



2026 Annual Enrollment

Employee Session

October 2025



Agenda

- How to complete annual enrollment
- What's new and what's changing
- Benefits overview
- Key takeaways

How to Complete Annual Enrollment

Annual Enrollment

October 15 - 30

Follow steps below

1. Understanding your benefits

- Visit AE page on our rewards site [link](#) to learn more about all benefits HF Sinclair has to offer

2. Review

- Review your current benefits on myBenefits through SuccessFactors and consider potential changes
- If you have questions, contact the Benefit Service Center (833) 443-7236 between 10am – 7pm CT.

3. There are three Different Ways to Submit Elections

- Complete enrollment by going to myBenefits on the intranet through SuccessFactors
- Log into www.hfsinclairbenefits.com
- Download the app for our Benefit Administrator – **EmpyreanGo App**

Annual Enrollment Administrator

Employees can contact

Benefit Service Center
(833) 443-7236 (833 4 HFS BEN)
Monday – Friday, 10am – 7pm(CT)

Employees can access the platform through the following website <https://hfsinclairbenefits.com/>

To register - complete the following steps

1. Go to <https://hfsinclairbenefits.com/>
2. Click 'register' and complete the registration form and press 'next'
3. Add a new User ID
4. Create your password* (must be at least 8 characters long, contain a number, letter and special character)
5. Set your security question (answer must have at least six characters)
6. Read the terms of use and select 'I agree'



What's New and What's Changing

What's New and What's Changing

- Medical plan deductible increase
 - High-Deductible Health Plans - The deductibles, for both individual and family tiers, are increasing to \$2000 / \$4000 (In-Network) and \$4,000 / \$8,000 (Out of Network) respectively.
 - PPO - The deductibles, for both individual and family tiers, are increasing to \$1,200 / \$2,400 (In-Network) and \$2,400 / \$4,800 (Out of Network) respectively.
- Medical Plan Rate Increase
- Health Savings account employee contribution limits will increase
 - IRS maximums - Employee Only \$4,400 and Employee + Dependents \$8,750
- Dental Plan Rate Increase
- PNC Bank – New Spending Account Administrator (HSAs and FSAs)
- TRIA – Weight Management Program



Medical Bi-Weekly Premiums

Medical Premium Increase

	HDHP w/HSA		HDHP w/Out HSA		PPO	
	Premiums without Wellness Credit	Premiums with Wellness Credit	Premiums without Wellness Credit	Premiums with Wellness Credit	Premiums without Wellness Credit	Premiums with Wellness Credit
Employee only	\$87.93	\$79.16	\$80.53	\$72.48	\$86.43	\$77.78
Employee + spouse	\$175.85	\$158.30	\$161.05	\$144.95	\$172.84	\$155.55
Employee + child(ren)	\$158.28	\$142.48	\$144.96	\$130.46	\$155.56	\$140.00
Family	\$246.20	\$221.64	\$225.49	\$202.94	\$241.98	\$217.78



IRS Maximum Limit Changes

2026 IRS limits – HFSA and LFSA not yet updated by IRS

401K

Contribution limit
\$24,500
Catchup not changing

Flexible Spending
Accounts

\$3400 is the current
annual limit for health
and limited purpose
FSAs

Health Savings
Accounts

Single plan limit
\$4,400
Family plan limit
\$8,750



2026 Dental Premium Changes

	In-Network
Deductible	\$50 per person \$150 max per family
Annual maximum benefit	\$2,500 per person
Preventive services	0%
Basic services	20% after deductible
Major services	40% after deductible
Orthodontics	50% after deductible \$2,000 lifetime maximum

	Bi-Weekly Premiums
Employee only	\$4.02
Employee + spouse	\$8.20
Employee + child(ren)	\$7.72
Family	\$13.00

BCBSTX.com

BlueCare Dental option

800-349-1874



NEW – PNC BANK



Spending Account Administrator

- PNC Bank will be the new Administrator of our Health Savings Account (HSA) and Flexible Spending Accounts (FSA).
- Employees who enroll into a HDHP w/HSA will have to go through verification process through PNC. This is a requirement. (If employee does not pass, PNC will reach out to employee to request more information.)
- Employees will have access to their account on 01/01/2026.
- Employees will receive more information after Annual Enrollment is complete.

NEW – TRIA

Weight Management Program

- Tria Health's Choose to Lose weight management program provides a personalized approach to weight management.
- Member is connected with a dedicated health coach, nutrition tracker and clinical pharmacist.
- Coverage for weight loss medication requires engagement in the Choose to Lose program.

Benefits Overview

Eligible Dependents and Verifications

Who is an eligible dependent?

- Legal spouse
- Children until age 26
 - natural children
 - legally adopted children
 - stepchildren of legally married spouse
 - children for whom you have legal guardianship
- All eligible dependents must have to go through a verification process
- Documentation for eligible dependents must be submitted during the Annual Enrollment timeframe October 15 – November 15

*Visit <https://rewards.hfsinclair.com/> to review required dependent verification documents.



Life Events

Making changes outside of annual enrollment

- Marriage / Divorce
- Death
- Birth, Adoption or Legal Guardianship
- Loss of outside coverage
- Gain of outside coverage



Important!

Let us know within 30 days if you experience a life event that affects your benefits

Medical Plans



BlueCross BlueShield
of Texas

High-Deductible Health Plan (HDHP) with Health Savings Account (HSA)		PPO Plan – Blue Choice PPO [BCA]	
	In-Network		In-Network
Deductible		Deductible	
Single Coverage	\$2,000	Single Coverage	\$1,200
With Dependents	\$4,000	With Dependents	\$2,400
Out-of-Pocket Maximum	Includes deductible	Out-of-Pocket Maximum	Includes deductible
Single Coverage	\$3,200	Single Coverage	\$4,000
With Dependents	\$6,400	With Dependents	\$8,000
Your share (after deductible)	You pay 20%	Your share (after deductible)	You pay 20%
Preventive Care	Covered 100%	Preventive Care	Covered 100%
Office Visit	Deductible then 20%	Primary Care Office Visit	\$25
Emergency Room Care	Deductible then 20%	Specialist Office Visit	\$50
		Urgent Care	\$50
		Emergency Room Care	\$500 copay, waived if admitted

	HDHP with HSA		PPO	
	Employer Cost (Bi-weekly)	Your cost (Bi-weekly)	Employer Cost (Bi-weekly)	Your cost (Bi-weekly)
Employee only	\$340.40	\$87.93	\$334.56	\$86.43
Employee + spouse	\$680.79	\$175.85	\$669.11	\$172.84
Employee + child(ren)	\$612.73	\$158.28	\$602.23	\$155.56
Employee + family	\$953.14	\$246.20	\$936.79	\$241.98

BCBSTX.com
Blue Choice network
800-349-1874



Go-To-Doctor Incentive

Save 10% on your medical premiums

- Have your annual exam anytime from 1/1/2025 - **12/31/2025 (Final DEADLINE)**
- Receive discount from 1/1/2026 - 12/31/2026

How to Submit your Attestation

Log into myBenefits > select “Change Your Current Benefits” > select “Go-to-Doctor Update (Annual Physical) and **enter current date.**



Dental Plan



BlueCross BlueShield
of Texas

	In-Network
Deductible	\$50 per person \$150 max per family
Annual Maximum Benefit	\$2,500 per person
Preventive Services	0%
Basic Services	20% after deductible
Major Services	40% after deductible
Orthodontics	50% after deductible \$2,000 lifetime maximum

	Bi-Weekly Premiums
Employee only	\$4.02
Employee + spouse	\$8.20
Employee + child(ren)	\$7.72
Family	\$13.00



Vision Plan



Choice Plan	In-Network	Out-of-Network
Eye Exam	\$15	Up to \$45
Lenses	\$25	\$30 - \$65 reimbursement
Frames	\$150 allowance + 20% reimbursement	Up to \$105
Contacts	\$150 allowance	Up to \$105
Laser Vision Discount	15% discount or 5% off promotional pricing	

	Bi-Weekly Cost
Employee only	\$3.80
Employee + spouse	\$7.60
Employee + child(ren)	\$8.05
Family	\$12.86

For more information visit VSP.com or call 1-800-877-7195.



Health Savings Accounts (HSA)



- You must not be enrolled in Medicare, Medicaid or Tricare or a Non – HDHP Plan
- Contributions are pre-tax
- Funds are yours
- Use funds to pay for out-of-pocket medical, dental, RX and vision expenses for yourself and your dependents
- You can change your contribution at anytime
- Funds are available for use as they are deposited in the account

HF Sinclair Employer Contributions

Employee only	\$1,000
Employee + Dependents	\$2,000

Contributions are pro-rated by the month for new hires.

2026 HSA Limits *(including HF Sinclair employer contribution)*

Individual	\$4,400
Families	\$8,750
Individual age 55 or older –catch up	Up to \$1,000



Flexible Spending Accounts Types



Health Care FSA

- Use pre-tax dollars for medical, dental, vision and RX expenses
- Participate if you are enrolled in the PPO medical plan, or no medical plan
- Contribute up to the IRS limit of \$3,400
- Elected amount is available for use at the beginning of the year

Limited Purpose FSA

- Use pre-tax dollars for dental and vision care expenses (no medical)
- Participate if you are enrolled in the HDHP plan
- Contribute up to the current IRS limit of \$3,400
- Elected amount is available for use at the beginning of the year

Dependent Care FSA

- Use pre-tax dollars for daycare of dependents age 13 or under
- Participate if you are enrolled in the PPO medical plan, or no medical plan
- Contribute up to the plan limit of \$5,000
- Funds are available for use as they are contributed to the account

FSA funds not used by year end are forfeited.



401(k) Retirement Plan



- HF Sinclair matches 100% up to 6% of your eligible earnings
- You may contribution pre-tax and/or after-tax dollars
- The 401(k) match is immediately vested
- Annual deferral limit for 2026 is \$24,500
- 50 years of age or over during the calendar year, you can make an additional catch-up contribution of \$7,500
- HF Sinclair also makes Employer Retirement Contribution (ERC) based on years of service
- The ERC has a three-year vesting schedule

Years of Service	ERC
Less than 5	3%
5 but less than 10	4%
10 but less than 15	5.25%
15 but less than 20	6.5%
20 or more	8%



To update your deferral percentage, update your beneficiaries or for more information visit www.principal.com.

Life and AD&D Insurance



Basic Life and AD&D Insurance

- HF Sinclair provides at no cost to you two life insurance policies equal to 2X your base annual wage (maximum of \$500,000)

Additional Life and AD&D Insurance

- Purchase additional coverage beyond the basic life insurance with post-tax dollars
- Elect employee life in increments of \$25,000 up to \$500,000
- Elect spouse life up to the value of the employee's life policy
- Elect child life up to \$10,000 per child
- New coverage or an increase in existing policies is subject to approval by Prudential
- You will receive an evidence of insurability (EOI) online form to complete the approval process



Additional AD&D

CHUBB®

Basic AD&D	
Employee only	\$170,000
Employee + family	\$100,000 (see below for dependent amounts)

Additional AD&D	
Employee	Increments of \$10,000 up to a maximum of \$1,000,000. The benefit amount cannot exceed 10 times your annual salary
Spouse	60% of the employee's benefit amount if there are no dependent children, or 50% of the employee's benefit amount if there are dependent children
Child(ren)	Each dependent child's benefit amount is equal to 20% of the employee's benefit amount if there is no spouse, or 15% of the employee's benefit amount if there is a spouse, to a maximum of \$50,000



Short Term Disability (STD)

HF Sinclair provides at no cost to you, disability insurance to replace a portion of your income if you become disabled through an illness or injury.

- Up to 51 weeks of base pay continuation
- Up to 9 months at 100% of base pay. Based on years of service
- Base pay at 60% for the remaining weeks (up to 51 weeks total)
- Subject to a seven (7) day elimination period (use sick, vacation or floating holiday's during this period, if available)
- Contact your local HR for more information



Long Term Disability (LTD)



Long Term Disability insurance can replace a portion of your income if you are unable to work. All full-time employees are eligible. There is a 365-day elimination period.

Core Plan (100% company paid)

- Monthly maximum benefit: 60% salary continuation up to \$8,000 per month
- Benefit taxation treatment options available:
 - Pay taxes on imputed value of the benefit on bi-weekly paychecks, or
 - Pay taxes when you receive LTD benefits

Buy-Up Plan (100% employee paid)

- Monthly maximum benefit: 66.67% salary continuation up to \$15,000 per month
- Premiums: \$.305 per \$100 of covered payroll
- If waived once first eligible and later elected, evidence of Insurability (EOI) is required



Sick Leave

- Equivalent of 9 working days/72 hours (108 for employees assigned to a 2,184-work schedule per calendar year)
- Credited on January 1
- Can be used to care for:
 - Personal illness
 - Illness of immediate family members (includes spouse, domestic partner, children, parents, and parent-in-laws)
 - Family emergencies
 - Other reasons as specified by state law
- Notify supervisor as soon as possible when using sick time
- Management may request evidence to support sick leave requests
- Contact your local HR for questions or more information



Voluntary Benefits



Accidental Injury

- Helps with the costs of an injury such as a fracture or concussion
- In the event of a covered injury, the insurance will pay a cash benefit ranging from **\$50 to \$8,000**

Critical Illness

- Helps cover the costs of a major health event like a heart attack, stroke or cancer
- The insurance will pay a cash benefit of **\$10,000-\$30,000** - depending on the plan you selected

Hospital Indemnity

- Helps cover the costs of being admitted to hospital
- If you are admitted to hospital for a covered illness or injury, the insurance will pay a cash benefit of **\$1,000**, plus an additional cash benefit of up to **\$200** per day that you are hospitalized



Employee Assistance Program



Lyra can help with:

- Anxiety and depression
- Work stress and burnout
- Relationship challenges
- Parent and caregiver stress
- Grief or loss
- Excessive alcohol use
- Whatever else life brings
- Guided self-care
- Mental health coaching
- Therapy
- Medication management
- In person and online care
- High quality providers
- Financial and legal support

Contact Lyra

- Call: (844)623-0328
- If new to the site, register at hfsinclair.lyrahealth.com
- Use employer access code: #dino

Visit rewards@hfsinclair.com for tools, resources and information.



Norton LifeLock

Identity Theft



LifeLock protects your:

- Identity
 - Devices
 - Bank accounts
 - Credit
 - 401(k) and investments
 - Online privacy
 - And much more!
- Parental controls
 - 24/7 live member support
 - Full-service identity restoration
 - Stolen wallet protection
 - Password manager
 - And much more!



	Benefit Essential	Benefit Premier
Employee Only (18+ years old)	\$6.99	\$9.99
Employee + Family	\$12.52	\$18.98

Pet Protection

Offered through Nationwide



1

Visit any vet,
anywhere

2

Submit claim

3

Get reimbursed

	Accident & Illness	Accident, Illness & Wellness	Customizable
Annual deductible options	\$250	\$250	\$100 to \$500
Reimbursement level	80%	80%	50%, 70% or 80%
Accident coverage Annual maximum	\$5,000	\$5,000	\$2,500 or \$5,000
Annual maximum Annual maximum	\$5,000	\$5,000	Optional \$2,500 or \$5,000
Wellness coverage (dogs & cats) Annual maximum	Not included	\$450	Optional \$450 or \$800

How do I enroll?

- Visit <https://rewards.hfsinclair.com/pet-insurance> anytime to enroll
- If you have any questions call 877-738-7874

* Final cost varies according to plan, species and zip code.



Key Takeaways

Key Points

- Annual Enrollment is from 10/15 – 10/30
- Passive enrollment - benefits roll over except FSAs
- Visit rewards.hfsinclair.com tools, resources and information
- Three different ways to enroll –
 - In-Network – SuccessFactors/myBenefits
 - Outside Network – www.hfsinclairbenefits.com
 - App - EmpyreanGo
- Print and save your confirmation



For any benefit questions contact the Benefit Service Center at 888-816-5686 between 10am – 7pm CT.

Thank You!

