Your 2026 benefits

Open Enrollment | October 20-31

ABBOTT

For the *moments* that matter most

Welcome to the 2026 Open Enrollment Guide

At Abbott, we understand that your benefits are a vital part of your life – something you count on when you need support, your family grows, or you face new health challenges.

Because you rely on these benefits, we want you to have the best experience possible when you access and manage them. That's why we're partnering with Businessolver, a leader in benefits administration technology, to deliver a simpler, intuitive and more personalized benefits experience – starting now as you choose your healthcare options for 2026.

You'll continue to have access to the same plan options as last year, including the Health Investment Plan (HIP) PPO, which remains free for employees who complete a preventive action. For over a decade, our HIP PPO premiums have remained stable — a rare achievement in today's healthcare landscape, and a reflection of Abbott's long-standing commitment to affordability and access.

However, like many employers, we're facing the continued rise of healthcare and prescription costs. To ensure our plans remain sustainable and continue delivering long-term value, premiums and deductibles will increase for both the HIP PPO and the Traditional PPO in 2026. For HIP PPO, the increase will not apply to those who elect employee-only coverage.

Even with this adjustment, Abbott's benefits remain among the most affordable in the industry. We continue to cover approximately 95% of HIP PPO premiums for individuals, and on average, more than 90% of total premiums across all plans. And no matter which plan you choose, there are actions you can take to reduce your costs.

Inside this guide, you will find everything you need to make informed, confident choices. Because in the moments that matter most to you and your family, our commitment to your well-being and your future remains as strong as ever.

John Larsen
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Menopause & Midlife Care

Access expert providers, coaching and personalized treatment for menopause symptoms through Progyny.

Musculoskeletal Health

Hinge Health offers a digital program to manage back, joint and muscle pain from home – at no cost.

Prescription Drug Savings

Rx Savings Solutions works with your prescription plan to alert you to savings.

Second Opinion Services

Access free expert second opinion services through Teladoc and Carrum Health to review diagnoses and treatment plans.

Surgical Navigation

Carrum Health gives you access to top-quality surgery care, including joint, weight loss, heart, ENT and cancer. *Learn more on page 6.*

Therapy and Coaching

Find mental health, emotional well-being and work-life resources through Spring Health for you and your family.

Virtual Care

Teladoc provides 24/7 access to virtual primary care, mental health support and more – anytime, anywhere.

Visit **AbbottBenefits.com** for more information on these programs and to explore the wide range of benefits available for all the moments of your life.

Exclusions may apply for regional plans. Review your medical plan details to confirm eligibility.

Ask the Experts: October 13-17, 2025

Have questions about your benefits? Join our Ask the Experts sessions – live webinars hosted by our trusted vendors and guided by the Abbott Benefits team. These aren't just presentations; they're your chance to clarify your benefits questions.

Whether you're exploring new options or just want to feel more confident about your choices during Open Enrollment, these sessions are designed to dive deeper into each of the plans to help you make the best decisions for you and your family.

To view the schedule, register for sessions and access the recordings, *scan the QR code* or visit:

AbbottBenefits.com/Enrollment

New platform for 2026 benefits

Starting with this Open Enrollment, we'll transition our health benefits administration from Alight to Businessolver to offer you a simpler, more personalized way to access and manage your benefits. Get started today.

Scan the QR code to complete your Open Enrollment elections, upload dependent documentation and assign beneficiaries. Or visit: **AbbottBenefits.com**

How to enroll

1. Log into your Abbott Health Benefits account via **AbbottBenefits.com**.
2. Select the 2026 Open Enrollment tile and review and make any updates to your elections, such as:
   - Eligible family members to cover
   - Medical, dental and vision plan options
   - Optional flexible spending accounts
   - Life insurance options and beneficiaries
   - Extra vacation days

Important actions

- If you experience a life event (e.g., birth, marriage, divorce and dependent death) you must report it to our benefit administrators within 31 days by calling **844-306-9222.**
- If adding a new dependent during Open Enrollment, upload the required verification documentation when making your elections. This will help expedite approval and ensure your dependent is added to coverage without delay.
- Review and assign life insurance beneficiaries during Open Enrollment to ensure your benefits are distributed as you intended and make life a little easier for your loved ones in the event of your passing.
- ***After enrollment***, you'll receive a confirmation of benefits. Please review it immediately. You can make corrections any time during Open Enrollment or between November 10-21, 2025.

If you *don't* take action

If you don't enroll during Open Enrollment, October 20-31, your current elections for medical, dental, vision and life insurance – and your covered dependents – will continue as is in 2026. This includes your Health Savings Account (HSA) contributions.

However, you will miss your opportunity to enroll in the Health Care and Dependent Care FSAs, and to buy additional vacation days for 2026.

Also, when covering your spouse or domestic partner, an $1,800 spousal surcharge is automatically applied. To waive the spousal surcharge, you must attest during Open Enrollment that they don't have access to other employer coverage in 2026. Complete this step in your Abbott Health Benefits account.

Need help?

Call **844-306-9222** to speak with Abbott Health Benefits specialists in English or Spanish. Translation services for other languages are available upon request.

3 medical plans – find your *perfect* match

During Open Enrollment, you can choose from three medical plans, all covering the same medical services. They differ in how and when you pay for healthcare. The Surest plan is only available within the UnitedHealthcare (UHC) network. The Health Investment Plan (HIP) and Traditional PPO plans are both available within the Blue Cross and Blue Shield (BCBS) and UHC networks.

Regional plans are available in California and Hawaii. For more information, access your Abbott Health Benefits account via ***AbbottBenefits.com****.*

Surest:

Clear costs. Zero guesswork.

If you like knowing your costs before seeing a doctor, Surest is the plan for you. It lets you compare prices across providers to find the lowest cost and eliminates guesswork with upfront pricing—and no deductibles or coinsurance. That's the power of Surest.

Best of all: Surest includes the same comprehensive coverage as our HIP and Traditional PPO plans. From preventive care and hospital stays to surgeries and specialty care, you're covered.

Is Surest the plan for you?

- No deductibles. No coinsurance. Just clear, predictable copays.
- Know the cost of care before you schedule it.
- Same great coverage as the HIP and Traditional PPO plans.
- Lower copays for high-quality, high-value providers.
- Access to the broad UHC network.
- Search, compare and schedule care through the Surest app or website.

Whether you're managing a chronic condition or just want peace of mind, Surest helps you make informed decisions without sacrificing coverage or convenience.

The Surest Member Services team is ready to help answer your questions.

Call **866-683-6440** | 6 a.m. to 9 p.m. CT, Mon – Fri

Or schedule a personalized consultation:
https://surest.care/Abbott

No surprises, just great care

Shawn McCartee didn't know what to expect with Surest. But what he found was more than price transparency. With no deductible, upfront costs and doctors who take the time to truly understand him, Shawn has discovered a level of care that feels personal and empowering.

"I don't have to worry about deductibles."

Hear Shawn's story
click here

Scan the QR code to learn more about Surest.

HIP PPO: Lower paycheck contributions + free preventive medications

The HIP PPO plan is a smart way to manage healthcare costs, and it offers tax benefits when you pair it with a HSA:

- Abbott helps you save by contributing $200 (individual) or $400 (family) to your HSA. IRS limits apply to combined employee + employer contributions, so you may contribute up to $4,200 (individual) or $8,350 (family).
- Pay $0 in paycheck contributions for employee-only coverage, if you earned the 2026 wellness credit by completing a preventive care visit by Sept. 30, 2025.
- For non-preventive care, you'll pay a deductible of $2,000 for employee-only coverage or $4,000 for family coverage (in network).
- Once you meet the deductible, the plan covers 80% of eligible costs, and you pay 20%.
- Your out-of-pocket maximum in 2026 is $5,000 per person or $10,000 for family coverage (in network) – after that, the plan pays 100% of covered services for the rest of the year.

More than 1,700 free preventive medications

Another advantage of the HIP PPO is that Abbott pays 100% of the cost of many preventive medications and products — asthma, blood pressure, diabetes (including insulin), high cholesterol and more!

Log into your Abbott Health Benefits account via AbbottBenefits.com to access the "Preventive Medication List."

Have questions about this plan?

The Abbott Care Coordinators can help: **888-614-1011**

A bright future

Wendy Elman is reassured to know that her teenage son's weekly equine-assisted therapy is covered thanks to Abbott's medical benefit. This life-changing therapy has helped him gain balance, strength and confidence, and the possibilities for his future are bright.

"It gives me peace of mind knowing I have great health coverage for my son."

Hear Wendy's story
click here

Surgical & oncology navigation

Carrum Health is a unique surgery and medical benefit available to BCBS and UHC members. This benefit makes it easier and less expensive to get care from leading surgeons and Centers of Excellence for a variety of procedures, such as hip, knee, shoulder, spine and weight loss surgeries, as well as cancer care and more.

For eligible procedures, once your deductible is met, you won't have to pay any out-of-pocket costs – including pre- and post-operative care, travel and lodging for you and a companion.

The Abbott Care Coordinators (**888-614-1011**) can help you understand your options with Carrum Health.

Traditional PPO: Larger paycheck contributions, smaller deductibles

The Traditional PPO covers the same services, network of providers and network discounts as the HIP PPO plan; and both plans include free preventive care and a vision exam. They mainly differ in how and when you pay for coverage:

- You'll pay more from your paycheck each pay period as compared to Surest and the HIP PPO.
- The plan offers lower deductibles and out-of-pocket costs when you do need care.
- Medical and prescription drug costs each have their own deductibles and out-of-pocket maximums.
- You'll have a copay for office visits and coinsurance for most other services.
- This plan isn't HSA-eligible, but you can still save by enrolling in a Health Care FSA to set aside pre-tax dollars from each paycheck.

Don't know which medical plan is right for you?

Ask the Expert webinars

Join these *Ask the Expert* sessions:

- Plan with Purpose, The HIP PPO vs. The Traditional PPO Plans
- No deductible, no problem: Meet Surest

View the schedule and register for sessions:
AbbottBenefits.com/Enrollment

Talk to the Abbott Care Coordinators

The Care Coordinators are your expert team of nurses, patient service representatives and benefit specialists who can explain your HIP and Traditional PPO coverage, compare costs, help with claims and billing issues, and much more.

888-614-1011 | 7:30 a.m. to 9 p.m. CT, Mon – Fri
AbbottHealthPlan.com

Your 2026 paycheck contributions

For over a decade, Abbott has kept healthcare premiums stable — a rare achievement in today's landscape, and a reflection of our commitment to affordability and access. This year, to keep our plans sustainable, we must implement premium increases. You'll see a 4–10% increase for the Traditional PPO, dental and vision plans. For the HIP PPO, premiums will double across all coverage tiers except employee only which remains free after completing a qualifying wellness action. The Surest plan premiums will remain unchanged.

	Medical Plans			Dental Plan	Vision Plan
	HIP PPO	Traditional PPO	Surest		
	Weekly | Biweekly Rates				
Employee Only	$6 | $12	$37 | $74	$29 | $59	$4 | $8	$2 | $4
Employee + Spouse/ Domestic Partner	$22 | $44	$84 | $168	$63 | $126	$7 | $13	$5 | $9
Employee + Child(ren)	$12 | $23	$68 | $137	$58 | $115	$8 | $15	$5 | $9
Employee + Family	$23 | $46	$111 | $222	$87 | $175	$11 | $23	$6 | $13

"From dermatologist check-ups to dental work to daily contact lenses, I feel comforted knowing my family's health is in good hands."

– Violetta Mikes

Hear Vio's story
click here

Dental benefits

Your dental coverage provides free preventive care and can help pay for fillings, root canals, crowns, bridges, implants and orthodontia. The plan also includes additional teeth cleanings for members with certain conditions, including heart disease, diabetes and pregnancy.

Vision benefits

Your vision coverage includes routine exams and can help cover the cost of prescription lenses, frames and/or contact lenses. Members with diabetes also qualify for free retinal screenings. Additionally, preventive eye exams are covered under the national health plans.

For dental and vision coverage details, *scan the QR code*:

Join these *Ask the Expert* sessions:

- Brush Up on Your Dental Benefits
- Focus on Your Vision Benefits

Prescription benefits

Prescription coverage through Express Scripts is included in all national medical plan options. To learn more about ways to save on medications, visit the Prescription Drugs page at **AbbottBenefits.com**.

Reminder: If you take maintenance medication for an ongoing condition, be sure to fill it as a 90-day supply to maximize your prescription benefits.

Ready to Enroll? You've Got Options

Whether you're at your desk, a work kiosk or at home, managing your health benefits is simple and secure.

Option 1: Enroll from an Abbott computer

- Start at **myHR**
- Click on *Health Benefits / 2026 Open Enrollment*
- You'll be directed to your Health Benefits account with no login credentials required

Important: To protect your personal information, this process requires multi-factor authentication (MFA).

Option 2: Enroll from a personal computer or mobile device

- Go to **AbbottBenefits.com**
- If prompted, select 'Go' under *I'm an Abbott Employee*
- Under Abbott Benefits, click on *2026 Open Enrollment*
- Click *Register* and follow the prompts to create your account

Important: For future logins, you can access your account using the username and password you created during registration.

Once logged in, you can access your personalized benefits information, complete your Open Enrollment elections and designate beneficiaries.

Meet Sofia – your new virtual benefits assistant

It's now easier to manage your health benefits with Sofia, your virtual benefits assistant. She can help guide you through Open Enrollment and connect you to live support if needed.

Sofia can provide support in multiple languages, including Spanish.

Compare coverage levels and costs

	HIP PPO Plan **BCBS and UHC** (Employee | Family)	**Traditional PPO Plan** **BCBS and UHC** (Employee | Family)	**Surest Plan** **UHC** (Employee | Family)
Annual paycheck contributions	$300 | $1,200	$1,927 | $5,768	$1,532 | $4,546
Wellness credit	($300) | ($600) *If you (or your spouse) earned the 2026 wellness credit by completing a preventive care visit by Sept. 30, 2025.*		
Health Savings Account (HSA)			
Abbott's contribution	$200 | $400	Not applicable	Not applicable
Your contribution	Up to $4,200 | $8,350	Not applicable	Not applicable
Deductible			
In-network	$2,000 | $4,000	$400 | $800	$0
Out-of-network	$4,000 | $8,000	$800 | $1,600	$0
Out-of-pocket maximum (including deductible)			
In-network	$5,000 | $10,000	$4,000 | $8,300	$5,500 | $11,000
Out-of-network	$10,000 | $20,000	$8,000 | $16,600	$11,000 | $22,000
Cost of services: In-network shown (Out-of-network coverage available across all three options)			
Office visit: PCP and specialist	20% coinsurance after deductible	$25 Primary Care Physician $50 Specialist	$25 to $130
Complex imaging	20% coinsurance after deductible		$150 to $1,050
Emergency room	20% coinsurance after deductible $250 penalty if not a true emergency		$850
Urgent care	20% coinsurance after deductible		$80
Maternity	20% coinsurance after deductible		$1,300 to $2,750
Coinsurance (after deductible)			
In-network	20%		Not applicable
Out-of-network	40%		Not applicable
Prescription drug			
Deductible	Combined medical & Rx out-of-pocket deductible	$100 / $200	$0
Drug coverage	After deductible you pay: **Tier 1:** Retail* $10; Mail order** $25 copay **Tier 2:** 25% coinsurance for both **Tier 3:** 40% coinsurance for both + Includes FREE preventive medications before the deductible	After deductible you pay: **Tier 1:** Retail* $10; Mail order** $25 copay **Tier 2:** 25% coinsurance for both **Tier 3:** 40% coinsurance for both	**Tier 1:** Retail* $10; Mail order** $25; Specialty $330 **Tier 2:** Retail* $90; Mail order** $225; Specialty $370 **Tier 3:** Retail* $120; Mail order** $300; Specialty $400
Prescription out-of-pocket max	Combined medical & Rx out-of-pocket maximum	$1,750 | $3,500	Combined medical & Rx out-of-pocket maximum
Plan details, provider finder and price transparency tool	AbbottHealthPlan.com		https://surest.care/Abbott

*90-day supply available at Walgreen's Pharmacies **90-day mail order supply

HSA or FSA?

Save on healthcare or dependent care expenses in 2026. Here's how.

You can contribute to a Health Savings Account (HSA) only if you're enrolled in the HIP PPO medical plan. If you're not eligible for an HSA – or even if you are – explore these Flexible Spending Accounts (FSAs) to set aside pre-tax dollars for eligible expenses:

- Health Care FSA (HCFSA) for medical costs not covered by your plan
- Limited Purpose FSA (LPFSA) for dental and vision expenses if you have an HSA
- Dependent Care FSA (DCFSA) for certain child or adult care expenses

To take advantage of these tax-saving opportunities, be sure to select them during Open Enrollment.

	HSA	FSA
You must be enrolled in the HIP PPO to make contributions	✓	x
Can be used for health expenses (e.g., care, prescriptions, copays, etc.) through a HCFSA	✓	✓
Can be used for dependent and elder care costs through a DCFSA	x	✓
Lets you update your contribution amounts at any time	✓	x
Lets you make fund investments and earn interest	✓	x
Abbott makes an annual contribution of $200 or $400	✓	x
Lets you keep your account balance, even if you leave Abbott or switch to the Traditional PPO or Surest	✓	x
You make pre-tax payroll contributions	✓	✓

HSA and FSA contribution limits

The maximum contribution you can make to your HSA will increase in 2026 to $4,400 for individuals and $8,750 for family coverage (including the $200 individual/$400 family contribution provided by Abbott).

Reminder: Catch-up HSA contributions of $1,000 are allowed for employees age 55 and older.

If you participate in an FSA, you can elect the auto-maximum option during Open Enrollment to have your HCFSA or LPFSA contribution automatically increased to the new IRS maximum limit when it is announced this fall.

If you enroll in the HIP PPO as well as the HCFSA, you'll automatically be enrolled in a LPFSA

The LPFSA works like a regular HCFSA but only covers eligible vision and dental expenses until you meet the IRS-defined deductible for a HIP PPO plan:

- Employee-only coverage: $1,700
- Family coverage: $3,400

Once you meet the deductible, your LPFSA can be converted to a HCFSA, allowing you to use it for a wider range of medical expenses.

Contact Health Equity at **866-346-5800** for more information.

Dependent Care FSA (DCFSA)

Set aside pre-tax money – up to $7,500 – from every paycheck to help pay for dependent care expenses.*
To learn more visit: **learn.healthequity.com/abbott/dcfsa**

Who is a dependent?

A qualifying dependent may be a child under age 13, a disabled spouse or an older parent in elder care.

Common eligible expenses

- Adult/elder daycare
- Babysitter
- Before/after school programs
- Daycare
- Nursery school
- Preschool
- Summer day camp

Plan your spending

Abbott offers a 2½-month grace period to incur eligible expenses, with a claim submission deadline of April 30.

Save money

DCFSA paycheck deductions are tax-free, which help reduce your taxable income. Below is an example based on $4,500 annual spending and a 30% effective tax rate.

Daycare		Summer camp		After school program
$3,600	+	$500	+	$400

= $4,500 annual spend x 30% tax rate

= **$1,350** in *tax savings*

Learn more

Join the *Ask the Experts* session: Spend Smart, with a Flexible Spending Account (FSA).

*Contributions for highly compensated employees may be reduced to comply with IRS regulations.

Buy more vacation time

Open Enrollment is your annual opportunity to purchase additional vacation time** for use in the upcoming year. You can buy between one and five extra days, as long as your total vacation (regular plus purchased) doesn't exceed six weeks.

Please note: Unused purchased vacation days won't carry over to the following year and will be forfeited, unless state law requires otherwise.

The cost of your purchased vacation days will be deducted from your pay on an after-tax basis throughout the next year. These deductions will be spread evenly across each pay cycle. The total amount deducted will be 75% of your pay rate as of December 15, 2025, multiplied by the number of days you choose to purchase.

Example: **Salary** = $80,000

Determine your hourly rate:
$80,000 ÷ 52 *weeks* ÷ 40 *hours per week* = **$38.46 per hour**

Determine the cost for one vacation day:
$38.46 x 8 x .75 = **$230.76 annual cost**

Apply this formula to number of vacation days you buy.

The annual amount is then divided by either 26 or 52 pay periods based on your pay schedule.

**Participants of the Freedom to Work program, Abbott's retirement transition program, are not eligible for the Vacation Buy Program.

Open Enrollment support

Abbott Health Benefits specialists can provide personalized support with your Open Enrollment questions, account login and system navigation.

Call **844-306-9222** Monday to Friday, 7 a.m. – 7 p.m. CT.

Note: Busy call periods are all day on Mondays, during lunchtime on other days, and toward the end of Open Enrollment.

Virtual benefits assistant

Sofia, your new virtual benefits assistant, can help guide you through Open Enrollment, 24/7, and connect you to live support if needed. To chat with Sofia start at **AbbottBenefits.com** to log into your Abbott Health Benefits account.

Translation services

Chat with Sofia, your virtual benefits assistant, in multiple languages.

Or call **844-306-9222** to speak with Abbott Health Benefits specialists in English or Spanish. Translation services for other languages are available upon request.

Additional resources and contacts

Go to the *Contacts* section on **AbbottBenefits.com** for contact details for each of our benefits vendors, as well as guidance on where to go for HR, leaves and payroll-related support.

Plan ahead: Your 2027 savings start now

Although the deadline for the 2026 wellness credit has passed, you can take action now to earn the credit for your 2027 medical plan contributions. By completing a qualifying preventive care visit between October 1, 2025, and September 30, 2026, you can earn your wellness credit for 2027.

The accompanying information is intended to describe the key features of the benefit plans and programs available to employees as of January 1, 2026. All statements are subject to change and shall not be considered as modifying the express terms of the legal documents pertaining to each plan or program. Abbott reserves the right to amend or cancel benefit plans and programs at any time.

ABBOTT