Broadridge
Total Rewards

An Overview of What's New and Changing for 2026

Below is a brief overview of some of the key changes and enhancements for 2026. For complete details regarding benefit plan changes and changes in cost of coverage, please review the Open Enrollment Guide.

Benefit / Program	2026 Overview
Payroll Deductions	
Payroll Deductions	As a result of the payroll and timekeeping systems enhancements effective January 1, 2026, your deductions for benefit coverage will change to coincide with the new pay frequencies. Hourly associates will have weekly payroll deductions and salaried associates will have semi-monthly deductions. When comparing your 2025 deductions with your 2026 deductions, you will see differences in amounts partially due to this change.
Administrative Change	
Leave of Absence and Disability	MetLife will be the new administrator of our leave of absence and disability programs. If you have a leave of absence that starts on or after January 1, 2026, you will apply with MetLife and they will handle your claim. Leaves that begin on or before December 31, 2025, will continue to be administered by Prudential. For more details, see the mailer sent to homes.
Health – All medical plan options	
Hinge Health (available now)	Hinge Health is available at no cost to those enrolled in a Broadridge medical plan option. This program offers virtual physical therapy to help reduce everyday joint and muscle aches, aid in injury recovery, improve mobility, relieve pelvic pain and more.
Financial	
Health Care and Limited Purpose Flexible Spending Accounts (FSAs)	The contribution limit will increase from $3,200 to $3,300
Dependent Care Flexible Spending Account (FSA)	The contribution limit will increase from $5,000 to $7,500
Health Savings Account (HSA)	IRS maximum contribution limits will increase from $4,300 to $4,400 for associate only coverage and $8,550 to $8,750 for associate plus one or more coverage.
Short-Term Disability (STD)	The STD payment tiers will be enhanced as follows: **Current leaves** / **Leaves that begin on or after January 1, 2026** 100% for 9 weeks / 100% for 10 weeks 80% for 8 weeks / 80% for 16 weeks 60% for 8 weeks In addition, once you have been out on a leave for your own condition for seven consecutive calendar days, your one-week elimination period will be retroactively covered, and you will receive one week of leave pay going back to the start of your leave. Hourly associates will not need to use vacation or sick time to cover the elimination period and salaried associates will no longer need to use Flexible Paid Time Off (FPTO).

This document provides an overview of the plan changes. Please refer to the applicable Plan document for a complete description. The provisions of the Plan document will govern in the case of any discrepancy.