



## Annual Enrollment: What's Changing for 2026

Annual Enrollment (AE) is coming up fast: **October 13 through October 31**. But before you enroll, we want you to understand what's changing with your current RELX benefits.

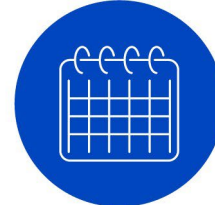
Below is an overview of important changes and considerations for 2026. Keep in mind that:

- Many insurance carriers are investing in specially designed programs to help you [Feel Your Best](#); and
- Changes are continuously made to carrier networks, prescription drug formularies, and of course, how much you pay.

What's New?	Why It Matters?
<b>You must enroll.</b>	If you don't enroll, you and your family (if applicable) will not have medical, dental, or vision coverage through RELX next year. Keep in mind, if you don't elect medical coverage, you won't have prescription drug coverage, either. And you won't be able to contribute to a Health Savings Account (HSA) or Flexible Spending Account (FSA) unless you make an active election.
The cost of coverage has changed.	<p>Because prices can go up or down each year, your current coverage may not be your best deal next year. Carefully review your options and prices to find the right fit for you and your family.</p> <p>Before the enrollment period starts, take advantage of our <a href="#">interactive pricing tool</a> that helps you compare the costs of your health care options. To access the pricing tool, use the access code provided on the email and/or postcard you received prior to Annual Enrollment. During the enrollment period, you'll see the prices of your options on the <a href="#">RELX Benefits Center</a> website.</p>
Insurance carrier provider networks could have changed.	<p>Insurance carrier provider networks can change at any time. Seeing out-of-network providers may cost you substantially more than seeing in-network providers. Always double-check the networks of each insurance carrier you're considering before making a decision.</p> <p>When it's time to enroll, use the Help Me Choose decision support tool within the enrollment flow to see if the providers critical to your care are in the network through the <a href="#">RELX Benefits Center</a> website. You can also access this information by clicking <b>Find Doctors</b> when you're selecting your medical plan. For the best results:</p> <ul style="list-style-type: none"> <li>• Search for your provider by name—not medical practice.</li> <li>• Check only the office location(s) you are willing to visit.</li> <li>• When searching for a facility, use the complete facility name and confirm whether the specialty of the facility is covered in-network.</li> </ul> <p><b>Important!</b> If you have <b>any</b> uncertainty (for instance, covering out-of-area dependents) or you need the network name, you need to call the <a href="#">insurance carrier</a>.</p>

### Medical and Prescription Drug Coverage

<b>A new medical plan option will be available to you: Bronze.</b>	<p>With a new medical coverage level, you'll have more medical and prescription drug options and prices to consider.</p> <p>The <b>Bronze</b> coverage level features a lower cost per paycheck, a higher deductible and out-of-pocket maximum, and access to contribute to an HSA.</p> <p>Find the details about this medical coverage option and all your other <a href="#">medical coverage options</a> on the Make It Yours website.</p>
--	--



## What's New?

The **Gold** plan deductibles, coinsurance and out-of-pocket maximums will increase.

The **Platinum** plan will introduce a small deductible and coinsurance and increase the out-of-pocket maximums.

The lifetime maximum for fertility drugs and treatments will increase.

How your medication is classified (and covered) could have changed.

Geisinger will not be offered.

Other medical benefits **may** have changed.

## Why It Matters?

The Gold plan option will have small increases to its annual deductible and out-of-pocket maximum, copays, and coinsurance.

Find the details about this medical coverage option and all your other [medical coverage options](#) on the Make It Yours website.

The Platinum plan option will have an annual deductible in 2026. There will be an increase to the out-of-pocket maximum and changes to other covered services as well.

Find the details about this medical coverage option and all your other [medical coverage options](#) on the Make It Yours website.

A covered member's lifetime maximum coverage for fertility **drugs** will increase from \$10,000 to \$15,000, and the lifetime maximum coverage for fertility **treatments** will increase from \$25,000 to \$35,000.

Because your medical insurance carrier's pharmacy benefit manager **can** change how it covers prescription drugs at any time (such as changing coverage tiers), it's strongly recommended that you call the [insurance carrier](#) before you enroll to see how your medication will be covered in the new plan year.

Due to low enrollment, Geisinger will not be offered in 2026, but you'll still have several national and regional carriers to choose from.

Beginning October 13, log on to the [RELX Benefits Center](#) website to review your options and use the Help Me Choose tool to get a personalized suggestion based on your preferences, doctors, and any prescriptions you may take.

Medical insurance carriers may offer new or enhanced benefits for 2026. Additional coverage details will be available when you enroll, so be sure to review your options carefully.

## Dental Coverage

You can now **cover eligible dependents to age 26**.

Your dependent child can now be covered on your RELX dental benefits until the end of the month they turn age 26. Learn more in [FAQ #24](#).

**NOTE:** Previously, dependent children were covered through the last day of the month when they turn age 19 but could remain on coverage through the end of the month they turn age 23 if they were a full-time student.

## Vision Coverage

You can now **cover eligible dependents to age 26**.

Your dependent child can now be covered on your RELX vision benefits until the end of the month they turn age 26. Learn more in [FAQ #24](#).

**NOTE:** Previously, dependent children were covered through the last day of the month when they turn 19 but could remain on coverage through the end of the month they turn age 23 if they were a full-time student.

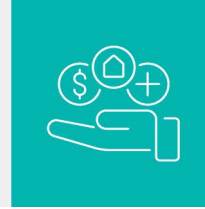
The routine vision exam copay is decreasing under the Silver and Gold plan options.

If you choose the **Silver** coverage level, your routine vision exam copay will decrease from \$20 to \$10.

If you choose the **Gold** coverage level, your routine vision exam copay will decrease from \$10 to covered at 100%.

Benefit allowances will increase under the Silver plan option.

If you choose the **Silver** coverage level, the in-network benefit allowance for frames and the separate in-network benefit allowance for contact lenses will both increase from \$130 to \$150. **Note:** You can only receive a benefit allowance for frames **or** contact lenses, not both.



## What's New?

## Why It Matters?

### Health Savings Account (HSA)

The IRS has updated the HSA annual contribution limits.

If eligible, for 2026, you can contribute up to \$4,400 if you cover just yourself or \$8,750 if you cover yourself and your family. If you're age 55 or older (or will turn age 55 during the plan year), you can also make additional "catch-up" contributions to your HSA up to \$1,000.

### Dependent Care Flexible Spending Account (DCFSA)

The IRS has increased the DCFSA annual contribution limit.

For 2026, you can contribute up to \$7,500 (\$3,750 if married filing separately) on a pre-tax basis to cover expenses like day care and elder care. This is an increase from the current \$5,000 (\$2,500 if married filing separately) limit in 2025.

**Note:** If you are identified as a highly compensated employee in 2026 (you earned at least \$160,000 in 2025), RELX may reduce your goal amount mid-year to ensure the fairness of this benefit to all employees.

### Want more information?

Find the details about all your coverage options on the [Make It Yours website](#).

### New for 2026! Do you need extra help making your enrollment choices?

**Alight Benefits Guidance (ABG) is now available**—Schedule a 30-minute appointment to speak with a licensed Benefits Counselor who can assist you with reviewing your benefit options, addressing your questions, and completing your enrollment. Appointments are available during the Annual Enrollment window. To schedule your appointment, please visit <https://RELX.myannualenrollment.com>. **There are a limited number of spots so schedule your appointment soon!**

For general questions during Annual Enrollment, use the online chat via the [RELX Benefits Center](#) or submit a ticket (click on the **Your Help Requests** link under Quick Actions). You can also call the RELX Benefits Center at **1.877.734.1938** and listen carefully to the prompts. Representatives are available Monday through Friday, from 9 a.m. to 9 p.m. ET.

This overview of 2026 changes serves as a Summary of Material Modifications (SMM), providing information on various RELX benefit plan changes that take effect January 1, 2026. It is intended to provide an overview of changes and information about some of the benefits you may be eligible for through RELX. If there is a discrepancy between the information displayed and the official plan documents, the official plan documents will govern.

The information contained herein is not intended as legal, tax or other professional advice. You should not act upon any such information without first seeking a qualified professional on your specific matter.

Terms and conditions of policies may change. Please consult policy documents to confirm availability of benefits.

All product and company names are trademarks™ or registered® trademarks of their respective owners. Use of them does not imply any affiliation with or endorsement by them.