

**Rimini Street**

# 2026 Open Enrollment

**Open Enrollment Period:**

November 3, 2025 – November 14, 2025

**Benefits Period:**

January 1, 2026 – December 31, 2026



# **Your Benefits Team**

Benefits@riministreet.com

**Hanna Torries**

Global Benefits Analyst

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Sr. Manager, Global Benefits

# Agenda

- 1 Vendor Spotlights
- 2 What you need to know
- 3 What is changing for 2026
- 4 Caregiving Support Benefits
- 5 Benefit Program Overview
- 6 2026 Premiums
- 7 Healthcare Options
- 8 HSA / FSA
- 9 Next Steps
- 10 How to Enroll
- 11 Questions

NEW

## Vendor Spotlights – Reminder

30-minute sessions with our benefit vendors

Topic	Date / Time
Open Enrollment Kickoff 1	November 3 – 11:00 AM PST/ 1:00 PM CST/ 2:00 PM EST
Open Enrollment Kickoff 2	November 5 – 8:00 AM PST/ 10:00 AM CST/ 11:00 AM EST
Medical – UHC Spotlight	November 4 - 8:00 AM PST/ 10:00 AM CST/ 11:00 AM EST
Vision – VSP Spotlight	November 4 -1:00 PM PST/ 3:00 PM CST/ 4:00 PM EST
FSA – Navia Spotlight	November 5 – 1:00 PM PST/ 3:00 PM CST/ 4:00 PM EST
<b>NEW! – Caregiving Support Benefits – Cariloop Spotlight 1</b>	<b>November 6 – 9:00 AM PST/ 11:00 AM CST/ 12:00 PM EST</b>
Medical – Kaiser Spotlight	November 6 – 1:00 PM PST/ 3:00 PM CST/ 4:00 PM EST
Dental – MetLife Spotlight	November 10 – 8:00 AM PST/ 10:00 AM CST/ 11:00 AM EST
NEW! – Understanding HSA's – Optum Spotlight	November 10 – 1:00 PM PST/ 3:00 PM CST/ 4:00 PM EST
Voluntary Products – Voya Spotlight	November 11 – 8:00 AM PST/ 10:00 AM CST/ 11:00 AM EST
NEW! – HDHP w/HAS vs. PPO Plans – UHC Spotlight	November 11 – 1:00 PM PST/ 3:00 PM CST/ 4:00 PM EST
<b>NEW! – Caregiving Support Benefits – Cariloop Spotlight</b>	<b>November 12 – 11:00 AM PST/ 1:00 PM CST/ 2:00 PM EST</b>
EAP – Telus Health Spotlight	November 13 – 1:00 PM PST/ 3:00 PM CST/ 4:00 PM EST

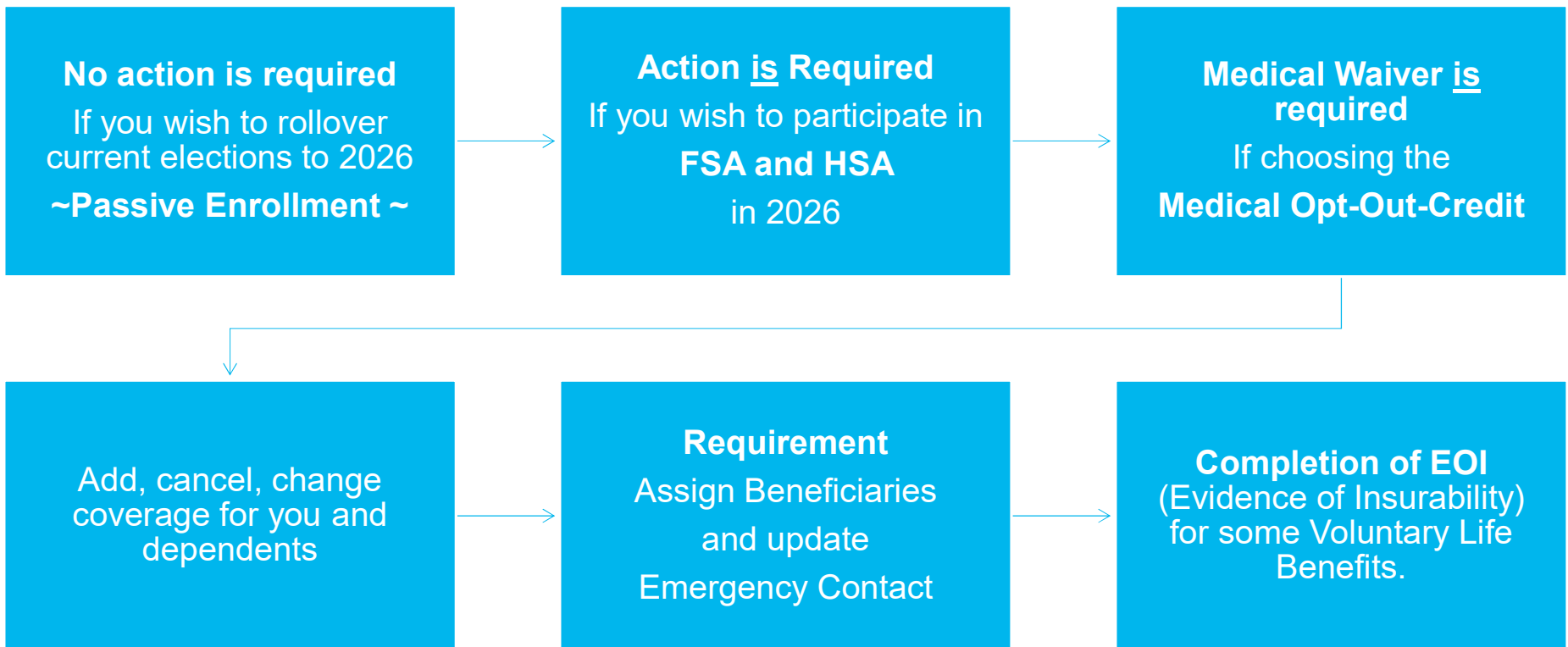
## Win a wellness prize!

Stay to the end of the presentation and you could be a lucky winner!

- Two Apple Watches
- Under Desk Elliptical
- Vibration Plate
- Desk Chair Massage Pad
- Yoga Mat w/Yoga Blocks
- Dumbbells Set
- Back Shoulder and Neck Massager
- Foot Massager
- Deep Tissue Massager
- Body Weight Vest
- Portable Blender

If applicable, Rimini will gross up the value of the prize to account for taxes owed.

## What you need to know



**Enrollment: Monday, November 3 through Friday, November 14 @ 6:00 p.m. PST 2026**

**Effective January 1, 2026**

**Next opportunity:** Next November for January 2027 unless you experience a Qualifying Life Event

## What is changing for 2026

- **New! Caregiving Support Benefits** offered by Cariloop at no cost to you.
- **No changes to coverage** except required mandates to the HDHP w/HSA plan.
- **Added Coverage:** IVF (mandated by California and applies to all states).
- **Premium increases** to Medical, Dental and Vision plans.
- **Increase to annual limits:** FSA Health, FSA Dependent Care and HSA.
- **Enhancements** to the Accident, Critical Illness, Hospital Indemnity benefits at no extra cost.

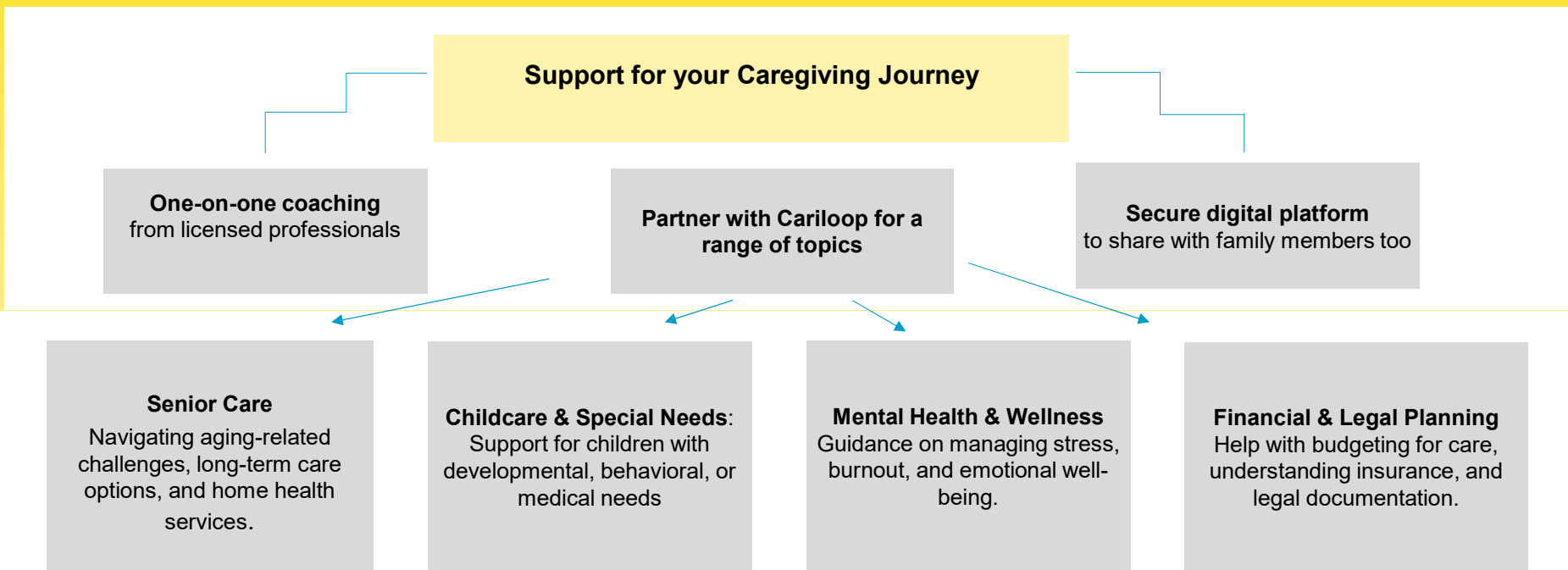
### Rimini Street will continue:

- **Paying 100%** of the employee only coverage.
- **Subsidizing** approximately 75% of dependent coverage.
- **Employer contributions to your HSA:** \$1,500 (individual coverage) \$2,500 (family/dependent coverage).
- **A \$200 monthly Credit** if you choose to waive medical coverage and submit the supporting Waiver.

# CAREGIVING SUPPORT BENEFIT



Effective January 1, 2026



**Participate in Cariloop's Spotlight session: November 6 and November 12**

Learn how to get started  
Explore types of caregiving journeys Cariloop can support you with  
Understand the resources and personalized coaching available

## BENEFIT PROGRAM OVERVIEW

<p><b>Medical - UHC</b></p> <p>PPO 1500 PPO 250 HDHP w/HSA</p>	<p><b>Medical - Kaiser</b></p> <p>HMO</p> <p>(CA employees only)</p>	<p><b>Dental - MetLife</b></p> <p>PPO</p>	<p><b>Vision - VSP</b></p> <p>(Vision Service Plan)</p>
<p><b>Basic Life/AD+D Voluntary Life/AD+D</b></p> <p>LFG (Lincoln Financial Group)</p>	<p><b>Short Term Disability Long Term Disability</b></p> <p>LFG (Lincoln Financial Group)</p>	<p><b>Flexible Spending Accounts</b></p> <p>Navia</p>	<p><b>Health Savings Account</b></p> <p>OPTUM</p>
<p><b>Accident, Critical illness &amp; Hospital</b></p> <p>Voya Financial</p> <p><b>Enhancement</b></p>	<p><b>New Caregiving Support Benefit</b></p> <p>Cariloop</p>	<p><b>Employee Assistance Program (EAP)</b></p> <p>Telus Health</p>	<p><b>Pet Insurance</b></p> <p>Figo</p>

### ADDITIONAL BENEFITS

(not subject to Annual Enrollment)

- 401(K) Retirement Plan – Fidelity
- Commuter Benefits – Navia

## 2026 Premiums

Employee and Rimini Street Per Paycheck Premiums

Coverage Type	Kaiser HMO (CA Only)	UHC PPO 250	UHC PPO 1500	UHC HDHP w/HSA
<b>Employee Only</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<i>Rimini Street Pays</i>	<i>\$462.12</i>	<i>\$683.88</i>	<i>\$583.51</i>	<i>\$492.44</i>
<b>Employee + Spouse</b>	<b>\$244.00</b>	<b>\$406.22</b>	<b>\$295.22</b>	<b>\$205.84</b>
<i>Rimini Street Pays</i>	<i>\$772.66</i>	<i>\$1,098.30</i>	<i>\$988.34</i>	<i>\$877.54</i>
<b>Employee + Child(ren)</b>	<b>\$203.33</b>	<b>\$270.82</b>	<b>\$178.53</b>	<b>\$106.37</b>
<i>Rimini Street Pays</i>	<i>\$720.90</i>	<i>\$960.17</i>	<i>\$871.66</i>	<i>\$780.04</i>
<b>Employee + Family</b>	<b>\$443.64</b>	<b>\$720.81</b>	<b>\$560.69</b>	<b>\$427.44</b>
<i>Rimini Street Pays</i>	<i>\$942.72</i>	<i>\$1,399.22</i>	<i>\$1,247.98</i>	<i>\$1,099.13</i>
<b>Rimini HSA Funding</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>\$1,500 Ind. \$2,500 Fam.</b>

**Open Enrollment Benefits Page:** [Rimini:https://www.riministreet.com/benefits/open-enrollment/](https://www.riministreet.com/benefits/open-enrollment/) **Street**

## 2026 Premiums

Employee and Rimini Street Per Paycheck Premiums

Coverage Type	MetLife Dental	Vision (VSP)
<b>Employee Only</b>	<b>\$0.00</b>	<b>\$0.00</b>
<i>Rimini Street Pays</i>	<i>\$22.66</i>	<i>\$8.49</i>
<b>Employee + Spouse</b>	<b>\$10.64</b>	<b>\$2.81</b>
<i>Rimini Street Pays</i>	<i>\$35.10</i>	<i>\$11.74</i>
<b>Employee + Child(ren)</b>	<b>\$13.60</b>	<b>\$2.88</b>
<i>Rimini Street Pays</i>	<i>\$37.92</i>	<i>\$11.97</i>
<b>Employee + Family</b>	<b>\$23.68</b>	<b>\$6.99</b>
<i>Rimini Street Pays</i>	<i>\$49.76</i>	<i>\$16.96</i>

**Open Enrollment Benefits Page:** [Rimini:https://www.riministreet.com/benefits/open-enrollment/](https://www.riministreet.com/benefits/open-enrollment/) Street

# Medical Options

Considerations in selecting a medical plan

## Ask yourself...

- What is my budget and the cost of coverage, including payroll contributions?
- What kind of healthcare needs do my dependents, and I have?
- How much do I spend each year on out-of-pocket medical expenses?
- What types of prescription drugs will my household need?
- What services are Preventive at 100% insurance paid?

### UHC HDHP w/HSA

Lowest paycheck cost  
Pay more at the time of service  
“Free” money from Rimini (HSA)

### UHC PPO 250

Highest paycheck cost  
Higher copays  
Lower deductible and Out-of-pocket max.  
Pay more through paychecks and pay less at the time of service

### UHC PPO 1500

- Mid-range cost
- Lower copays
- Higher deductible and Out-of-pocket max vs. PPO 250

### Kaiser HMO Plan

- Mid-range cost
- Limited to Kaiser network except in an emergency
- CA employees only

Understand your budget and cost to identify a plan based on your needs.

Maximize your benefits when you use IN-NETWORK providers

# MetLife Dental

Dental PPO 2026

**NO CHANGES**

Plan Features	MetLife Dental PPO Plan		
	In-Network	Out-of-Network	Out-of-Network (TX, LA, and MT Only) Due to State Regulations
	You pay:		
Calendar Year Deductible (waived for Preventive Services)		\$50 Individual / \$150 Family	
Calendar Year Benefit Maximum	\$2,500	\$1,500	\$2,500
Type A - Preventive Services	Covered in full	20%	Covered in full
Type B - Basic Restorative Services	10% after deductible	20% after deductible	10% after deductible
Type C - Major Restorative Services	30% after deductible	50% after deductible	30% after deductible
Type D - Orthodontia (children to age 26, adults)	40%	50%	40%
Orthodontia Lifetime Maximum		\$1,500	

Note: TX, LA and MT requires the Out-of-Network coverages be the same as In-Network

# VSP Vision Plan

Vision PPO 2026

**NO CHANGES**

Plan Features	VSP Vision	
	In-Network	Out-of-Network
	You Pay:	Plan reimburses you:
Exam every calendar year	\$10 copay	Up to \$50
Frames every calendar year	\$200 allowance plus 20% off on the amount due over your allowance	Up to \$70
<b>Lenses every calendar year</b>		
Single Vision	\$25 copay	Up to \$50
Bifocal	\$25 copay	Up to \$75
Trifocal	\$25 copay	Up to \$100
Lenticular	\$25 copay	Up to \$125
<b>Contact Lenses (in lieu of lenses and frames) every calendar year</b>		
Medically Necessary Conventional	Covered in full after \$25 copay \$200 allowance	Up to \$210 Up to \$105



## HSA (Optum Bank)

### Key Benefits of an HSA

- **Save for the future** – Use funds now or later, even in retirement.
- **Funds Roll Over** – No “use-it-or-lose-it” balance grows every year.
- **Use for healthcare expenses** – Medical, Dental and Vision
- **Grows Tax-Free** – Contributions and earnings are tax-free
- **Easy Investing** – Simple options to grow your savings

### Do you qualify for a Health Savings Account?

- IRS requires that you participate in a qualified HDHP
- You or your spouse do not participate in a Flexible Spending Account.
- Not enrolled in Medicare
- If unsure? Consult your tax advisor!

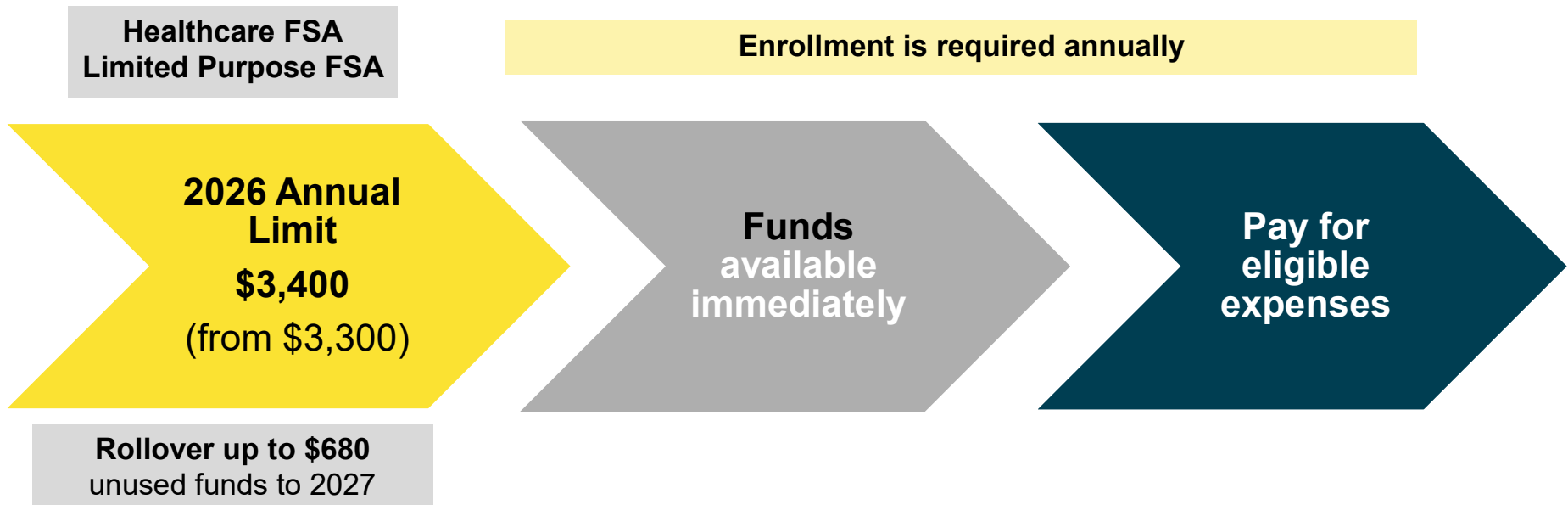
Coverage Type	2026 Rimiini Contribution	2026 Maximum Employee Contribution	2026 Maximum IRS Limit
Individual	\$1,500	\$2,900	\$4,400
Family	\$2,500	\$6,250	\$8,750
55+ years of age		Additional \$1,000	

**Enrollment  
is  
Required**

**Want to learn more about HSAs? Join the HSA Spotlight Meeting on November 10 1:00 PM PST/ 3:00 PM CST/ 4:00 PM EST**

# Navia Benefit

Healthcare FSA & Limited Purpose FSA



## Eligible expenses include:

Copays | Coinsurance | Deductibles | Orthodontia | Glasses | And more

**Limited Purpose FSA:** HDHP participants | Dental and Vision expenses

**Use-it or lose-it benefit, plan carefully**

RS

# Navia Benefit

Dependent Care FSA



Use-it or lose-it benefit, plan carefully

**NEW**  
IRS change

**Now**  
**Contribute up**  
**to \$7,500**  
(from \$5,000)

**Funds**  
**available up**  
**to the**  
**amount in the**  
**account**

**Pay for**  
**eligible**  
**expenses**

**Eligible expenses include:**

Live-in Care | Licensed Daycare | Preschool | Day Camps

**Enrollment is required annually**

# Next Steps

# How to Enroll

## Enrolling through Workday

1. Login to Okta using your network credentials: <https://riministreet.okta.com/>
2. Click the **Workday (Self Login)** Chicklet
3. Your Open Enrollment Event will be in your Workday Inbox
  - a. Upper right-hand corner of the screen



# How to Enroll

Enrolling through Workday

Click "Let's Get Started"

**DEADLINE: 11/14/2025**  
(6:00 PM PST)

The screenshot displays a user interface for an open enrollment period. At the top, there is a navigation bar with a 'MENU' icon, the user's name 'Rimini Street', and a search bar. Below this is a blue header labeled 'Inbox'. On the left side, there are filters for 'Actions' and 'Archive', and dropdown menus for 'Viewing: All' and 'Sort By: Newest'. The main content area shows an email notification: 'Open Enrollment Change: Ines Fontanella on 01/01/2026' with a star icon and 'Effective: 01/01/2026'. On the right side, there is a section titled 'Change Benefits for Open Enrollment' with a redacted name. Below this, it says 'Open Enrollment' followed by a black box, and 'Choose new plans or re-enroll in the plans you currently have.' A prominent blue button labeled 'Let's Get Started' is shown with a red arrow pointing to it.

# How to Enroll


Now that you are almost done

Check mark the "I Accept" box




Click "Submit" to complete your 2026 Open Enrollment Event

dent as a result of marriage, birth, or adoption, you may be able to enroll yourself, your spouse and your dependents, provided marriage, birth or adoption.

I Accept  **Make sure to check this box**

 enter your comment

**Process History**

-  [Redacted] 5 days ago  
Change Benefits for Open Enrollment – Step Completed
-  Change Benefits for Open Enrollment – Not Required
-  [Redacted]  
Change Benefits for Open Enrollment – Awaiting Action

**Click here when you are ready to submit**

**Submit** Cancel

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## Benefit Questions

Email:  
[Benefits@riministreet.com](mailto:Benefits@riministreet.com)

HR Ticket via the Intranet  
[HR Ticket Link](#)

Open Enrollment Benefits  
Page  
[Benefits Link](#)

We are here to help



Thank You!



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