



Time to Enroll in Your 2027 Benefits

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





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 ODP offers.

You can expect:

- **Clearer information** that's simple and easy to understand.
- **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.



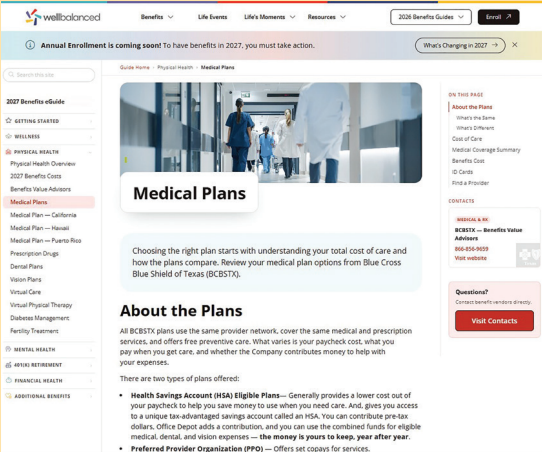
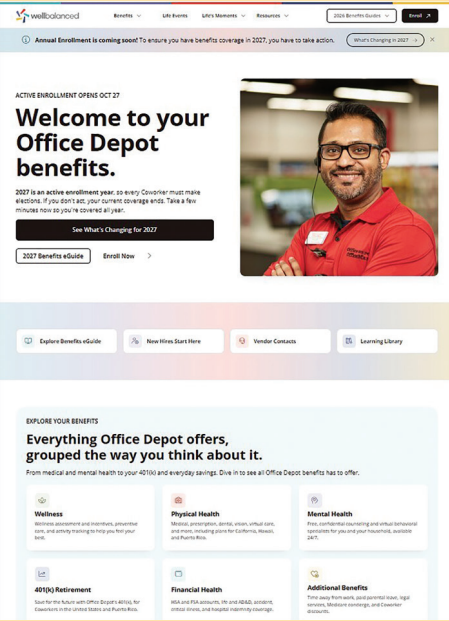
NEW! Benefits Website

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
- **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.

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.

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, dental, and vision** premiums will increase if you participate in these plans.
- **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** will move to LegalEase.

Medical and Pharmacy Plan

As a Coworker residing in Hawaii, the Hawaii Medical Service Association (HMSA) plan is your only option. The HMSA provides both in-network and out-of-network coverage. Utilizing in-network providers and facilities will maximize your savings.

Visit the Medical Plan - Hawaii page in the Benefits eGuide on myOfficeDepotbenefits.com to view the HMSA bi-weekly contributions.

MEDICAL PLAN AT A GLANCE

HMSA	
Deductibles (In-network)	
Coworker Only	\$350
All Other Coverage Tiers	\$1,050
Annual Out-of-Pocket Maximums (In-network)	
Coworker Only	\$3,000
All Other Coverage Tiers	\$9,000
You Pay	
Coinsurance	20% after deductible
Preventive Care (including labs)	\$0
Primary Care Physician (PCP)	\$17 copay
Specialist	\$17 copay
Urgent Care	\$20 copay
Emergency Room	20% after deductible

PHARMACY COVERAGE

Prescription drug coverage is included with the HMSA medical plan.

	Retail	Mail
Generic	\$7 for a 30-day supply	\$11 for a 90-day supply
Preferred	\$30 for a 30-day supply	\$65 for a 90-day supply
Non-Preferred	\$30 + \$45 cost share for a 30-day supply	\$65 + \$135 cost share for a 90-day supply

Flexible Spending Accounts (FSAs) for Extra Savings

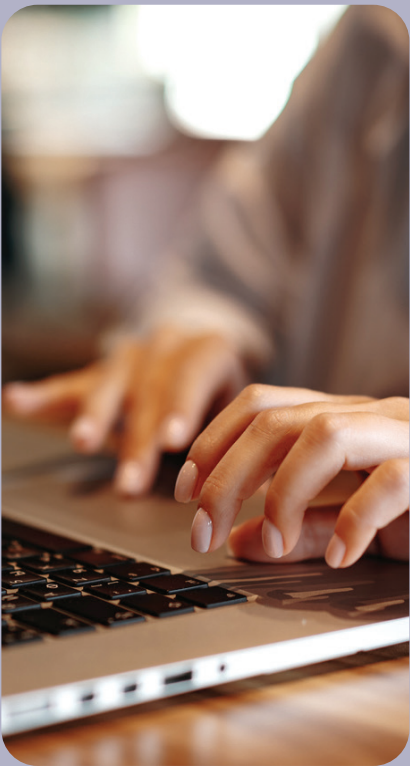
If you’re looking for an easy way to save money on taxes and help you pay for health care, consider a Health Care Flexible Spending Account (FSA), which allows you to contribute up to **\$3,400** on a pre-tax basis to pay for eligible out-of-pocket medical, dental, and vision expenses.

These accounts are subject to the IRS “use it or lose it” rule. Any funds contributed during enrollment must be used by December 31, 2027, and you cannot change your contribution during the year unless you experience a qualifying life event. Plan your contributions carefully.

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 enrollment 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.





Office Depot

ATTN: Benefits Department

6600 N. Military Trail

Boca Raton, FL 33496

2027 Annual Enrollment is here!

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

You must enroll by Nov. 10.

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.