2026 Open Enrollment

Open enrollment for 2026 under the Crown Cork & Seal Company, Inc. Group Welfare Plan (the "Crown Plan") will be held from **November 3 through December 5, 2025**. This is your annual opportunity to enroll in, change, or cancel your health coverage and to enroll in a flexible spending account (an "FSA") for the 2026 calendar year. During this enrollment period, all employees covered by the Crown Plan's Medical Program must also complete an annual affidavit at **crownopenenrollment.com** attesting to their tobacco use and that of their spouse, if applicable.

What's Changing in 2026

The following changes are effective **January 1, 2026**. Please review these changes and the enclosed Benefit Guide carefully to understand the benefits available to you as a Crown employee.

- **Premium** – These are the amounts deducted from your pay for coverage under the Medical Program.
  - Family member premiums are increasing next year. The chart below shows the change in the monthly cost. Crown is pleased to continue offering employee coverage at **no cost** unless you use tobacco products.

	Employee Only	Employee + 1	Employee + 2	Employee + 3
2025	$0	$140	$280	$420
2026	$0	$150	$300	$450

- **Medical Plan Enhancements** – Beginning next year, the following services will be covered subject to the Medical Program's deductible and coinsurance:
  - Certain treatments for Autism and developmental delays
  - Implantable hearing devices

- **New Copay for Urgent Care Visits** – Your cost for services at an in-network urgent care facility is changing from 20% coinsurance after meeting your deductible to a $50 copayment.
  - Urgent care centers are appropriate for non-life-threatening conditions that need immediate attention, such as minor cuts, sprains, infections, or burns.
  - Save money and experience shorter wait times by choosing an urgent care center instead of a hospital emergency room.

- **Increased Flexible Spending Account ("FSA") Limits** – An FSA allows you to set aside pre-tax dollars for qualified expenses.
  - The health FSA limit will increase from $3,200 to $3,300
  - The dependent care FSA limit will increase from $5,000 to $7,500

- **New Support for Diabetics and Pre-Diabetics** – The CVS Caremark Diabetes Management Program will be discontinued after December 31, 2025 and replaced by the Ramp Health provider team. Ramp Health can connect you with a Certified Diabetes Care and Education Specialist (CDCES) who can support your individual needs. For more information, contact Danielle Borden at **215-792-3478** or **dborden@ramphealth.com**.

- **UMR Prior Authorizations** – Prior authorization helps ensure that you receive safe, effective, and appropriate care. UMR is making some changes to the services that require prior authorization in 2026. Similar to today, your provider should confirm with UMR if pre-approval is required.
  - **New Prior Authorization Portal at umr.com** – You can now quickly check the status of your prior authorization requests and see when reviews are complete. You can also look up prior authorization requirements for specific health care services on this new tool.

Crown Cares – Health and Wellness Programs

Your health and wellness are important to Crown. The Crown Plan provides you with many **FREE** resources to support your overall well-being:

- **Hinge Health physical therapy** – Hinge Health offers virtual programs that combine gentle exercise with 1-on-1 support to address joint and muscle pain. The program is personalized based on your needs, goals, and abilities and offers you dedicated support from a qualified health coach and licensed physical therapist. **It's free and convenient, with exercises that can be done in as little as 15 minutes — anytime, anywhere.** Visit **hinge.health/crownholdings** to learn more.

- **On-site health fairs** – Crown hosts an annual health fair at each location that is available to all employees and their spouses. Ramp Health, the independent company who runs these events, keeps your health information 100% confidential. Attend your local health fair for a convenient way to monitor your health and catch small issues before they grow into larger problems.

- **Ramp Health personalized health coaching** – Ramp Health provides personalized guidance from health coaches, registered dieticians and diabetes specialists who can support your goals to lower cholesterol, manage high blood pressure, improve diet and exercise, and much more. **This service is free and available to all employees and spouses anytime – you don't have to wait to attend a health fair event.** To connect with a health coach, contact Danielle Borden at **215-792-3478** or **dborden@ramphealth.com**.

- **Preventive care** – Annual physical exams, routine blood work, and routine screenings, such as mammograms and colonoscopies, are covered 100% with no cost to you when received at an in-network provider.

- **Optum Employee Assistance Program ("EAP")** – Crown's EAP provided by Optum is **free, confidential, and available to all family members**. You and your family have 24/7 access to counseling and resources to help you with concerns such as anxiety and depression, addiction, parenting, financial and legal matters, and much more. Call **866-248-4096** or visit **www.liveandworkwell.com** (company access code "Crown") to access these services.

- **Financial Wellness** – Vanguard, the 401(k) Plan recordkeeper and trustee, offers a variety of free tools to help you take control of your finances. Whether your financial goals include saving more, paying down debt, planning for retirement, or managing student loans, the financial wellness platform at Vanguard can help. Log on at **vanguard.com/retirementplans** today to learn more.

See the **2026 Benefit Guide** for more information about these programs.

Required Open Enrollment Affidavit for Covered Employees

If you or your covered spouse are a tobacco user, you must pay a surcharge to receive coverage under the Crown Plan's Medical Program. Additionally, if your spouse has medical coverage available from his or her own employer, you must pay a working spouse surcharge if the Crown Plan is your spouse's primary source of medical coverage.

Because both of these situations can change, Crown requires all employees covered by the Crown Plan's Medical Program to complete an affidavit during open enrollment. Employees must disclose their tobacco use and answer questions about their spouse's tobacco use and access to other employer medical coverage if their spouse is covered by the Crown Plan's Medical Program.

If you do not complete an affidavit, the tobacco surcharge — and, if your spouse is covered, the tobacco and working spouse surcharges — will be automatically withheld from your pay in 2026. Therefore, it is important to submit your response at **crownopenenrollment.com** by **December 5, 2025**.

You can find more information about these surcharges by viewing the Frequently Asked Questions available at **crownopenenrollment.com**. See your **2026 Benefit Guide** for information about the Tobacco Cessation Program and ways the Crown Plan can support your efforts to quit smoking and other tobacco use at no cost to you.

Changing your Health Coverage and FSA Enrollment

Open enrollment is the time of year when you can cancel or add yourself or an eligible family member to the Crown Plan effective January 1 of the upcoming calendar year. You may only make a change outside of the open enrollment period if you experience a "qualifying event" such as marriage, birth or adoption of a child, divorce, or death. In these cases, an enrollment change must be consistent with the qualifying event and requested within **30 days** of the qualifying event date.

If you wish to enroll in an FSA for 2026, you must complete an enrollment form during open enrollment. FSA enrollment from 2025 does not automatically carry over to 2026. There are two types of FSAs in which you may enroll – the Health Care FSA and the Dependent Care FSA. An FSA allows you to set aside pre-tax dollars to pay for **eligible** health care or dependent care expenses.

If you enroll in an FSA for 2026, you have from January 1, 2026 until March 15, 2027, to incur qualified expenses and until June 15, 2027 to file for reimbursement. **Any amount contributed that is not used during this time must be forfeited per IRS rules.** Therefore, you should carefully estimate your anticipated expenses when determining your contribution under either FSA.

If you have questions or would like an enrollment form, contact your HR representative or the Corporate Insurance Department at 800-884-0227 or **Insurance@crowncork.com**.

You can find more information about the surcharges and Flexible Spending Accounts by reviewing the Frequently Asked Questions ("FAQs") available at crownopenenrollment.com.

2026 Annual Enrollment

November 3 through December 5, 2025

Enroll/Cancel Health Coverage ❖ **Enroll in an FSA** ❖ **Complete Affidavit**