

Time to Enroll in Your 2027 Benefits

2027 ANNUAL ENROLLMENT
OCT. 27 — NOV. 10
DON'T MISS THE DEADLINE!



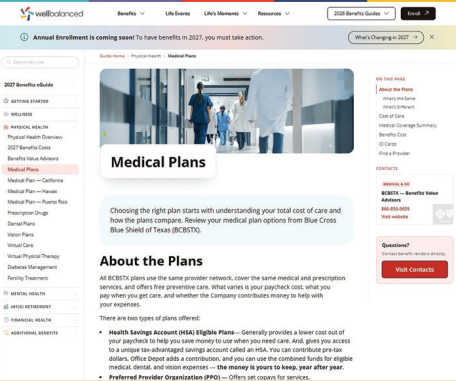
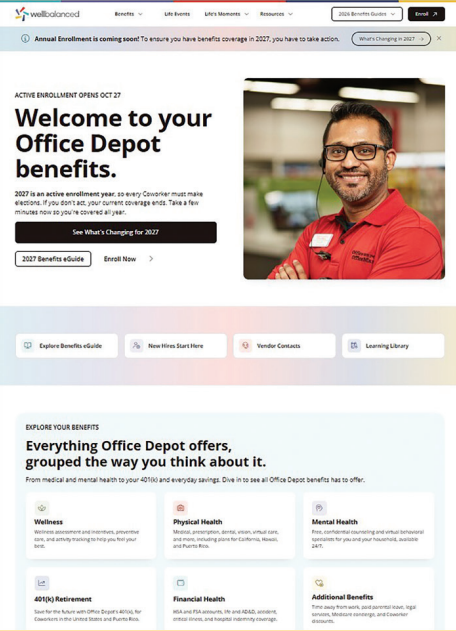
NEW! Benefits Website

Find everything you need to learn about your benefits and make an informed decision at the new **myOfficeDepotbenefits.com**.

There's no login¹ or hassle, just quick access for you and your family. It's available anytime, anywhere, at work, at home, or on your phone. You'll find the tools and resources you need, including:

- **A searchable eGuide** with all the plan details and paycheck deductions
- **Decision-making tools** designed to help you pick your medical plan
- **Resources to learn** how to make the most of your benefits and general benefits education
- **Fast answers** through carrier contacts and FAQs—all in one place

Visit **myOfficeDepotbenefits.com** today and get the knowledge you need to empower your benefits journey.



¹ Logging into bswift is required to make elections and enroll.



Get Connected

Do you prefer email or text? We're making it easier to stay informed about your benefits. Complete the Get Connected form on **myOfficeDepotbenefits.com** to tell us which benefit topics matter to you the most. You'll receive information about how our benefits and programs can support your everyday life.



IMPORTANT!

2027 ANNUAL ENROLLMENT
OCT. 27 — NOV. 10

Annual Enrollment is right around the corner! **This year, if you don't actively enroll, you will not have benefits coverage for 2027.** Be sure to review your options and **enroll by the Nov. 10 deadline.**

We Heard You Loud and Clear

As we started planning for 2027, we held listening sessions with Coworkers across the organization to gather helpful feedback. You told us something clearly: your benefits are valuable, but they can feel complicated, hard to find, and spread across too many places. We heard you.

We're making your benefits simpler to understand, easier to reach, and more rewarding to use, so you and your family can get the most from everything the company offers.

You can expect:

- **Clearer information** that's simple and easy to understand.
- **Better decision-support tools** to compare plans and understand what things cost.
- **Easier access** with all benefits information in one place that can be accessed anytime, at home or on the go—and there's no login required. *(Logging into bswift is required to make elections and enroll.)*
- **More value** with programs and resources that help you get the most from your benefits.



What’s in Store for 2027?

We have several exciting changes heading your way in 2027. These are a few highlights. Be sure to check out all your benefit options by reviewing the Benefits eGuide on **myOfficeDepotbenefits.com** for complete details.

Medical and Pharmacy Plans

We continually evaluate our carriers to ensure we offer the best-in-class options to support your health. You’ll see some key changes for 2027, including:

- **New medical carrier.** Blue Cross and Blue Shield of Texas (BCBSTX) will be our new medical plan carrier. The good news is that 98% of UMR providers are in the new BCBSTX provider network, so most Coworkers should be able to keep their current doctor.
- **Changes to pharmacy copays.** The company will continue to offer a variety of medical plans: the HSA Basic, the HSA Plus, and the PPO. There will be a few changes to the pharmacy copays, but the office visit copays and deductibles stay the same.

MEDICAL PLANS AT A GLANCE

Medical Plan	HSA Basic	HSA Plus	PPO	Kaiser ¹
Deductibles (In-network)				
You Only	\$6,000	\$3,000	\$1,750	\$1,000
All Other Coverage Tiers	\$17,400	\$6,000	\$1,750 per person \$5,250 per family	\$2,000
Annual Out-of-Pocket Maximums (In-network)				
Coworker Only	\$6,000	\$6,000	\$5,250	\$3,000
All Other Coverage Tiers	\$17,400	\$12,000	\$15,750	\$6,000
You Pay				
Coinsurance	0% after deductible	20% after deductible	20% after deductible	20% after deductible
Preventive Care (including labs)	\$0	\$0	\$0	\$0
Virtual Care	\$10 per visit	\$10 per visit	\$10 per visit	\$0 per visit
Primary Care Physician (PCP)	0% after deductible	20% after deductible	\$30 copay	\$30 copay
Specialist	0% after deductible	20% after deductible	\$60 copay	\$30 copay
Urgent Care	0% after deductible	20% after deductible	\$50 copay	\$30 copay
Emergency Room	0% after deductible	20% after deductible	\$350 copay + 20% after deductible	20% after deductible

¹ You must use a Kaiser provider or facility in the Kaiser network for services to be covered.

- **New medical plan option.** You will have access to a new, low-cost HSA Basic medical plan, giving you another affordable way to get covered. The new plan is Health Savings Account (HSA) compatible, giving you the opportunity to save for your medical care—now or in the future.
- **Sunsetting the Surest plan.** The Surest plan will terminate on Dec. 31, 2026. If you’re enrolled in Surest today, you’ll need to choose a different medical plan for 2027.
- **New prescription drug manager.** OptumRx will become our new pharmacy benefit manager for the BCBSTX medical plans. A few prescription copays are changing slightly. Review the Benefits eGuide on **myOfficeDepotbenefits.com** for more details. Kaiser will continue to be the pharmacy manager for the Kaiser plan.
- **Cost of coverage.** Medical paycheck costs will be based on three salary bands. Your payroll deduction may change depending on your band, the plan you choose, and your coverage level. Participation in the Wellness Incentive and Tobacco-Free premium credit programs may also impact your rates. Review the “2027 Benefits Costs” section in the Benefits eGuide for full details.

BI-WEEKLY RATES AT A GLANCE

Rates are based on Coworker earnings.¹

Coverage Level	HSA Basic ²	HSA Plus ²	PPO ²
Up to \$50,000 ¹			
Coworker Only	\$4.62	\$9.23	\$133.85
Coworker + Spouse	\$51.92	\$87.69	\$219.23
Coworker + Child(ren)	\$36.92	\$69.23	\$173.08
Family	\$96.92	\$115.38	\$281.54
Between \$50,000 - \$124,999.99 ¹			
Coworker Only	\$13.85	\$24.92	\$147.31
Coworker + Spouse	\$75.77	\$115.38	\$249.23
Coworker + Child(ren)	\$52.44	\$96.92	\$203.76
Family	\$127.97	\$143.08	\$300.00
More than \$125,000 ¹			
Coworker Only	\$20.20	\$35.08	\$183.69
Coworker + Spouse	\$133.77	\$169.85	\$332.77
Coworker + Child(ren)	\$91.89	\$135.69	\$262.12
Family	\$161.54	\$203.54	\$429.23

¹ Your 2027 medical plan rates and salary based benefits use your base salary as of October 1, 2026. Pay changes after that date will not change your 2027 rates. Coworkers eligible for commission will use a two-year average of base pay plus commissions.
² Rates may be higher if you or your spouse/domestic partner self-identify as a tobacco user and/or did not complete the wellness requirements.

KAISER RATES³

Coverage Level	Kaiser CA
Coworker Only	\$318.62
Coworker + Spouse	\$489.33
Coworker + Child(ren)	\$411.74
Family	\$613.50

³ Coworkers enrolled in the Kaiser medical plan are not eligible for the 2027 Wellness Incentive. Rates may be higher if you and/or your covered spouse/domestic partner use tobacco.

PHARMACY COVERAGE

All medical plans include the same pharmacy coverage. For the HSA Basic and HSA Plus plans, pharmacy coverage begins after you meet your plan deductible. For the PPO plan, brand name drugs are subject to a \$250 deductible.

HSA Basic, HSA Plus, & PPO		
	Retail (30-day Supply):	Mail Order (90-day Supply):
Generic:	20% / \$10 minimum	20% / \$25 minimum
Preferred	30% / \$25 minimum	20% / \$62.50 minimum
Non-Preferred	40% / \$40 minimum	33% / \$100 minimum

Kaiser	
Generic:	\$10 per prescription, up to 100-day supply
Preferred	\$30 per prescription, after \$250 deductible, up to 100-day supply
Non-Preferred	Same as Preferred; requires approval through exception process.

Health Savings Account (HSA) Enhancements

Great things come to those who save. Starting in 2027, HSAs will have several enhancements for Coworkers enrolled in an HSA-eligible medical plan.

- **Increased company contributions:** The company will increase HSA contributions for 2027.
- **No longer tied to wellness credits:** Your HSA company contribution is no longer tied to receiving Wellness Credits.
- **IRS increased contribution limits:** The 2027 IRS annual contribution limits will increase to \$4,500 for individuals and \$9,000 for all other coverage levels. If you are 55 or older, you can contribute an additional \$1,000.

Medical Plan	Coverage Level	Company Annual Contribution Max ¹	2027 IRS Annual Contribution Limit ²	Your 2027 Annual Contribution Limit ²
HSA Basic Medical Plan	You Only	\$250	\$4,500	\$4,250
	You + dependent(s)	\$500	\$9,000	\$8,500
HSA Plus Medical Plan	You Only	\$500	\$4,500	\$4,000
	You + dependent(s)	\$1,000	\$9,000	\$8,000

¹ Paid in quarterly installments. You must be actively employed by the company on the date each payment is made to receive it.
² Does not include \$1,000 catch-up contributions for those age 55 or older.



NEW TOBACCO-FREE CREDIT

We support your health and wellness. Coworkers and their covered spouses/domestic partners who are tobacco-free will each receive a \$500 annual credit on their medical rates. The credit is already applied to the published rates. **During enrollment, affirm your and your covered spouse’s/domestic partner’s tobacco-free status to earn the premium credit.**

Changes to Other Plans and Programs

- **Dental** premiums are increasing. Coverage is not changing.
- **Voluntary benefits**, including accident, critical illness, and hospital indemnity coverage, are moving to Voya. For your convenience, when you qualify for a claim under these plans, Voya will typically reach out to help you access your benefits.
- **The legal protection plan** is moving to LegalEase.

A REAL PERSON, READY TO HELP

Have a question about your benefits? Speak with a live expert who can answer your benefits questions and help you enroll by calling the **Office Depot Benefit Hub at 888-954-4636 (select option 1)**, available Monday–Friday from 7:00 a.m. to 7:00 p.m. CT.



Enrollment Made Easy

After you review your options and make your plan decisions, you have two easy ways to enroll:

1. **Online.** Visit **myOfficeDepotbenefits.com** and click on “Enroll” to access the bswift registration site.
2. **By phone.** Prefer to talk it through? Speak with a live expert who can help you enroll by calling the Office Depot Benefits Hub at 888-954-4636 (select option 1), available Monday through Friday from 7:00 a.m. to 7:00 p.m. CT.

2027 Annual Enrollment is here!

**OCT. 27 — NOV. 10
ACTION REQUIRED!**

You must enroll by Nov. 10.



This year, if you don't actively enroll, you will not have benefits coverage for 2027.

Look inside to review what's new for 2027. Scan the QR code or visit **myOfficeDepotbenefits.com** for more details.



¿ Prefieres español?

Escanea el código QR o visita **myOfficeDepotbenefits.com** para revisar la información en español.



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