click Review and Sign.

Note: If you click your internet browser's back arrow or the Cancel button while in a benefit card making changes, all unsaved changes to that benefit will be lost.
8. Check the I Accept check box, and click Submit to finalize your elections.
9. Print your benefit confirmation statement before closing out.

How do I update existing dependent/beneficiary and personal information?

1. Return to your Workday session, and click on the menu at the top-left of your screen.
2. Navigate to Benefits, click Benefits and Pay, click Benefits, and then click Dependents and/or Beneficiaries to review and make changes.
 - **Dependents:** Click Edit next to each name listed to verify that all fields are complete and accurate, and make changes as needed.
 - **Beneficiaries:** Verify that your beneficiary allocations are accurate, and click Add or Edit to review and change any information as needed.
3. Click on the menu at the top-left of your screen, navigate to Personal, then click Personal Information. Under the left Change column, review all of your information, and make any updates needed.

Note: All step-by-step Annual Enrollment instructions are designed to be followed on a desktop computer. You may receive e-mail messages from Workday regarding your outstanding Annual Enrollment tasks, but STAY ALERT! Scammers may text or e-mail fraudulent Annual Enrollment links—be sure to follow these instructions to complete your benefits enrollment.



Have you explored **Vitality**[®] program changes, including the refreshed website and **NEW pink** Power of Vitality mobile app?

Don't wait any longer to get energized and **POWER UP** your wellbeing!

If you haven't already, complete the **To-Do List** below to amp up the new BW Wellbeing year and earn Vitality Points—and lots of Vitality Bucks!

To-Do List AFTER October 1

- ☐ If you were unable to attend a Vitality transition overview presentation in October, visit bw.care/powerup to watch a recorded version. For spouses, too!
- ☐ Login to the NEW powerofvitality.com and complete the Vitality Onboarding Assessment to earn 75 Vitality Points
- ☐ Complete the Vitality Health Assessment (formerly Vitality Health Review) to earn 500-750 Vitality Points
 - ⚡ **Go to:** *homepage's Earn points section > Assessments > Health assessment*
- ☐ Download the NEW pink Power of Vitality app and opt into notifications; delete the old orange Vitality Today app
 - ⚡ **Go to:** *your initials in upper left > Communications > toggle on push notifications/e-mail messages*
- ☐ If necessary, **relink your fitness device/smartphone app/heart-rate monitor**, and be sure to allow Vitality to read your activity data (some apps, like Apple Health, can only be connected through the **Power of Vitality app**)
 - ⚡ **Go to (powerofvitality.com):** *your profile image in upper right > Apps and devices*
 - ⚡ **Go to (Power of Vitality app):** *your initials in upper left > Apps and devices*
- ☐ Start exploring and **earn more points** than ever before! You can set goals right from the homepage, and explore health topics there, too, plus complete even more prevention activities (*homepage's Earn points section > Prevention*)!
- ☐ **Play Squares** to earn 10-50 Vitality Points (at Rewards)
- ☐ If you haven't already, **schedule your biometric screening** (formerly Vitality Check) and earn 500-4,025 Vitality Points—instructions at bwwellbeing.com
- ☐ Make a plan to regularly **check your points balance and status** throughout the year (at *upper-right corner*)—Vitality will be tapering off sending the seven-day points summary e-mail each Monday
- ☐ If applicable, **remind your spouse** to complete the to-do list above!



Have questions? Check out the FAQ at bw.care/powerup and contact the BW Wellbeing Team at 314.230.7355 or bwwellbeing@barry-wehmiller.com if you need more help!



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BECOME YOUR BEST YOU

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BETTER WORLD