

ALL IN. ALL FOR YOU.

2027 Benefits Newsletter

Annual Enrollment
Oct 26 - Nov 16, 2026



Foot Locker

ALL IN.

YOUR 2027 BENEFIT CHANGES

Your 2027 Foot Locker benefits include more medical plan choices, new partners, and additional resources to help you understand and use your benefits. As the Foot Locker program begins integrating with DICK'S Sporting Goods, you will move to a new enrollment platform and gain access to broader medical choice, more navigation support, expanded financial protection, new wellbeing programs, simplified administration, and updated core benefits. Your 2026 elections will not roll over. You must **actively** enroll through bswift for 2027 coverage.

Key Changes

- 4 Cigna medical plans including a NEW lower-cost Base HSA option
- Express Scripts becomes the pharmacy partner
- Delta Dental and VSP become the dental and vision partners
- Use bswift to review, compare, and enroll

Your Actions

- Review every medical, prescription, dental, and vision change
- Check providers and recurring prescriptions
- Compare spouse/domestic partner coverage and complete the required acknowledgment, if applicable
- Review dependents, beneficiaries and voluntary benefits
- Submit every election and save your confirmation

KEY BENEFIT CHANGES AT A GLANCE		
MEDICAL & RX	DENTAL & VISION	LIFE & DISABILITY
4 Cigna medical plans	Delta Dental with expanded selected coverage	Basic life increases to 1x salary
NEW low-cost Base HSA	VSP Base and Buy-Up choices	NEW employer-paid AD&D at 1x salary
Express Scripts pharmacy	Lower vision exam costs	Employer-paid STD for full-time teammates
\$10 generic Rx copay; mail order no longer required	Foot Locker shares in vision premium cost	Expanded LTD protection

2027 Medical Plans: Four Choices

All four plans use the Cigna Open Access Plus network. The Traditional PPO is most similar to the current Premium Plan, the Core HRA is most similar to the Standard Plan, and the current HSA offering expands to Buy-Up HSA and Base HSA choices.

FEATURE	TRADITIONAL PPO	CORE HRA	BUY-UP HSA	BASE HSA
ANNUAL PREMIUM	\$2,782 / \$10,644	\$2,028 / \$7,956	\$1,898 / \$7,500	\$728 / \$2,912
DEDUCTIBLE	\$2,000 / \$4,000	\$3,500 / \$7,000	\$1,750 / \$3,500	\$3,500 / \$7,000
OUT-OF-POCKET MAX	\$4,500 / \$9,000	\$6,000 / \$12,000	\$4,000 / \$8,000	\$7,000 / \$14,000
GARNER REIMBURSEMENT	Up to \$2,000 / \$4,000	Up to \$2,000 / \$4,000	Not available	Not available

2027 Plan Designs: HRA & HSA

FEATURE	TRADITIONAL PPO	CORE HRA	BUY-UP HSA	BASE HSA
FOOT LOCKER ACCOUNT FUNDING	None	\$250 / \$500 HRA	\$500 / \$1,000 HSA	None

Health Reimbursement Account (HRA)

- **Foot Locker funds the account:** \$250 for teammate-only coverage and \$500 for coverage that includes dependents.
- **Eligible expenses:** Use HRA funds for eligible dental, vision, and over-the-counter expenses.
- **Garner coordination:** HRA funds may also cover eligible medical and prescription drug expenses that are not reimbursed by Garner, or after you have received all available Garner reimbursements for the plan year.
- **Unused funds can roll over:** build your balance up to \$2,500 for teammate-only coverage or \$5,000 for coverage that includes dependents.
- **The account stays with the plan:** if you leave the Core HRA Plan or separate from Foot Locker, any remaining HRA balance stays with Foot Locker.

Key Takeaway: Foot Locker funds the HRA to help pay eligible healthcare expenses, but the account is tied to enrollment in the Core HRA Plan.

Health Savings Account (HSA)

- **Foot Locker contributes to the Buy-Up HSA Plan:** \$500 for teammate-only coverage and \$1,000 for coverage that includes dependents.
- **Base HSA Plan:** No company contribution, but you can contribute pre-tax dollars up to IRS annual limits.

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- **Your money stays yours:** HSA funds belong to you and roll over year after year.
 - **Tax advantages:** Use HSA dollars for eligible medical, prescription drug, dental, vision, over-the-counter medications, COBRA premiums, Medicare premiums, and more.
 - **Portable account:** If you change plans or leave the company, your HSA balance goes with you.
- Key Takeaway:** An HSA can help you save for healthcare expenses with tax advantages today while building long-term savings for the future.

Spouse/Domestic Partner

If your spouse or domestic partner has coverage available through their employer and chooses to enroll in the medical plan, you will pay an additional \$100 per month (\$46.15 per pay if you are paid biweekly; \$23.08 per pay if you are paid weekly). If your spouse or domestic partner is not employed or their employer does not offer medical coverage, you can continue to cover them with no additional surcharge above the applicable premium. This is for medical coverage only; there will be no cost share for dental and vision coverage. The Spousal Surcharge for spouses and domestic partners who have other coverage available to them helps to control costs for all teammates.

IMPORTANT: If you have a dependent spouse or domestic partner enrolled in your plan today, you will be defaulted into a working spouse/domestic partner surcharge. Complete your enrollment in bswift and be sure to complete the attestation process if your spouse/domestic partner is not eligible for coverage with another employer.

PRESCRIPTION DRUG UPDATES (Move to Express Scripts)

With the goal in mind of reducing avoidable costs while preserving clinically appropriate treatment, the following updates will begin January 1, 2027. Moving from Navitus to Express Scripts (1.800.766.4695) as the pharmacy benefits insurance carrier.

GLP-1 Coverage for Diabetes

The plans do not cover GLP-1 medications for weight loss, but do cover GLP-1 medications to treat diabetes through the Express Scripts Encircle Rx program. Participation in this program is required to gain access to GLP-1s.

Medication Cost

- Generic medication cost improves to a \$10 copay for a 30-day supply
- Mail-order pricing changes to 3x retail
- No changes to Preferred and non-preferred brand plan design structure for 30-day fills.

Current Prescription Drug Designs (those enrolled in the HSA plans must satisfy the deductible first)	2027 Prescription Drug Designs (those enrolled in the HSA plans must satisfy the deductible first)
Generics: 20% coinsurance — min \$10, max \$55	Generics: \$10 copay
Preferred Brand: 30% coinsurance — min \$40, max \$170	Preferred Brand: 30% coinsurance — min \$40, max \$170
Non-Preferred Brand: 40% coinsurance — min \$65, max \$250	Non-Preferred Brand: 40% coinsurance — min \$65, max \$250
Mail Order (90-day supply): 2.5x retail copay	Mail Order (90-day supply): 3x retail copay

GARNER AND HIGH-VALUE CARE

Available to teammates enrolled in the Traditional PPO or Core HRA plans, Garner Health can help you save money on out-of-pocket medical expenses by utilizing top-quality providers (Primary Care and Specialists). You can get reimbursed up to \$2,000 on Single coverage and \$4,000 on Family coverage by partnering with Garner Health.

Your Actions

- Search for a Top Provider by symptom, specialty, name, procedure, or condition.
- You must add every provider, specialist, or urgent care location to your Care Team **before** service.
- Receive care and pay your normal out-of-pocket costs.
- After the claim is received and approved, Garner pays the subscriber by direct deposit or check. Timing is generally about 6–8 weeks after the visit, depending on claim submission. Direct deposit is the quickest way to receive reimbursements.

Support and Exceptions

- Current primary care providers, physician assistants, and nurse practitioners may qualify for reimbursements.
- If you are in active treatment or need an exception, contact the Concierge team before care. If the provider does not qualify, Garner can support a safe transfer of care.
- There is no limit to the number of providers you may add, including while traveling.

Avoid Duplicate Reimbursement

An expense reimbursed by Garner cannot **also** be reimbursed through an FSA or HRA.



ONEIMAGING

Onelming is a voluntary program that may help you save up to 80% on your out-of-pocket imaging costs for MRIs, CT scans, X-rays, Ultrasounds, and Mammograms. You will also have access to a nationwide network of more than 4,800 accredited imaging centers. After your health care provider orders an imaging exam, send the order to Onelming using the option that is easiest for you:

- **Upload** the order to your Onelming account.
- Ask your health care provider to **fax** the order to 1.305.448.6794.
- **Email** a photo of the order to order@oneimaging.com.
- **Text** a photo of the order to 1.833.619.0837.

LANTERN HEALTH

Lantern Health offers real help and less stress in dealing with some of life's most challenging situations. One call can connect you to expert surgery, cancer, and infusion care at little or no cost to you. **IMPORTANT REQUIREMENT: In order to qualify for insurance coverage, some surgeries (bariatric, spine, and joint replacements – with defined exception rules) will require procedures be performed at a center for excellence (fyi: Centers for Excellence have reduced member cost-shares).**

Lantern can help guide you from your first question to your full recovery, so you never have to navigate surgery alone.

REGENEXX

Regenexx offers non-surgical treatment options for certain joint, muscle, tendon, ligament, spine, and bone conditions. The program helps connect eligible members with specialized providers and regenerative treatments that may help reduce pain, improve function, and potentially avoid surgery for conditions such as:

- **SPINE** — bulging, collapsed or herniated disc; ruptured or torn disc; degenerative disc disease; disc extrusion; disc protrusion; back or neck nerve pain; hand, wrist, or elbow arthritis, tennis elbow, ulnar nerve entrapment, CMC joint arthritis (thumb), carpal tunnel, trigger finger.
- **KNEE** — arthritis, meniscus tear, sprain or tear of ACL/PCL, sprain or tear of the MCL/LCL, tendinopathy, joint replacement alternative.
- **SHOULDER** — arthritis, rotator cuff tears, labral tear, rotator cuff tendinosis, joint replacement alternative.
- **HIP** — arthritis, osteonecrosis, bursitis, labral/labrum tear, tendinopathy, joint replacement alternative.
- **ANKLE AND/OR FOOT** — arthritis, instability, bunions, ligament sprain or tear, plantar fasciitis, and Achilles tendinopathy

RECLAIM HEALTH

In partnership with Cigna, Reclaim uses advanced technology to **continuously review health care claims to identify savings opportunities, billing errors, missed reimbursements, and other financial benefits you may be entitled to receive.**

All teammates and covered dependents enrolled in the group health plan are automatically enrolled in Reclaim Health.

There is no additional cost. More information will be shared as January 1, 2027 approaches. Reclaim works behind the scenes to help ensure you are not paying more than you should for health care services. The program can identify:

- Medical claim errors or processing issues
- Incorrect provider bills

- Provider credits that may be owed to you
- Unclaimed Flexible Spending Account (FSA) reimbursements
- Eligible voluntary benefit claims that may have been missed
- Opportunities to reduce health care costs

DELTA DENTAL

The partner for dental coverage has changed to Delta Dental. To find an in-network Delta Dentist in your area, go to deltadentalins.com and choose "Find a Dentist." Then enter your location, select Delta Dental PPO network from the options provided, and tap "Find a dentist." Review, select, and call a dentist from the list provided to schedule an appointment. You will save the most by visiting a Delta Dental PPO dentist. If you didn't find a PPO dentist that fits your needs, try selecting the Delta Dental Premier network.

It's important to always ask your dentist if they are "in-network," as these networks are negotiated frequently. When a dentist is in-network, they have agreed to negotiated discounted rates. Out-of-network dentists will collect the appropriate deductible and coinsurance, and you may pay more if the dentist's charge is more than Delta's reimbursement amount. When you use a dentist who is not a Delta participating dentist, you may have to complete and submit a claim form to Delta for reimbursement. Teledentistry and the Dental Pregnancy benefit continue to be prominent features of the plan.

VSP VISION

New vision partner is VSP and features:

- Base and Buy-Up plans to choose from
- Foot Locker shares in premium costs
- Exam copay lowered by \$5 to \$15, depending on plan
- Buy-Up plan includes a \$200 allowance and most lens enhancements
- Visit vsp.com to find a provider or call 1.800.877.7195

SPENDING ACCOUNTS (FSA, HSA, HRA, & LPFSA)

These accounts can help with eligible health care expenses, but they work differently, and your medical plan determines which account or accounts are available to you. Review the Benefits Resource Guide before making your election.

COMPARE	FSA	HSA	HRA	LPFSA
Who funds it?	You, through pre-tax payroll contributions	You and/or Foot Locker	Foot Locker	You, through pre-tax payroll contributions
Who owns it?	You can use the elected funds during the plan year	You own the account, even if you change plans or leave the company	Foot Locker owns the account	You can use the elected funds during the plan year
What can it pay for?	Eligible medical, prescription drug, dental and vision expenses	Eligible medical, prescription drug, dental and vision expenses	Eligible expenses allowed by the plan	Eligible dental and vision expenses <u>only</u>
When is it available?	Your full annual election is available at the start of the plan year	Funds are available as contributions are deposited	Funds are available based on the plan design	Your full annual election is available at the start of the plan year
What happens to unused funds?	Plan rules apply; some funds may be forfeited	The balance rolls over from year to year	Plan rules apply; funds generally stay with the plan	Plan rules apply; some funds may be forfeited
Does it work with an HSA?	No, a general-purpose FSA is not HSA-compatible	Yes, you must be enrolled in an HSA-eligible medical plan	No, this HRA is not HSA-compatible	Yes, an LPFSA is designed to work alongside an HSA

LIFE, DISABILITY, AND SUPPLEMENTAL BENEFITS

MetLife is the new partner for life insurance, and you are automatically enrolled in basic life benefits, and they are paid entirely by the Company. Basic life insurance provides a benefit of one times (1x) your annual salary to your named beneficiary(s) in the event of your death. You are also enrolled automatically in the AD&D plan that pays benefits of up to an additional one times salary to you (in the event of an accidental dismemberment) or your named beneficiary (in the event of your death).

In addition to the basic life insurance benefit, you can purchase up to \$1 million of supplemental life insurance protection up to an additional seven times your salary. See the Benefits Resource Guide for details.

BENEFICIARIES FOR LIFE AND AD&D INSURANCE

When completing your enrollment in bswift, please add, review, and/or update your beneficiaries for life insurance and AD&D.

Special Enrollment Period

During Annual Enrollment, Foot Locker teammates will be able to elect up to 2x their annual base earnings without having to satisfy proof of good health. Proof of good health is still required if the supplemental coverage exceeds \$400,000 (\$600,000 for executive level).

Supplemental Benefits

- Employer-paid short-term disability replaces 70% of average weekly earnings, up to \$2,500 per week, for an approved disability
- Long-term disability options differ for salaried and hourly full-time teammates.
- Accident, critical illness, and hospital care insurance can provide fixed cash benefits for covered events

WELLBEING

Mental Health and Wellbeing

- Move to Cigna EAP and Confide
- Increase U.S., Hawaii, and Puerto Rico EAP visits from 3 to 5 per issue
- Offer up to \$350 in wellbeing incentives for eligible teammates and enrolled spouses or domestic partners

Musculoskeletal and Complex Care

- Replace Sword with Hinge Health, including pelvic and non-acute programs
- Replace UHC second opinion services with Lantern for surgeries, infusions, and cancer concierge support

Condition Management

- Offer Omada weight management, prediabetes and diabetes programs
- Add Hello Heart for hypertension and cholesterol
- Replace Quit for Life with Pelago for expanded substance use support

Fertility and Family Support

- Move fertility management to Progyny
- Provide 3 Smart Cycles
- Support transition for teammates already receiving fertility care
- Doula reimbursement (up to \$3,000 per child)
- Adoption and Surrogacy reimbursement and support services

Fitness Program

- Continue WellHub
- Offer Active&Fit Discount program through Cigna
- Evaluate the program against current and future needs

COMPLETE ENROLLMENT WITH CONFIDENCE!

Use the decision-support tools in bswift to consider a full year’s worth of healthcare expenses — not just your paycheck deduction. Review prescription needs, provider preferences, and HSA eligibility, and also consider whether you value HSA ownership or a non-HDHP structure with copays instead. Compare the whole year — review premiums, expected care, prescriptions, deductibles, out-of-pocket risk, company account funding, and eligible Garner reimbursements.

FIVE QUESTIONS TO ANSWER TO GAIN VALUABLE INSIGHT

1 PAYROLL COST How much will be deducted from each paycheck?	2 EXPECTED CARE Do you expect this to be a low-use or a high-use year?	3 FINANCIAL EXPOSURE Are you able to cover the deductible and out-of-pocket maximum?	4 ACCOUNT & REIMBURSEMENT Will you receive HSA or HRA dollars and/or use eligible Garner providers?	5 FAMILY OPTIONS Does a spouse or domestic partner have other employer coverage options?
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ENROLLMENT CHECKLIST

1 COMPARE OPTIONS Use the plan-decision support tools like Ask Emma	2 ASK FOR HELP Contact the HR Services team with questions	3 ENROLL IN BSWIFT Make and submit benefit elections	4 COMPLETE SPOUSAL ATTESTATION Complete the spousal attestation, if applicable	5 ENROLL IN GARNER This is required for Traditional PPO or Core HRA participation
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ENROLL IN bswift – COMPLETE EVERY STEP BY NOV. 16

bswift brings plan details, comparison tools, personalized information, and enrollment into one experience. The mobile app can be used to view options, update dependents, and complete enrollment. Emma Chat is available within bswift to explain benefit terms, compare options, and guide common tasks.

How Do I Enroll?

- You can access the platform anytime via desktop or mobile app (available in the Apple store and Google Play store)
- Access your benefits portal at dsgbenefits.Bswift.com. Be sure to bookmark the link for quick and easy access!
Company ID = FL; Password = Date of Birth (MMDDYYYY)

Getting Started in bswift

- **STEP 1** — Open the bswift enrollment experience using the Foot Locker access instructions
- **STEP 2** — Review your personal information, dependents and current beneficiaries
- **STEP 3** — Use EMMA and the decision-support tools to compare total cost and plan features
- **STEP 4** — Make every election, complete any spousal acknowledgement, and submit
- **STEP 5** — Save or print the confirmation statement and review it for accuracy

REMINDER: During the Transition

- Use bswift for 2027 elections and 2027 qualifying life events
- Continue using Employee Self Service for changes affecting 2026
- A 2026 change does **NOT** automatically update your 2027 elections

REMINDER: Submit your 2027 elections by November 16, 2026 and keep your confirmation statement.

401(k) CHANGES – COMING SOON!

401(k) plans will move from Principal to Vanguard effective 1/1/2027. More information will be shared mid-November.

NEED HELP?

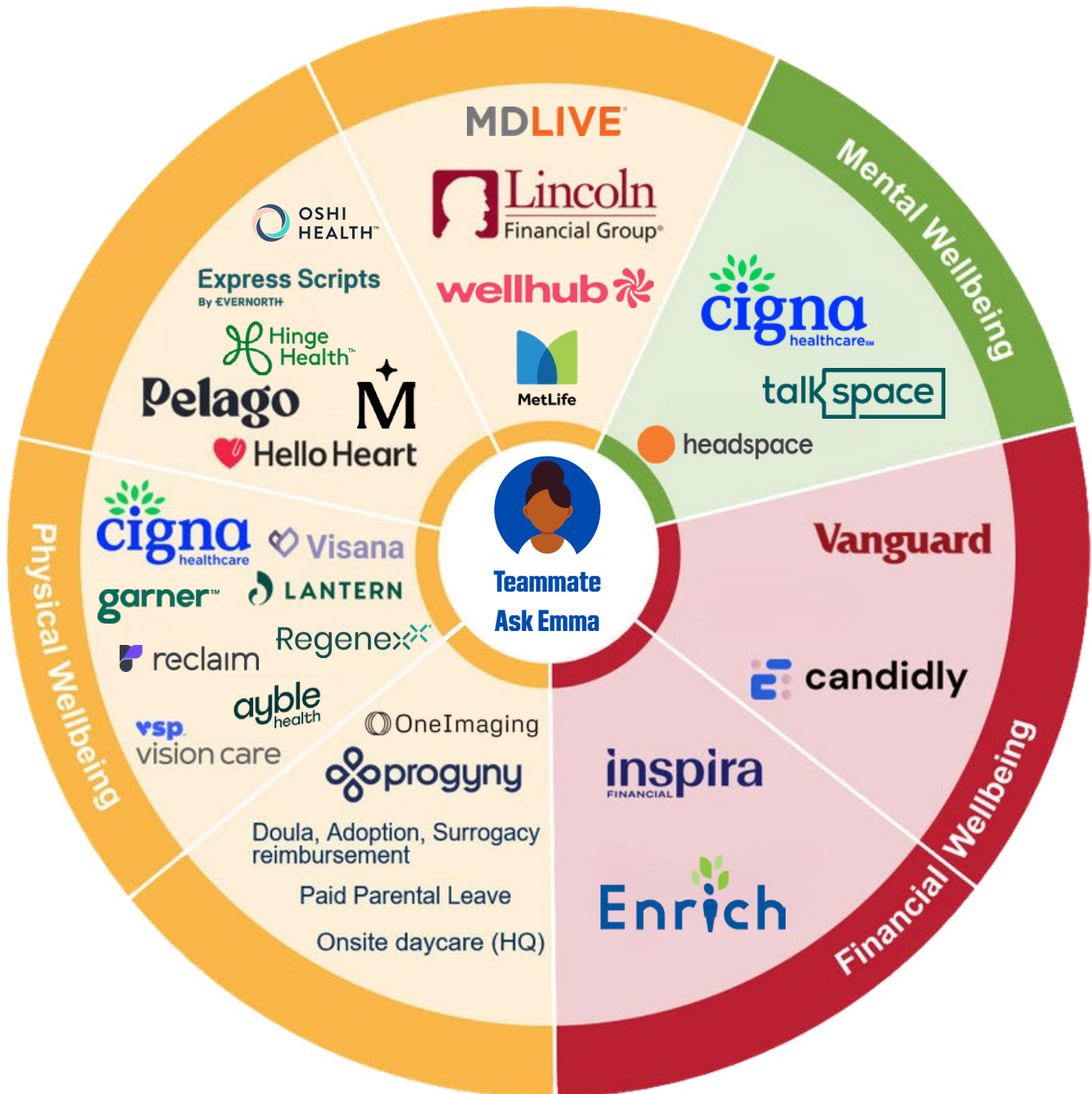
- Email HR Services at HRServices@footlocker.com
- Call HR Services at 1.800.558.7000
Monday – Friday 9am – 6pm ET
- bswift Ask Emma — plan-decision support and AI chatbot available 24/7/365
- Go to www.benefityourliferesources.com

SCAN ME FOR
2027 BENEFITS
INFORMATION



* This newsletter summarizes 2027 benefits information and does not replace official plan documents. If this summary conflicts with official plan documents, the official plan documents govern.

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Learn more about your benefits at
benefityourliferesources.com