2027 Benefits Open Enrollment

October 19–30 | Employee



ABBOTT

For the *moments* that matter most

Welcome to 2027 Open Enrollment

We know your benefits are an important part of helping you care for yourself and the people who matter most. That's why we're committed to offering benefits that provide support through every stage of life.

Throughout Open Enrollment, you'll hear from employees who have used their benefits in different ways. Their stories show how Abbott supports employees through the moments that matter most.

As healthcare continues to evolve, we regularly review our programs to ensure they remain competitive, sustainable and responsive to employees' changing needs. This year, we're making several enhancements to our benefits offerings, including a new Dental Basic Plan (see page 7) and 5 days of Backup Care through Care.com (see page 14), giving employees additional flexibility and support.

Abbott continues to make a significant investment in employee benefits, covering approximately 90% of total premiums across all plans combined. To help maintain the strength and long-term value of our medical plans, employee contributions for some coverage options will increase in 2027. For employees enrolled in the Health Investment Plan (HIP) PPO, employee-only coverage will require a payroll contribution of $10 per month after completing a qualifying wellness action, and dependent coverage contributions will also increase. Employees can continue to reduce HIP PPO costs by earning the annual wellness credit, and Abbott has increased its HSA contribution to $250 for employee-only coverage and $500 for family coverage. Traditional PPO contributions will increase by 7.5% across all coverage tiers. These changes help ensure we can continue offering comprehensive medical coverage and valuable benefits.

Inside this guide, you'll find resources and information you need to understand your options and make informed decisions during Open Enrollment.

Thank you for taking the time to explore your options. We're proud of the benefits experience we provide and remain committed to supporting you through the moments that matter most.

John Larsen
Divisional Vice President, Benefits & Wellness

Table of contents

What's changing in 2027	3
Making your 2027 benefits choices	4
Translation services	4
3 medical plans — choose your perfect match	6
HSA or FSA?	12
Dependent Care FSA (DCFSA)	13
Buy more vacation time	14
Support beyond Open Enrollment	15
Open Enrollment support	15



On-demand *Ask the Experts* sessions

Need help navigating your benefits? Watch recorded *Ask the Experts* sessions featuring benefit specialists and the Abbott Benefits team for guidance you can trust.

Whether you're considering new coverage options, comparing plans or simply looking to make more informed decisions during Open Enrollment, these on-demand sessions provide deeper insights into each benefit offering so you can choose what's best for you and your family.

Scan the QR code to:

- Access webinar recordings
- Explore benefit resources
- Learn more about your coverage options

Or visit: AbbottBenefits.com/Enrollment

What's changing in 2027

New resources and more choices

Your 2027 benefits will include several important changes. Review updates to medical and prescription coverage, explore a new Dental Basic Plan and learn about increased Health Savings Account (HSA) contributions, backup care and substance use support.

More HSA support

Abbott's HSA contribution for eligible HIP PPO participants will increase to $250 for employee-only coverage and $500 for family coverage. See page 13.

Introducing the Dental Basic Plan

A new lower-cost dental option with a lower annual benefit maximum and no orthodontia coverage. See page 7.

Changes to medical plan contribution

HIP PPO employee-only coverage will have a contribution for the first time. Contributions for HIP PPO dependent coverage and all Traditional PPO coverage tiers have increased. See page 9.

New cost-saving prescription rule

If a member chooses a brand medication when a generic substitute is available, the member may pay the difference in cost.

New substance use support

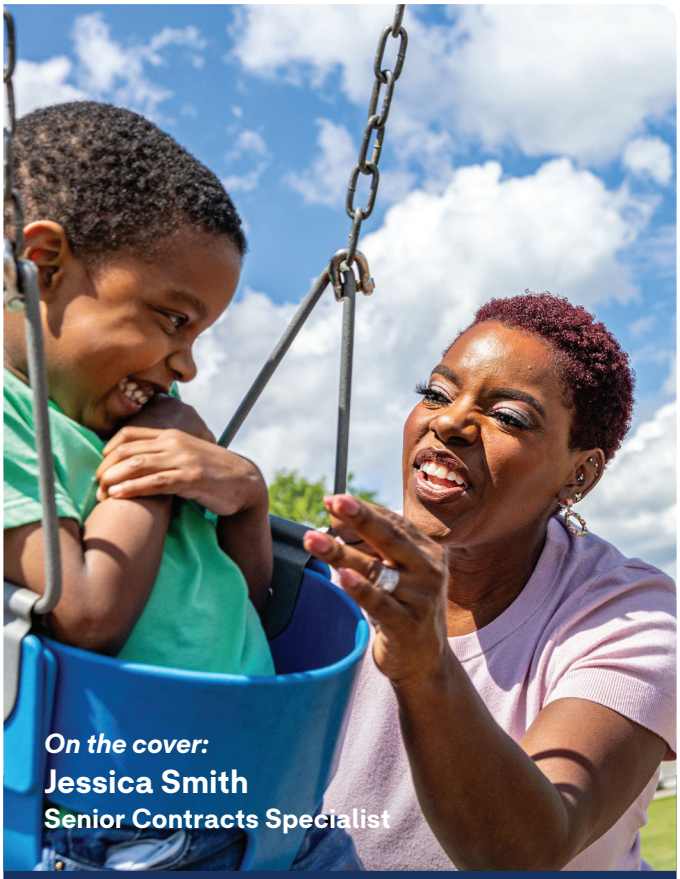
Eligible employees will have access to a voluntary substance use center of excellence through Spring Health. See page 15.

Backup Care through Care.com

Access support when regular childcare or family care arrangements unexpectedly fall through. See page 14.

Important: Dependent eligibility review

In early 2027, Abbott will conduct a dependent eligibility verification review. During Open Enrollment, please review your covered dependents and ensure that only eligible family members are enrolled in your medical coverage.



On the cover:
Jessica Smith
Senior Contracts Specialist

Care beyond the diagnosis

When her son was diagnosed with autism, Jessica assumed the cost of care would be overwhelming, until she discovered the support already available through her Abbott benefits.

"Call the Care Coordinator first. There's a wealth of information, and Abbott offers great benefits, but you don't know if you don't investigate." –Jessica

Scan the QR code to hear Jessica share her story.

Make your benefits choices for 2027

Open Enrollment is your annual opportunity to review your benefits and choose the coverage that's right for you and your family.

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

Translations in Spanish

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

How to enroll

1. Log in to your Abbott Health Benefits account via AbbottBenefits.com.*
2. Select the 2027 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

*See page 10 for detailed login options

Important actions

Review your dependents

If you're adding a new dependent during Open Enrollment, upload the required verification documentation when making your elections. Providing documentation during enrollment can help avoid delays in coverage approval.

Important: Abbott will conduct a dependent eligibility verification review beginning in April 2027. Before enrolling dependents, review eligibility requirements and ensure all covered family members meet plan rules. Eligible dependents generally include your biological, adopted, foster, step-children and children for whom you have legal guardianship up to age 26. Disabled children remain eligible after age 26 (if qualified).

Review your beneficiaries

Take a moment to review and update your life insurance beneficiaries. Keeping beneficiary designations current helps ensure benefits are distributed according to your wishes.

Qualifying life event

If you experience a life event (e.g., birth, marriage, divorce or dependent death), you must report it to Abbott Health Benefits within 31 days by calling 844-306-9222.

Re-enroll in Flexible Spending Accounts (FSAs)

Flexible Spending Account elections do not automatically carry over from year to year. If you want to participate in 2027, you must make a new election during Open Enrollment.

Covering a spouse or domestic partner?

If your spouse or domestic partner has access to other employer-sponsored medical coverage, an $1,800 spousal surcharge will apply. To avoid the surcharge, you must attest during 2027 Open Enrollment that your spouse or domestic partner doesn't have access to other employer-sponsored coverage.

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 2-20, 2026.

If you don't take action

If you don't complete your Open Enrollment, most of your current elections will automatically continue for 2027, including medical, dental, vision and basic life insurance coverage for you and your currently enrolled eligible dependents.

However, you may miss the opportunity to make certain 2027 benefit elections, including enrolling in a Health Care FSA or Dependent Care FSA, electing supplemental life insurance coverage, purchasing additional vacation days or waiving the spousal surcharge.

Zeena's first call

When Zeena learned her son would be born with spina bifida, she relied on the Abbott Care Coordinators as a support team in her corner.

Scan the QR code to hear Zeena share her story.

"As a parent with a child with a disability, just having that peace of mind is huge. If I'm stuck somewhere, I can reach out and know that there's somebody to help push something through." –Zeena



Zeena Nartker
Manager, Production

3 medical plans — choose your perfect match

During Open Enrollment, you can choose from three medical plans, all covering the same medical services. The main differences are how you pay for care and the provider networks available under each plan. 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****.*

HIP PPO

Choose *BlueCrossBlueShield* or *UnitedHealthcare*

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 an HSA:

- Lower paycheck contributions help keep monthly healthcare costs down: employee-only coverage will cost $120 per year, if you earned the 2027 annual wellness credit by completing a preventive care visit by September 30, 2026.
- You'll pay the full cost of most non-preventive care until your deductible is met.
- After meeting the deductible, the plan shares the cost of covered services through coinsurance.
- The plan includes protection through annual out-of-pocket maximums that limit how much you'll pay for covered care.
- Abbott helps you save by contributing $250 (individual) or $500 (family) to your HSA. IRS limits apply to combined employee + employer contributions, so you may contribute up to an additional $4,250 (individual) or $8,500 (family). See page 13 for more information.

Traditional PPO

Choose *BlueCrossBlueShield* or *UnitedHealthcare*

Larger paycheck contributions, smaller deductibles

The Traditional PPO uses the same provider network as the HIP PPO and includes free preventive care and a vision exam. However, it's designed differently, with higher paycheck contributions in exchange for lower deductibles and out-of-pocket costs when you receive care. Here's what to expect:

- You'll pay more from your paycheck each pay period than you would with Surest or the HIP PPO.
- Lower deductibles and out-of-pocket costs can help reduce what you pay when you receive care.
- Medical and prescription drug coverage each have separate deductibles and out-of-pocket maximums.
- You'll pay a copay for office visits and coinsurance for most other covered services.
- This plan isn't HSA-eligible, but you can set aside pre-tax dollars in a Health Care FSA to help pay for eligible healthcare expenses.

More than 1,700 free preventive medications with the HIP PPO

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

Your healthcare advocate: Abbott Care Coordinators

Need help understanding your coverage, comparing costs or resolving claims? Available to HIP PPO and Traditional PPO members, Abbott Care Coordinators are a team of nurses and benefits experts who serve as your personal healthcare advocate.

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

Surest

Covered by *UnitedHealthcare*

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 when choosing in-network providers.
- 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.

Surest Member Services

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

Or schedule a personalized consultation:
surest.care/Abbott

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



Dental benefits

Choose the dental coverage that best fits your needs. For 2027, Abbott will offer two dental plan options: the **Dental Enhanced Plan** and the new **Dental Basic Plan**.

Both plans include free preventive care and additional teeth cleanings for members with certain health conditions. The Dental Basic Plan offers lower employee contributions, while the Dental Enhanced Plan provides richer coverage, including orthodontia benefits.

For dental and vision coverage details, scan the QR code.

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.

Explore these benefits and more in our on-demand *Ask the Experts* sessions

- Dental benefits: A new plan to make you smile
- Vision benefits: See how your coverage works

Watch now: **AbbottBenefits.com/Enrollment**

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.

Need more support?

The Abbott Care Coordinators partner with you and guide you through your options with Carrum Health.

Contact an **Abbott Care Coordinator** at:

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

AbbottHealthPlan.com

Which plan fits you best? On-demand *Ask the Experts* sessions

- Choosing your medical plan: Medical plan options explained

Watch now: AbbottBenefits.com/Enrollment

Virtual benefits assistant — *Ask Sofia*

Sofia, your 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 in to your Abbott Health Benefits account.

Sofia can provide support in multiple languages, including Spanish.



A journey to parenthood

When Tracy Duke and her husband, Jordan, set out to grow their family, they knew the road might not be simple. Through Progyny, Tracy found the support that helped make parenthood possible — and now she hopes other employees facing infertility know they don't have to face it alone.

"Without Abbott and the Progyny benefit, my kids would not exist today." –Tracy

Scan the QR code to hear Tracy share her story.

Compare coverage levels and costs: Healthcare plans

	HIP PPO Plan BCBS and UHC (Employee | Family)	Traditional PPO Plan BCBS and UHC (Employee | Family)	Surest Plan UHC (Employee | Family)
Paycheck contributions *Weekly* *Biweekly*	 $8 | $30 $16 | $60	 $40 | $119 $80 | $238	 $29 | $87 $59 | $175
Annual wellness credit	$300 individual | $600 combined *If you and/or your covered spouse or domestic partner earned the 2027 annual wellness credit.*		
Health Savings Account (HSA)			
Abbott's contribution	$250 | $500	Not applicable	Not applicable
Your contribution	Up to $4,250 | $8,500	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 $2,000
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 *Tier 1: Most generic drugs and preferred generics* *Tier 2: Preferred brand-name drugs or higher-cost generics* *Tier 3: (non-preferred brand-name drugs or brand-name drugs that have a cheaper generic option)*	After deductible you pay: Retail** | Mail order*** **Tier 1:** $10 | $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: Retail** | Mail order*** **Tier 1:** $10 | $25 copay **Tier 2:** 25% coinsurance for both **Tier 3:** 40% coinsurance for both	Retail** | Mail order*** | Specialty **Tier 1:** $10 | $25 | $330 **Tier 2:** $90 | $225 | $370 **Tier 3:** $120 | $300 | $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		Surest.care/Abbott

* Once an individual reaches the annual out-of-pocket maximum, the plan pays 100% of their covered expenses for the rest of the year. However, the family out-of-pocket maximum must still be met before the plan pays 100% of covered expenses for all covered family members.

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

Your 2027 paycheck contributions

Through the years, Abbott has remained committed to providing affordable access to quality healthcare coverage for employees and their families. As healthcare costs continue to rise across the industry, Abbott continues to make a significant investment in employee benefits, covering approximately 90% of premiums for all medical plans combined. To support the long-term sustainability of our benefits programs while maintaining comprehensive coverage, employee contributions are reviewed annually. As a result, you'll see a 7.5% increase across all coverage tiers for the Traditional PPO. For the HIP PPO, employee-only coverage will cost approximately $2.31 per week after completing a qualifying wellness action, and dependent coverage contributions will also increase.

	Medical plans			Dental plans		Vision plan
	HIP PPO	Traditional PPO	Surest	Dental Enhanced	Dental Basic	
	Weekly | Biweekly Rates					
Employee Only	$8 | $16	$40 | $80	$29 | $59	$4 | $8	$3 | $6	$2 | $4
Employee + Spouse/ Domestic Partner	$26 | $53	$90 | $181	$63 | $126	$7 | $13	$5 | $10	$5 | $9
Employee + Child(ren)	$15 | $30	$73 | $147	$58 | $115	$8 | $15	$6 | $11	$5 | $9
Employee + Family	$30 | $60	$119 | $238	$87 | $175	$11 | $23	$9 | $17	$6 | $13

* Rates do not reflect the $300/$600 annual wellness credit or the $1,800 spousal surcharge, if applicable.

How to log in and start your enrollment

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 / 2027 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 the MyChoice Benefits app

- Search for the "MyChoice Benefits" app in your device's app store and install on your device
- Log in to the app using your AbbottBenefits.com username and password
- Tap the enrollment banner at the top of the home screen to begin enrollment

Option 3*

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 **2027 Open Enrollment**

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

* New users must first select Register on AbbottBenefits.com and follow the prompts to create an account. If you already have an account, you will log in using your existing username and password.

A scan, a score and a second opinion

When Amy went in for a routine mammogram in January 2025, she expected another quick in-and-out appointment. What followed was a breast cancer diagnosis and a journey that showed her just how much difference the right benefits, the right information and the right people walking alongside you can make.

Scan the QR code to hear Amy share her story.

“Abbott’s Care Coordinator contacted me and said, ‘I’m here from diagnosis to survivorship. I’m here to partner with you.’...She knew the treatment plan, she knew what to look out for and she knew me and my family.” –Amy



HSA or FSA?

Save on healthcare or dependent care expenses in 2027

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), which allow you to set aside pre-tax dollars for eligible expenses, meaning you'll never pay taxes on those dollars:

- Health Care FSA (HCFSA) for medical costs not covered by your plan if you do not have an HSA
- 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.

More for your HSA

Abbott has increased HSA company contributions to $250 for individual coverage and $500 for family coverage.

	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.)	✓	✓
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 $250 or $500	✓	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	✓	✓

A chance to watch him grow

When newborn screening revealed that baby Zane had a rare genetic condition, Jennifer Swittens and her family suddenly had to race against time to get him lifesaving treatment. With help from Abbott's Care Coordinators, insurance support and parental leave, they got the care they needed.

"It gave us life. Whether it is the amazing insurance, the amazing Care Coordinators who were ready to support us, all of that is the reason Zane is living right now." -Jennifer

Scan the QR code to hear Jennifer share her story.



Jennifer Swittens
Manager, Manufacturing Process Engineering

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: **healthequity.com/learn/partners/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.

Plan your spending

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

Common eligible expenses

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

How you 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*

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

HSA and FSA contribution limits

The maximum contribution you can make to your HSA will increase in 2027 to $4,250 for individuals and $8,500 for family coverage (including the $250 individual/$500 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 an 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 high deductible health plan:

- Employee-only coverage: $1,750
- Family coverage: $3,500

Once you meet the deductible, your LPFSA can be converted to an HCFSA, allowing you to use it for a wider range of medical expenses. If you cover a spouse who is also an Abbott employee, your spouse's HCFSA will automatically be limited to an LPFSA to maintain HSA eligibility.

For more information, contact: Health Equity 866-346-5800

On-demand *Ask the Experts* sessions

- Understanding your Health Savings Account (HSA)
- Unlock the value of your Flexible Spending Account (FSA)

Watch now: **AbbottBenefits.com/Enrollment**

Buy more vacation time

Open Enrollment is your only 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.

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, 2026, multiplied by the number of days you choose to purchase.

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

Example: assuming annual salary of $80,000

Determine your daily rate:
$80,000 ÷ 52 weeks ÷ 5 days per week =
$307.69 per day

Determine the cost for one vacation day:
$307.69 per day x 0.75 = **$230.76 daily cost**

Apply this formula to number of vacation days you buy. The total amount is then divided by either 26 or 52 pay periods based on your pay schedule.

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

Backup Care through Care.com

New to Abbott in 2027

Backup Care can help when your regular care arrangements aren't available.

- 5 subsidized backup care days per year for eligible employees
- Support for children and elderly dependents
- Help during school closures, caregiver absences or last-minute schedule changes
- Access vetted caregivers through **Care.com**
- Convenient care solutions when you need them most

Care.com is available to all employees, regardless of enrollment in medical coverage. Visit **Family.AbbottBenefits.com** to learn more and access **Care.com** Backup Care resources.

When the unexpected happens, Abbott has you covered

Regular care arrangements don't always go as planned. Whether a caregiver is unavailable, school is closed or a family member needs additional support, Backup Care through Care.com can help provide access to trusted care options when you need them most.

The program helps employees navigate unexpected caregiving challenges and offers added peace of mind so you can focus on your work and family with confidence.

Your 2028 savings start now

Although the deadline for the 2027 annual wellness credit has passed, you can take action now to earn the credit for your 2028 medical plan contributions by completing a qualifying preventive care visit between October 1, 2026 and September 30, 2027.



Your benefits don't stop after enrollment

Open Enrollment is just the beginning. Throughout the year, Abbott offers programs and resources focused on supporting your health, family, finances and well-being.

Care for your physical well-being

Hinge Health*
Get personalized support for back, joint and muscle pain

Teladoc*
Access virtual care whenever and wherever you need it

Carrum Health*
Connect with high-quality providers and expert guidance for surgery or specialty care

Care for your family

***New!* Backup care through Care.com**
Find support when regular child, adult or elder care arrangements aren't available

Dependent Care FSA*
Save on eligible caregiving expenses using pre-tax dollars

Support your well-being

Spring Health
Access therapy, coaching and mental well-being resources

Women's health support

Progyny*
Resources for fertility, family building, menopause and midlife care

Save money

Rx Savings Solutions*
Discover opportunities to lower prescription drug costs

Health Savings Account*
Build tax-advantaged savings for future healthcare expenses

Learn more:
AbbottBenefits.com

Comprehensive well-being support through Spring Health

Spring Health connects employees and their families to personalized care and resources that support mental health, well-being and life's everyday challenges.

6 free therapy sessions and 6 free coaching sessions annually, *plus an additional 6 sessions if you're enrolled in a national medical plan*

Spring Health is available to all employees, household members and dependent children age 6+, at no cost to you, providing support with:

- Work & life care navigation: family support and work-life resources
- Health & wellness: digital well-being tools and medication management
- Everyday challenges: financial consultations, legal support and coaching to help build resilience

New to Abbott in 2027
Specialized substance use support

Employees and their eligible family members have access to Spring Health's Substance Use Disorder Center of Excellence, providing specialized support for alcohol and substance use concerns. Members are connected with experienced clinicians who can quickly guide them to the right level of care, whether they need coaching, therapy, outpatient treatment or more intensive support.

Open Enrollment support

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

Abbott@support.benefitsolver.com
844-306-9222
Monday through Friday, 7 a.m. – 7 p.m. CT

Additional Open Enrollment hours:
Saturday 10/24 and Saturday 10/31 | 8 a.m. - 2 p.m. CT

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

* Available to active employees enrolled in a U.S. medical plan through Abbott.

AbbottBenefits.com

Your go-to resource for learning all about Abbott's benefits and programs. Available on or off the Abbott network, the site provides an overview of the health, well-being, financial and family-focused programs available to you and your family.

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.

The accompanying information is intended to describe the key features of the benefit plans and programs available to employees as of January 1, 2027. 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.

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