



2027

OPEN ENROLLMENT HIGHLIGHTS

OPEN ENROLLMENT IS NOVEMBER 2 – NOVEMBER 13, 2026

ACTIVE OPEN ENROLLMENT

This year's Open Enrollment will be **ACTIVE**. Active enrollment means that every benefit-eligible team member **MUST** make benefit plan elections during the Open Enrollment period, regardless of whether you are currently enrolled in benefits.

If you do not make benefit elections during Open Enrollment, you will not be covered for that benefit in 2027. You are unable to elect in benefits outside of Open Enrollment unless you experience a qualifying life event.

HOW TO ENROLL

To make elections for the 2027 plan year, ALL team members must log in to the current online enrollment system or contact Human Resources.

The decisions that you make will remain in place until the next Open Enrollment period, unless you experience a Qualifying Life Event.

OPEN ENROLLMENT WEBINARS AND ONSITE MEETINGS

Sweet Oak will be conducting multiple Open Enrollment webinars virtually through Microsoft Teams. Dates and times are listed below:

Royal Oak

- **November 2nd:** 2:00pm – 3:00pm
- **November 3rd:** 11:30am – 12:30pm
- **November 11th:** 11:00am – 12:00pm

Mafco

- **November 3rd:** 9:00am – 10:00am
- **November 10th:** 2:00pm – 3:00pm

Whole Earth Brands

- **November 2nd:** 9:00am – 10:00am
- **November 3rd:** 2:00pm – 3:00pm

Additional onsite meetings will be held at certain locations the week of November 2, 2026.

HAVE QUESTIONS?

If you have questions about your benefits, the Benefits Member Advocacy Center (Benefits MAC) can help! Simply call 800.563.9929 (Monday through Friday, 8:30 am to 5pm EST) or submit a request online at connerstrong.com/memberadvocacy.



See the next page to learn more about what's new for 2027!



PLEASE NOTE:

Benefits for the 2027 plan year will be effective from January 1, 2027 through December 31, 2027.

WHAT'S NEW FOR 2027?

COBRA & FLEXIBLE SPENDING ACCOUNTS

COBRA administration and Flexible Spending Accounts (FSA) will now be offered through Baker Tilly Vantagen (BTV) effective January 1st, 2027.

LIFE, DISABILITY, AND VOLUNTARY COVERAGE

- Basic Life and AD&D and Long-Term Disability (LTD) will now be administered by New York Life
- Supplemental employee, spouse and child life is available
- Employees will have the option of enrolling in Critical Illness, Accident, and Hospital Indemnity benefits through New York Life
 - These benefits can help supplement your income in the event of an unexpected, qualified illness, accident, or hospital stay/admission
 - These benefits are 100% paid for by you as the team member.

MEDICAL AND PRESCRIPTION DRUG COVERAGE

For 2027, Medical & Prescription coverage will continue to be administered by Cigna through the Cigna Open Access Plus network of providers. Minor benefit changes have been made to the High-deductible health plan (HDHP), Base plan and Buy-Up plan, please refer to page 8 of your benefits guide to review Sweet Oak's 2027 Medical & Prescription plan offerings.

