

WHAT'S NEW FOR 2027

WHAT YOU NEED TO KNOW FOR THE
NOVEMBER 2026 BENEFITS OPEN ENROLLMENT

Open Enrollment for 2027 benefits will be a **PASSIVE ENROLLMENT**. Unless you make any changes during Open Enrollment, all benefits from 2026 will rollover to 2027 with the exception of health savings accounts (HSA) and flexible spending accounts (FSA). If you wish to contribute to either an HSA or FSA for 2027, you **must** elect those coverages and amounts for 2027.



MANDATORY 90-DAY MAINTENANCE FILLS

Hertz requires participants enrolled in the UMR medical plan to obtain a 90-day supply of ongoing prescriptions through Walgreens or Optum Home Delivery, helping reduce the need for frequent refills and offering potential savings. See the Open Enrollment Guide for details.



FLEXIBLE SPENDING ACCOUNTS

If you wish to participate in the health care or dependent care flexible spending account you must enroll or elect contributions during Open Enrollment.



WELLNESS REWARD

Employees enrolled in a Hertz UMR medical plan can earn a wellness reward by completing an annual preventive health screening and Quantum Health's wellness assessment.* If you cover a spouse or domestic partner on your plan, they must also complete both activities to earn the reward. **You have until December 31, 2026 to complete the required wellness activities. Please note that retroactive credits or late submissions will not be accepted.**

Schedule your annual preventive health screening today! Call Quantum at **877-674-3045** if you have any questions about the wellness reward.



CARRUM SURGERY BENEFIT

Beginning in 2027, participants enrolled in the UMR medical plan will be required to use Carrum when seeking bariatric, joint, or spine surgery services.

For all other eligible surgeries, using Carrum is voluntary, but choosing Carrum can help you save significantly. See the Open Enrollment Guide for details.



HEALTH SAVINGS ACCOUNT

The CDHP will be the only Hertz medical plan that works with a health savings account (HSA). If you currently have a HSA and switch to either the PPO plan or Copay plan, you will not be able to continue your HSA contributions. However, you will still be able to access and use the money that is in your account for eligible expenses.

Contribution Limit Increase

The HSA maximum contribution limits are increasing to \$4,500 for employee-only and to \$9,000 for all other coverage, plus a \$1,000 annual catch up contribution for those over age 55 — all maximums include Hertz funding.



UPDATING DEPENDENT COVERAGE

If you are adding or changing dependent(s) coverage or have a disabled child over the age of 26, be prepared to upload documentation verifying your dependent is eligible for the plan. Dependent Verification documents must be uploaded no later than November 25, 2026, for coverage to be effective January 1, 2027.



MORE VALUE AND FLEXIBILITY IN VOLUNTARY BENEFITS

Hertz is enhancing voluntary benefit options to help you choose coverage that better fits your needs and budget.

- » **Accident:** Introducing a new Mid-Level Accident plan for balanced protection and value.
- » **Critical Illness:** Enhanced coverage with tobacco-distinct rates and a new \$5,000 benefit option alongside the existing \$15,000 and \$30,000 options.
- » **Hospital Indemnity:** Enhanced benefits available through both the High and Low plan options.

ENROLL NOVEMBER 1 – 15

Don't forget to access the Hertz benefit enrollment system at hertzbenefits.com between November 1 – 15, 2026 to review and confirm your benefit elections for 2027. Printing or saving a copy of your benefit election summary is always recommended. You can reach a Hertz Benefits Specialists by calling **800-654-3373** and selecting Option #3 for help or to confirm your enrollment details.



Open Enrollment Benefit Fair

You can access the page by scanning this QR code or going to benefitsjourneyhertz.com.

* The ability to earn rewards through our wellness program is available to all employees. If you or a dependent think you might be unable to meet a standard for the reward under this wellness program, you might qualify for an opportunity to earn the same reward by different means. Contact Total Rewards and we will work with you to develop another way to qualify for the reward.