FIRSTRUST BANK
APEX COMMERCIAL CAPITAL
a FIRSTRUST BANK Subsidiary

HatchBank



OPEN ENROLLMENT *Highlights*

2027 Open Enrollment is
NOVEMBER 4 - 10

Open Enrollment is the period during which you have the opportunity to enroll in or make changes to all benefits offered to you and your family.

PASSIVE OPEN ENROLLMENT

The company is holding a **PASSIVE** Open Enrollment this year. This means you **DO NOT** have to log into the Dayforce portal to make elections as your current elections will carry over into the 2027 plan year.

EXCEPTIONS:

- **Flexible Spending Account (FSA):** If you want ot enroll or continue to participate in the FSA, you **MUST** take action during the open enrollment period via Dayforce.
- **Health Savings Account (HSA):** If you want to enroll or continue to participate in the HSA, you **MUST** take action during the open enrollment period via Dayforce. Your 2026 HSA election will NOT carry over to 2027. **Please see page 2 for important information about your HSA administrator for 2027.**

IMPORTANT NOTE

Once you have submitted your final elections, you will not be able to change them until the next Open Enrollment period, unless you experience a qualifying life event.

NEED MORE INFORMATION?

Please refer to the benefits guide for additional information on all our benefit offerings.

ENROLLING IN BENEFITS

To make elections during 2027 Open Enrollment, log into Dayforce by using your normal login credentials and follow the instructions noted below.

To complete open enrollment, make changes to your benefits, waive coverage, contribute to the HSA, continue your FSA election, or to enroll in the FSA for the first time, you must do so through our online enrollment system, Dayforce:

https://sso.dayforcehcm.com/firstrust

Access Dayforce through the company's single sign-on (SSO) process using your usual work credentials. Once signed in, navigate to Benefits to review your options and make your elections.

If you need help signing in or resetting your password, please submit a Dayforce ticket within Salesforce and the Support Request Wizard by selecting Dayforce Password Reset.

Before you begin your enrollment, make sure you have your Social Security number, along with the birth dates and Social Security numbers of your dependents and beneficiaries.

***REMINDER:* If your spouse has access to other medical and prescription coverage through their own employer, then your spouse is NOT ELIGIBLE for medical and prescription coverage at the company.**





2027 PLAN HIGHLIGHTS

- Medical and Rx premiums will be increasing for the 2027 plan year.
- Beginning January 1, 2027, WEX will be the **new administrator** for your Health Savings Account (HSA).
  - If you enroll in the HDHP, you can elect an HSA through WEX for 2027. For current HSA participants, WEX will replace the current HSA administrator beginning January 1, 2027.
  - HSA participants will receive a debit card for their new WEX account. If you already have a WEX card through the Dependent Care FSA, you can continue using your existing card for both accounts.
  - Additional information and instructions will be provided on transferring your current HSA balance to WEX.
- **REMINDER:** If you wish to contribute to your FSA or HSA for 2027, you **MUST** login and add the FSA or HSA election to your 2027 open enrollment within the Dayforce system.
- There will be no Medical, Dental, or Vision carrier changes for the 2027 plan year.

HAVE QUESTIONS?

If you have questions about your benefits, please contact the Benefits Member Advocacy Center (MAC) at **800.563.9929** (Monday - Friday, 8:30 am to 5:00 pm EST) or go to **connerstrong.com/memberadvocacy**.

For additional questions, please reach out to:

- Christine Cost: **215.728.8347**
- Vicki Driggs: **215.728.8308**