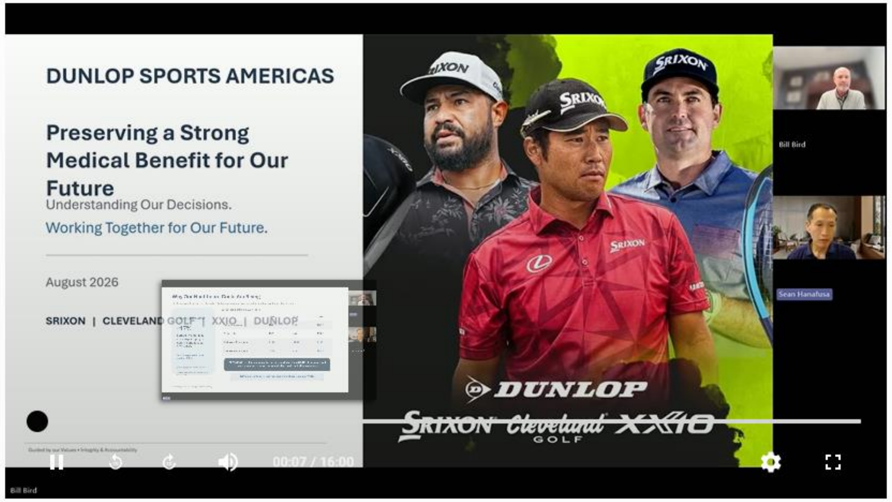
2026-2027 Benefits Enrollment Guide

REQUIRED: All employees must confirm benefit enrollment plans, even if they are waiving coverage.

Before you begin:

Please watch the leadership benefits video before starting enrollment.

The video explains the medical benefits strategy and the reasons behind the changes in your benefits package.



[Watch the Medical Benefits Update Video Here]

Medical coverage requires an active election.
Your current medical election will not automatically roll over.

Complete your enrollment by September 4, 2026

BEFORE YOU START

What you need to know

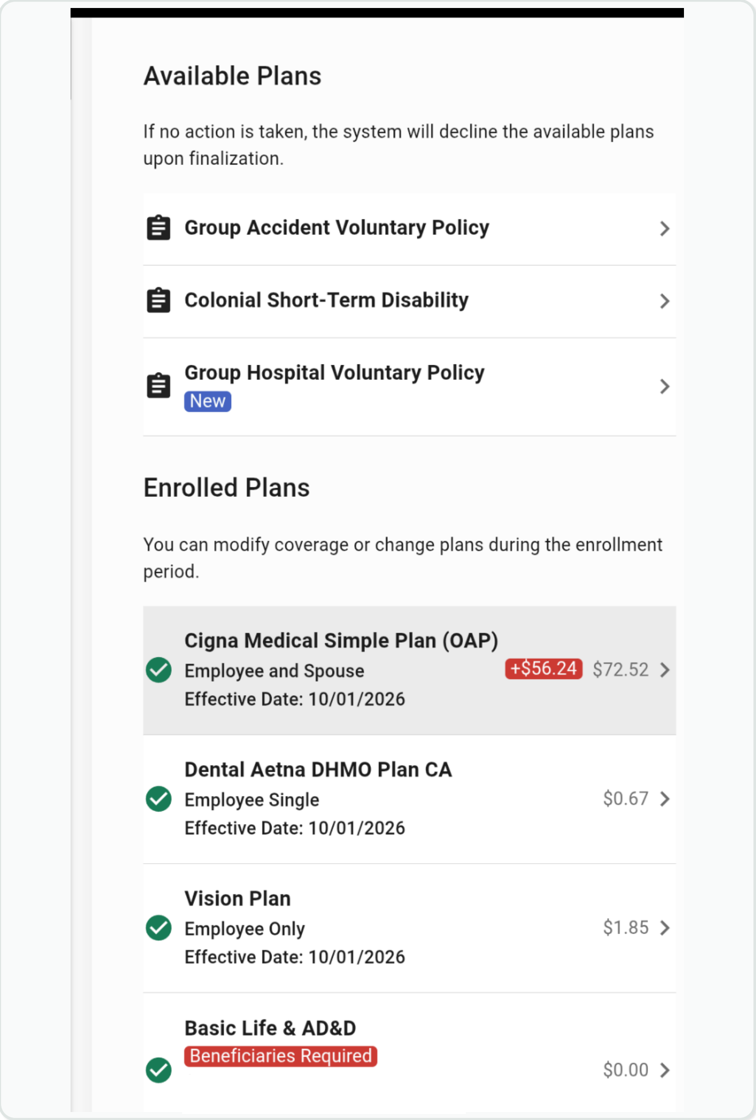
Medical requires an active election this year.

Your current medical election will not automatically carry over. You must enroll in a medical plan or decline medical coverage.

Dental, vision, and most life elections will roll over unless you make changes.

- You must log in to Paycom and select plans or decline coverage.
- Dental, vision, and life elections are passive and will roll over unless you make changes.
- Review every plan, beneficiary, cost, and effective date before you finalize.
- Save and Exit keeps your progress. Finalize submits your elections to HR.
- If plans are still under "Available Plans," you need to add or decline.

IMPORTANT
Your current medical election will not roll over.
If you do not enroll or decline coverage, you will not have DSA medical coverage beginning October 1, 2026.



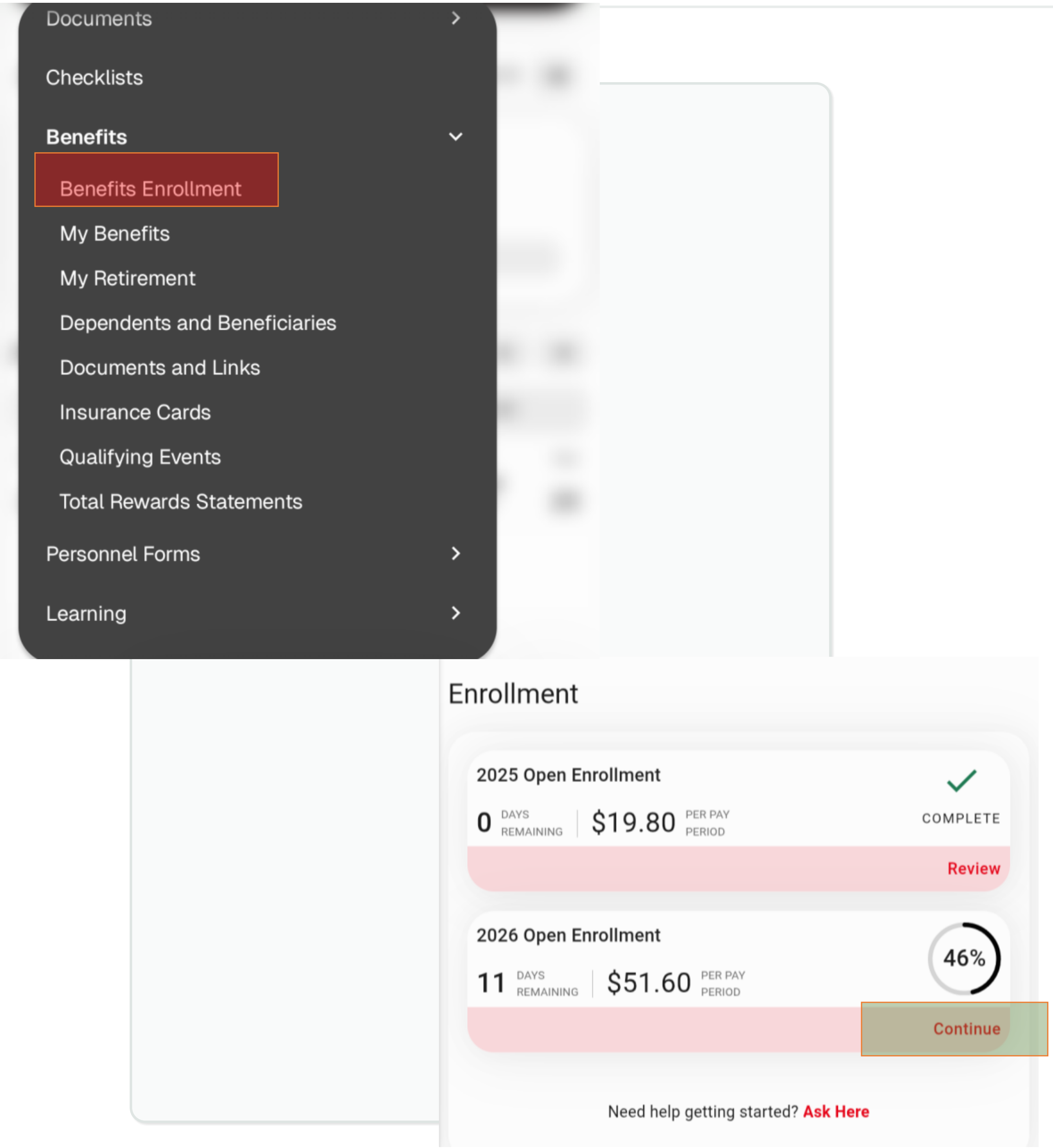
STEP 1

Open your enrollment

Start from Paycom and follow the enrollment prompts.

Tip: Complete the process from beginning to end so your elections are submitted correctly.

1. Log in to Paycom.
2. Select Benefits.
3. Choose Benefits Enrollment.
4. Select Continue under 2026 Open Enrollment.



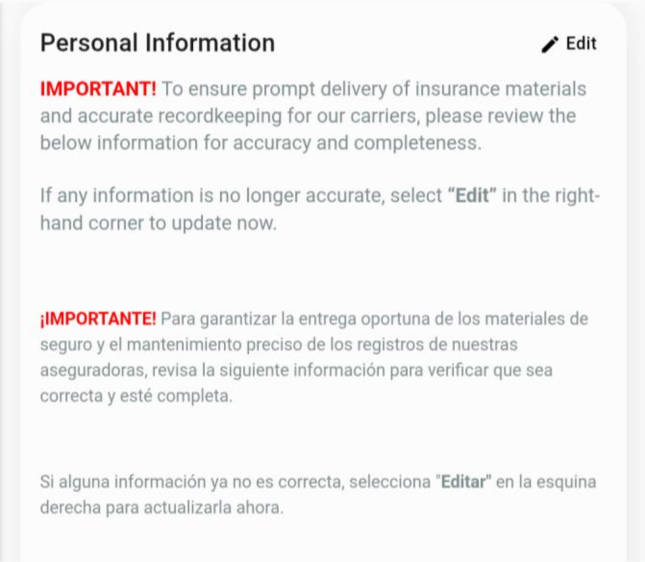
STEP 2

Review your personal information

Insurance providers use this information for records and materials.

Accurate personal information helps prevent delays with insurance materials and carrier records.

- Review your name, date of birth, mailing address, phone number, and other listed information.
- If anything is no longer correct, select Edit in the upper-right corner.
- Update information before moving forward, then continue to the next section.

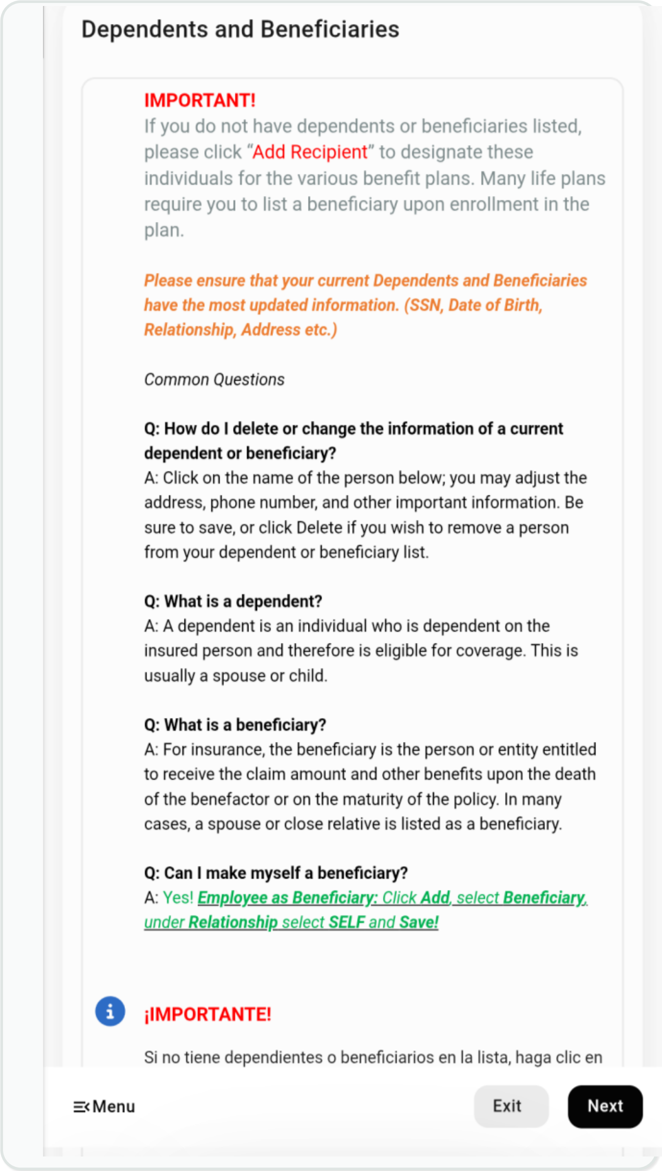


STEP 3

Add or update dependents and beneficiaries

Life plans may require a beneficiary before you can finalize.

- A dependent is a person you want covered on a plan, such as a spouse, domestic partner, or child.
- A beneficiary is the person or entity who may receive life insurance benefits.
- Select “Add Recipient” to add a person, or select an existing name to update details.
- Choose Beneficiary or Dependent and Beneficiary, complete the required fields, and save.

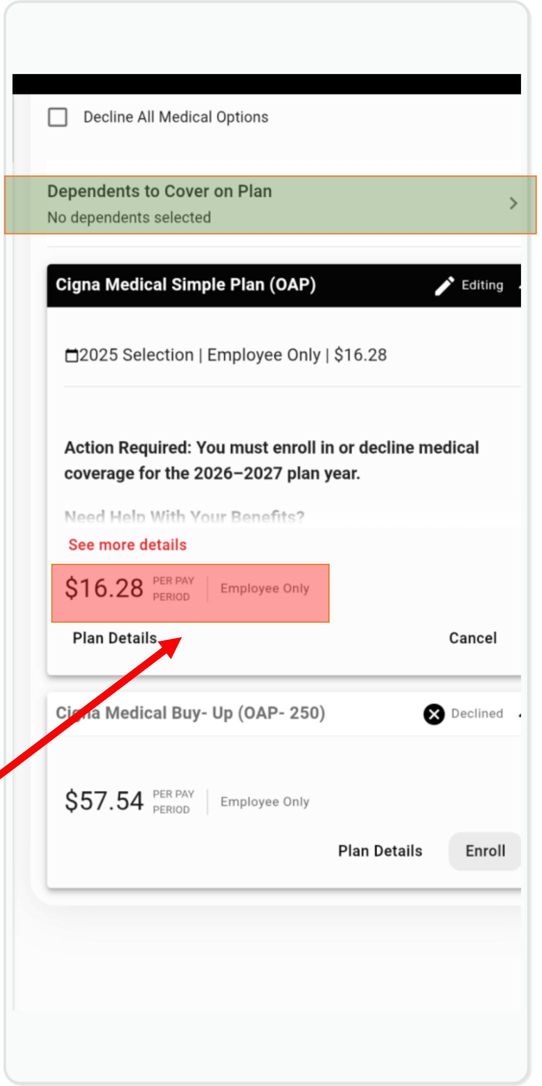


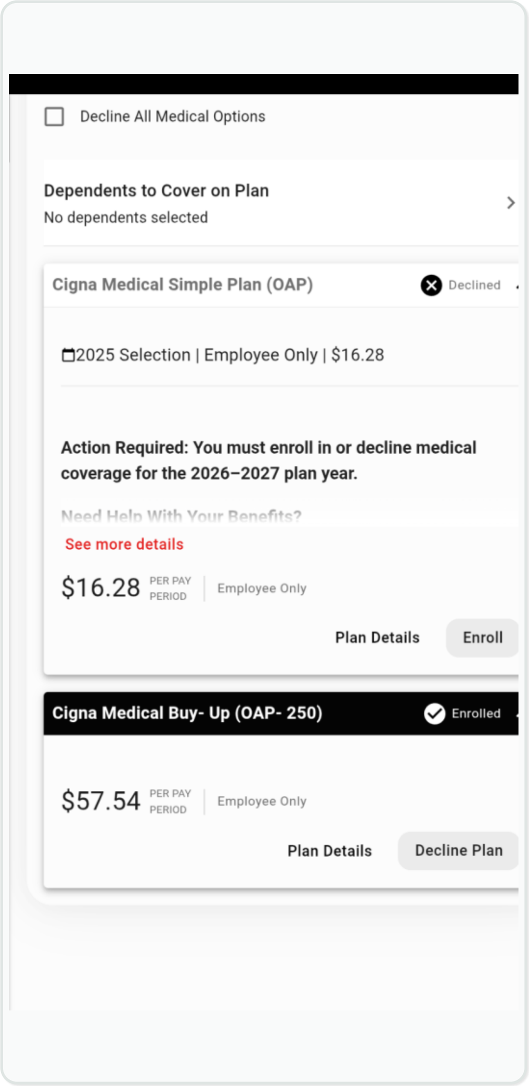
STEP 4

Select or decline medical coverage

If you do not make a medical election, you will not have medical coverage beginning October 1, 2026.

- Review both medical plan options and choose the plan that fits your needs.
- If you do not need DSA medical coverage, select Decline Coverage / Decline All Medical Options.
- If you are covering dependents, select the dependents to cover on the plan before saving.
IMPORTANT: DOUBLE-CHECK YOUR NEW ELECTIONS; ENSURE YOU DID NOT ENROLL IN THE WRONG TIER





STEP 5

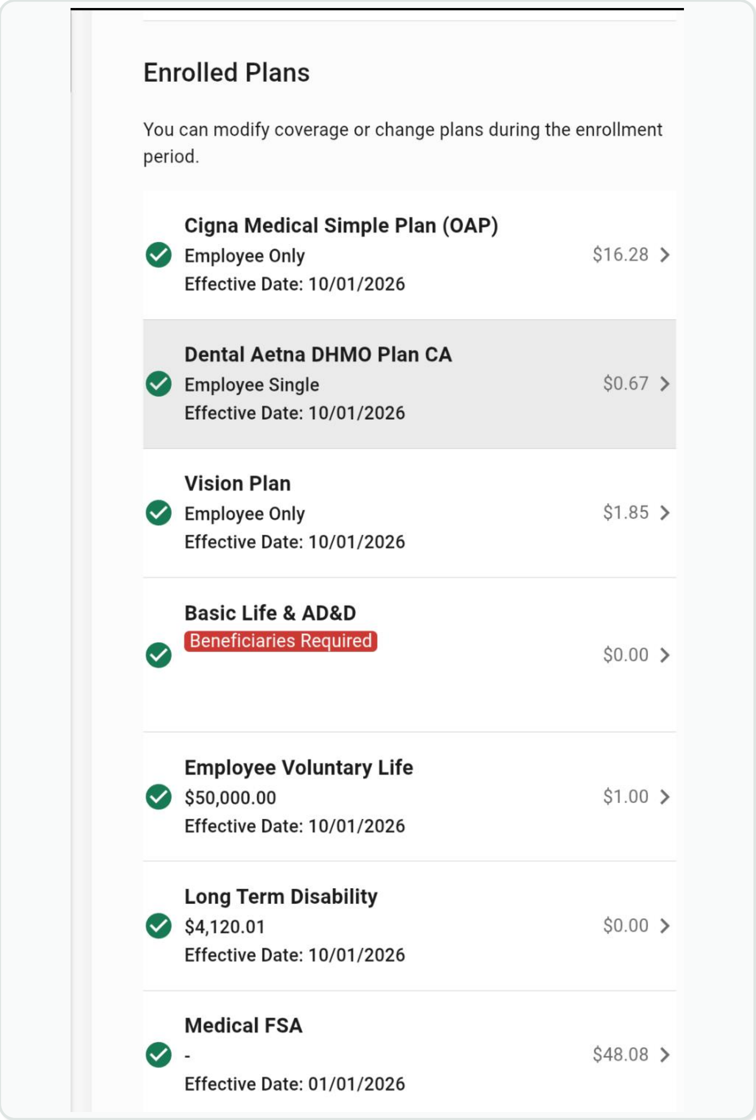
Understand the plan list

The icons tell you what is enrolled, declined, or still needs review.

- Green check marks show enrolled plans or employer-paid benefits.
- A red X shows a declined plan.
- Available Plans are not selected unless you open the plan and enroll.
- Beneficiaries Required means you must add or review beneficiaries before finalizing.

Enrolled or employer-paid

Declined

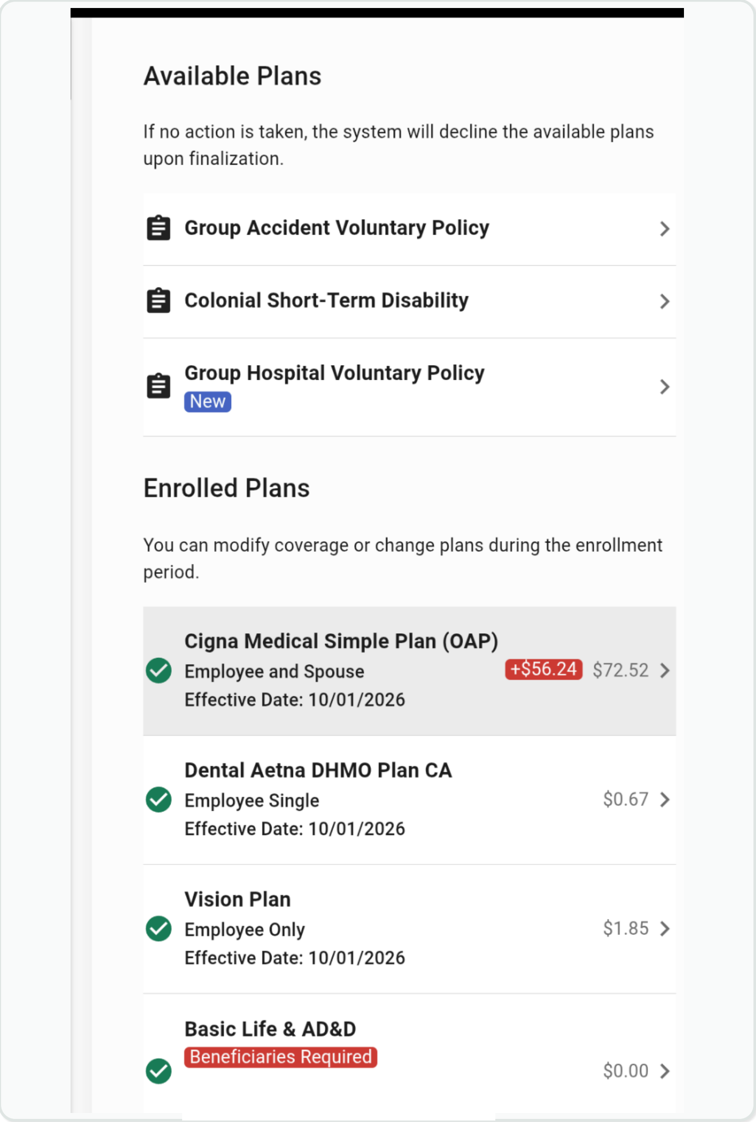


STEP 6

Review dental, vision, life, and disability

Most non-medical plans roll over unless you choose to make changes.

- Review your dental and vision plans, costs, and effective dates.
- Basic Life & AD&D and Long-Term Disability are paid by DSA, but you should still review them.
- Use Plan Details or Documents to review plan information before making changes.
- Dental HMO tip: new participants may add a dentist in Paycom; existing members should contact Aetna directly to change dentists.



STEP 7

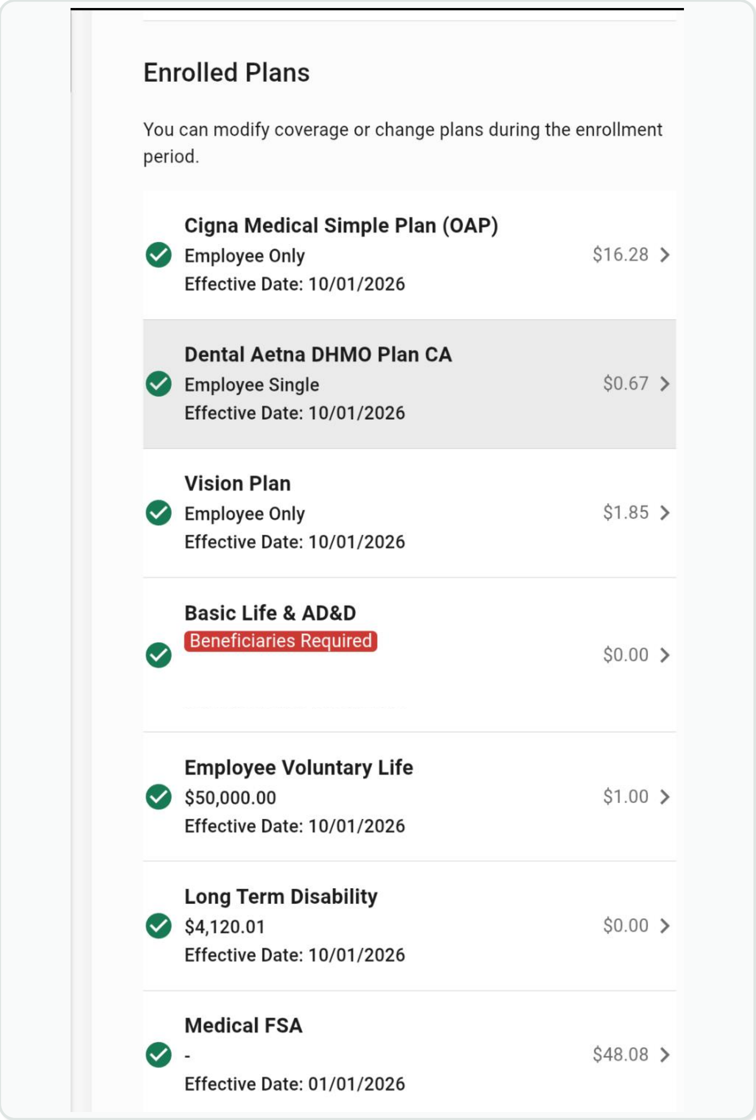
Review voluntary benefits carefully

Some benefits require extra support or approval.

Questions or need help?

- **Contact a member of our CBIZ Team at https://dsa.learn-benefits.com/contact-us/**
- **Reach out to Celi Castaneda at CeliCastaneda@ClevelandGolf.com**

- For Employee Voluntary Life increases or new enrollments, contact Celi Castaneda to enroll.
- Evidence of Insurability is required for first-time enrollment, spouse coverage, increases over $150,000, or increases over $20,000.
- For Group Critical Care, Group Accident, or Colonial Short-Term Disability, schedule an appointment with a benefits counselor.
- Mutual of Omaha voluntary short-term disability is not available to employees living in CA, NY, NJ, RI, or HI.



FINAL STEP

Sign and finalize

Your enrollment is not complete until you sign and click Finalize.

LAST STEP: Provide your signature and click FINALIZE to submit your benefit elections.

- Review all elected and declined benefits and confirm your total per-pay-period cost.
- Sign by using Draw or Type.
- Click Finalize. Save and Exit does not submit your enrollment.
- Your elections will be sent to HR for approval and processing.

Complete your enrollment by September 4, 2026.