

FOOT LOCKER | Medical Plan Cost Comparison

2026 baseline compared with 2027 plan options

Teammate Only | 2026 HSA Plan Baseline

This page illustrates how premiums, deductibles, employer-funded accounts and eligible Garner reimbursements may affect potential annual cost.

ANNUAL PREMIUMS + DEDUCTIBLE - EMPLOYER-FUNDED ACCOUNT - ELIGIBLE GARNER REIMBURSEMENTS = ILLUSTRATIVE ANNUAL COST

Illustrative Comparison

Plan	Annual premiums	Deductible	Employer-funded account	Maximum Garner reimbursement	Illustrative annual cost*	Potential savings vs. 2026 HSA Plan*
2026 HSA Plan	\$1,800	\$2,500	\$0 to \$400 HSA seed based on salary	Not available	\$3,900 to \$4,300	Baseline
2027 Traditional PPO	\$2,782	\$2,000	None	Up to \$2,000	\$4,782 before Garner \$2,782 after maximum reimbursement	\$1,118 to \$1,518 savings with maximum Garner reimbursement
2027 Core HRA	\$2,028	\$3,500	\$250 HRA seed	Up to \$2,000	\$5,278 before Garner \$3,278 after maximum reimbursement	\$622 to \$1,022 savings with maximum Garner reimbursement
2027 Base HSA	\$728	\$3,500	None	Not available	\$4,228	Varies by 2026 HSA seed May be higher or lower
2027 Buy-Up HSA	\$1,898	\$1,750	\$500 HSA seed	Not available	\$3,148	\$752 to \$1,152 savings

Remember: Compare premiums, deductible exposure, employer account funding, Garner eligibility, provider access, prescription coverage, and other household coverage.

Important: This is an illustrative educational tool and is not intended to recommend or steer enrollment. Potential savings are calculated against the 2026 HSA Plan illustrative annual cost of \$3,900 to \$4,300. Garner-eligible savings assume the full applicable reimbursement. The 2026 HSA Plan baseline varies by salary-based seed eligibility. For surcharge views, \$1,200 is added to 2027 annual premiums. Actual costs and savings are not guaranteed.

FOOT LOCKER | Medical Plan Cost Comparison

2026 baseline compared with 2027 plan options

Teammate + Child(ren) | 2026 HSA Plan Baseline

This page illustrates how premiums, deductibles, employer-funded accounts and eligible Garner reimbursements may affect potential annual cost.

ANNUAL PREMIUMS + DEDUCTIBLE - EMPLOYER-FUNDED ACCOUNT - ELIGIBLE GARNER REIMBURSEMENTS = ILLUSTRATIVE ANNUAL COST

Illustrative Comparison

Plan	Annual premiums	Deductible	Employer-funded account	Maximum Garner reimbursement	Illustrative annual cost*	Potential savings vs. 2026 HSA Plan*
2026 HSA Plan	\$4,080	\$5,000	\$0 to \$800 HSA seed based on salary	Not available	\$8,280 to \$9,080	Baseline
2027 Traditional PPO	\$6,084	\$4,000	None	Up to \$4,000	\$10,084 before Garner \$6,084 after maximum reimbursement	\$2,196 to \$2,996 savings with maximum Garner reimbursement
2027 Core HRA	\$4,548	\$7,000	\$500 HRA seed	Up to \$4,000	\$11,048 before Garner \$7,048 after maximum reimbursement	\$1,232 to \$2,032 savings with maximum Garner reimbursement
2027 Base HSA	\$1,456	\$7,000	None	Not available	\$8,456	Varies by 2026 HSA seed May be higher or lower
2027 Buy-Up HSA	\$4,284	\$3,500	\$1,000 HSA seed	Not available	\$6,784	\$1,496 to \$2,296 savings

Remember: Compare premiums, deductible exposure, employer account funding, Garner eligibility, provider access, prescription coverage, and other household coverage.

Important: This is an illustrative educational tool and is not intended to recommend or steer enrollment. Potential savings are calculated against the 2026 HSA Plan illustrative annual cost of \$8,280 to \$9,080. Garner-eligible savings assume the full applicable reimbursement. The 2026 HSA Plan baseline varies by salary-based seed eligibility. For surcharge views, \$1,200 is added to 2027 annual premiums. Actual costs and savings are not guaranteed.

FOOT LOCKER | Medical Plan Cost Comparison

2026 baseline compared with 2027 plan options

Teammate + Spouse | 2026 HSA Plan Baseline

This page illustrates how premiums, deductibles, employer-funded accounts and eligible Garner reimbursements may affect potential annual cost.

ANNUAL PREMIUMS + DEDUCTIBLE - EMPLOYER-FUNDED ACCOUNT - ELIGIBLE GARNER REIMBURSEMENTS = ILLUSTRATIVE ANNUAL COST

Without Working Spousal Surcharge

Plan	Annual premiums	Deductible	Employer-funded account	Maximum Garner reimbursement	Illustrative annual cost*	Potential savings vs. 2026 HSA Plan*
2026 HSA Plan	\$4,860	\$5,000	\$0 to \$800 HSA seed based on salary	Not available	\$9,060 to \$9,860	Baseline
2027 Traditional PPO	\$7,344	\$4,000	None	Up to \$4,000	\$11,344 before Garner \$7,344 after maximum reimbursement	\$1,716 to \$2,516 savings with maximum Garner reimbursement
2027 Core HRA	\$5,424	\$7,000	\$500 HRA seed	Up to \$4,000	\$11,924 before Garner \$7,924 after maximum reimbursement	\$1,136 to \$1,936 savings with maximum Garner reimbursement
2027 Base HSA	\$2,210	\$7,000	None	Not available	\$9,210	Varies by 2026 HSA seed May be higher or lower
2027 Buy-Up HSA	\$5,100	\$3,500	\$1,000 HSA seed	Not available	\$7,600	\$1,460 to \$2,260 savings

With \$1,200 Annual Working Spousal Surcharge

Plan	Annual premiums	Deductible	Employer-funded account	Maximum Garner reimbursement	Illustrative annual cost*	Potential savings vs. 2026 HSA Plan*
2026 HSA Plan	\$4,860	\$5,000	\$0 to \$800 HSA seed based on salary	Not available	\$9,060 to \$9,860	Baseline
2027 Traditional PPO	\$8,544	\$4,000	None	Up to \$4,000	\$12,544 before Garner \$8,544 after maximum reimbursement	\$516 to \$1,316 savings with maximum Garner reimbursement
2027 Core HRA	\$6,624	\$7,000	\$500 HRA seed	Up to \$4,000	\$13,124 before Garner \$9,124 after maximum reimbursement	Varies by 2026 HSA seed May be higher or lower
2027 Base HSA	\$3,410	\$7,000	None	Not available	\$10,410	\$550 to \$1,350 higher No illustrative savings
2027 Buy-Up HSA	\$6,300	\$3,500	\$1,000 HSA seed	Not available	\$8,800	\$260 to \$1,060 savings

Remember: Compare premiums, deductible exposure, employer account funding, Garner eligibility, provider access, prescription coverage, and other household coverage.

Important: This is an illustrative educational tool and is not intended to recommend or steer enrollment. Potential savings are calculated against the 2026 HSA Plan illustrative annual cost of \$9,060 to \$9,860. Garner-eligible savings assume the full applicable reimbursement. The 2026 HSA Plan baseline varies by salary-based seed eligibility. For surcharge views, \$1,200 is added to 2027 annual premiums. Actual costs and savings are not guaranteed.

FOOT LOCKER | Medical Plan Cost Comparison

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Teammate + Family | 2026 HSA Plan Baseline

This page illustrates how premiums, deductibles, employer-funded accounts and eligible Garner reimbursements may affect potential annual cost.

ANNUAL PREMIUMS + DEDUCTIBLE - EMPLOYER-FUNDED ACCOUNT - ELIGIBLE GARNER REIMBURSEMENTS = ILLUSTRATIVE ANNUAL COST

Without Working Spousal Surcharge

Plan	Annual premiums	Deductible	Employer-funded account	Maximum Garner reimbursement	Illustrative annual cost*	Potential savings vs. 2026 HSA Plan*
2026 HSA Plan	\$7,140	\$5,000	\$0 to \$800 HSA seed based on salary	Not available	\$11,340 to \$12,140	Baseline
2027 Traditional PPO	\$10,644	\$4,000	None	Up to \$4,000	\$14,644 before Garner \$10,644 after maximum reimbursement	\$696 to \$1,496 savings with maximum Garner reimbursement
2027 Core HRA	\$7,956	\$7,000	\$500 HRA seed	Up to \$4,000	\$14,456 before Garner \$10,456 after maximum reimbursement	\$884 to \$1,684 savings with maximum Garner reimbursement
2027 Base HSA	\$2,912	\$7,000	None	Not available	\$9,912	\$1,428 to \$2,228 savings
2027 Buy-Up HSA	\$7,500	\$3,500	\$1,000 HSA seed	Not available	\$10,000	\$1,340 to \$2,140 savings

With \$1,200 Annual Working Spousal Surcharge

Plan	Annual premiums	Deductible	Employer-funded account	Maximum Garner reimbursement	Illustrative annual cost*	Potential savings vs. 2026 HSA Plan*
2026 HSA Plan	\$7,140	\$5,000	\$0 to \$800 HSA seed based on salary	Not available	\$11,340 to \$12,140	Baseline
2027 Traditional PPO	\$11,844	\$4,000	None	Up to \$4,000	\$15,844 before Garner \$11,844 after maximum reimbursement	Varies by 2026 HSA seed May be higher or lower
2027 Core HRA	\$9,156	\$7,000	\$500 HRA seed	Up to \$4,000	\$15,656 before Garner \$11,656 after maximum reimbursement	Varies by 2026 HSA seed May be higher or lower
2027 Base HSA	\$4,112	\$7,000	None	Not available	\$11,112	\$228 to \$1,028 savings
2027 Buy-Up HSA	\$8,700	\$3,500	\$1,000 HSA seed	Not available	\$11,200	\$140 to \$940 savings

Remember: Compare premiums, deductible exposure, employer account funding, Garner eligibility, provider access, prescription coverage, and other household coverage.

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