

INTEGRITY | RESPECT | EXCELLENCE

2027 BENEFITS OPEN ENROLLMENT

November 2 – November 16, 2026



It's in the Air

THE FRONT DOOR TO YOUR LENNOX BENEFITS

Know Where to Go

Enrollment



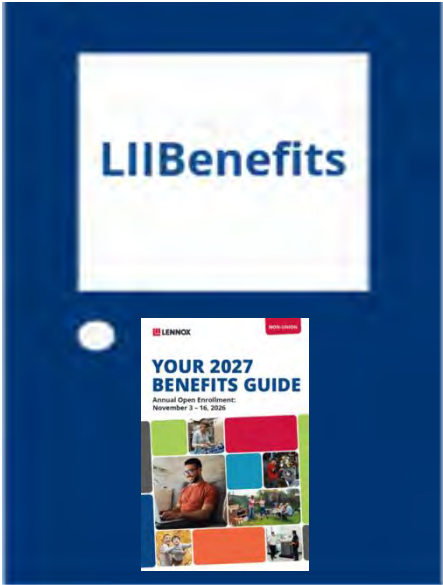
Call (800) 284 – 4549
or
Visit [Lennox.bswift.com](https://lennox.bswift.com)

Choosing a Health Plan



Call
(877) 220 - 2279

Details About Benefits

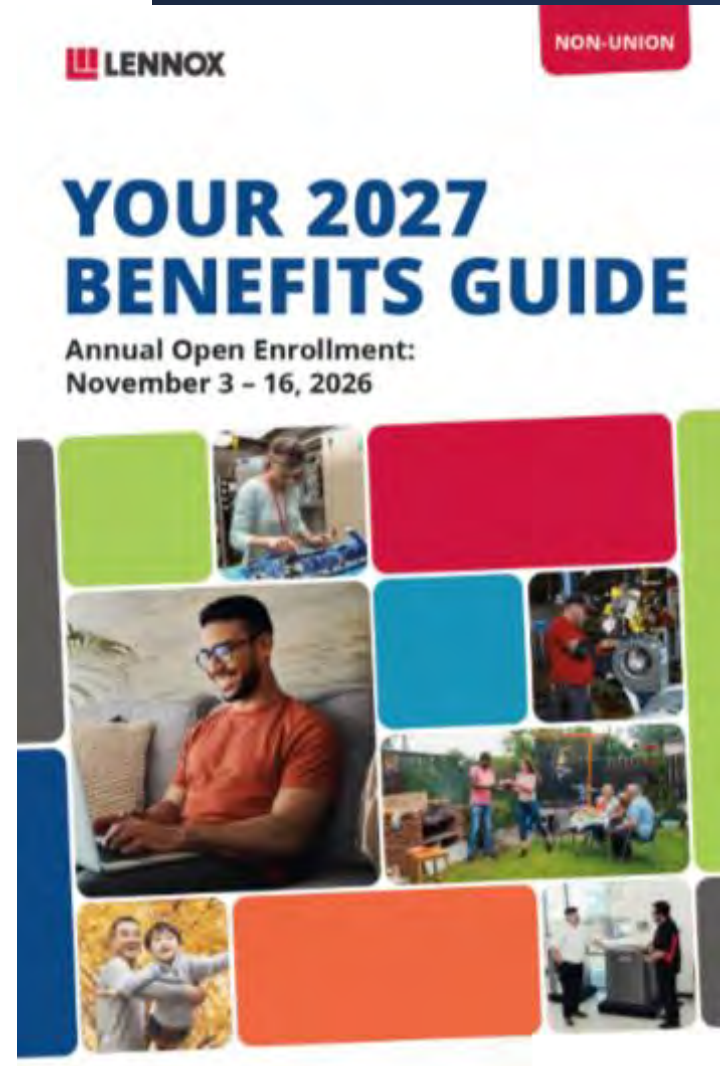


Review Benefits Brochure
or
Visit [LIIBenefits.com](https://liibenefits.com)

OPEN ENROLLMENT...

WELCOME TO OPEN ENROLLMENT 2027!

This is your annual
opportunity to
review and select
your benefits for
the upcoming
year.



HOW TO COMPLETE OPEN ENROLLMENT



Option 1: Enroll Online



Visit Benefit Source
Lennox.bswift.com

Log in with your username and password:

- **Username:** Your Employee ID Number found on your paycheck minus the leading zeros
- **Password:** Last 4 digits of your Social Security Number

Follow the prompts, select your benefits, and click “**Complete Enrollment.**” Be sure to **save your confirmation.**

Option 2: Enroll by Phone



Call Benefit Source
(800) 284-4549
Mon-Fri | 7am-7pm CST

Speak with a representative to complete your enrollment.

Have ready:

- Your Employee ID Number found on your paycheck minus the leading zeros
- Your personal information and any dependent details

WHO CAN YOU COVER?

Eligible Family Members	Dependent Verification
Legal Spouse Includes common law spouses where legal under state law	• Marriage certificate • Federal tax return • State tax return • Common law affidavit
Dependent children (< age 26) • Biological children • Legally adopted children • Children covered under a medical support court order • Stepchildren	• Birth certificate • Adoption certificate • Official hospital record • Document of legal custody/guardianship • Marriage certificate • Birth certificate
Adult child (age 26+) Incapable of self-support due to Official Hospital Record a mental or physical disability	• Medical records

You have 60 days post-enrollment to provide verification documents.

QUALIFYING LIFE EVENT (QLE)



If you experience a **Qualifying Life Event** during the year, such as:

Marriage

Divorce or Legal
Separation

Adoption

Loss of Coverage

Death of a
Covered
Dependent

...you may be eligible to update your coverage before the next Open Enrollment period.

- Request changes within **31 days of the event** in BenefitSource and provide supporting documentation.
- **No changes are allowed outside of Open Enrollment** unless a qualifying life event is reported within the 31-day window.

Experiencing a QLE? Update Coverage in **Benefit Source:** 800-284-4549 or Lennox.bswift.com

UNDERSTANDING BENEFIT SURCHARGES



The surcharges are in addition to the medical premiums.

1 Working Spouse Surcharge

\$100/month if your spouse has access to other medical coverage

- Applies only when spouse is enrolled in your plan
- Answer "**No**" in [BenefitSource](#) to avoid if it does not apply
- Submit affidavit if status changes during the year

2 Tobacco Use Surcharge

\$150/person/month for tobacco users enrolled in Lennox medical plan

- Applies to you and/or covered spouse
- Answer "**No**" in [BenefitSource](#) if it does not apply
- Submit affidavit if status changes during the year

Important! Surcharges apply to those enrolled in the **Lennox medical plan**

WHAT'S NEW IN 2027?

Medical and Dental Plan

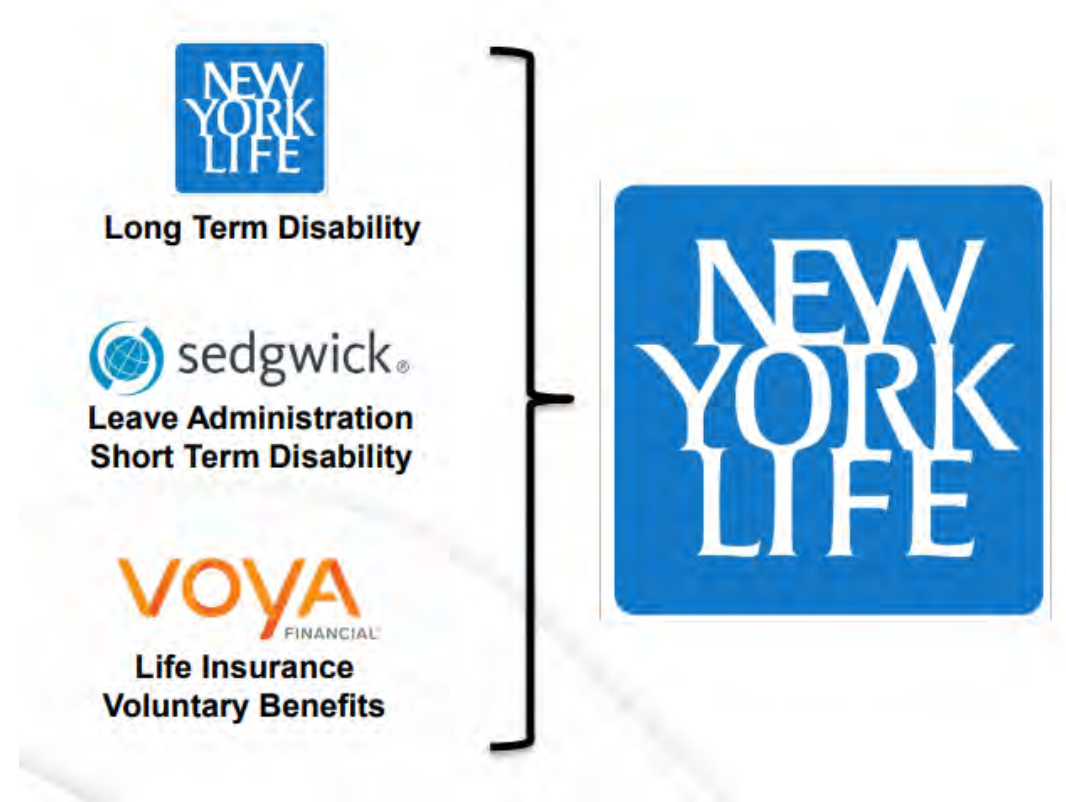
- Increase to medical premiums
- Increase to dental premiums

New Benefits

- Medical Plan Additions
 - Imaging Navigator
 - Substance Abuse Treatment
- Hospital Indemnity

Evidence of Insurability not required

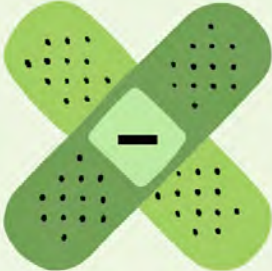
- Supplemental Life
- Long Term Disability



MEDICAL BENEFITS...

MEDICAL INSURANCE PLAN OPTIONS

Which plan is right for you?

2027 Healthcare Plans	
Green Plan	Blue Plan
	
Identical plans, except for deductible, out of pocket maximum, and payroll deductions.	

Enroll in Benefit Source: 800-284-4549 or Lennox.bswift.com

QUANTUM HEALTH: YOUR HEALTHCARE NAVIGATOR

One-stop shop in choosing the right medical plan and options to make the most of your benefits.

**Find in-network
providers**

Compare costs

Resolve billing issue

**Personalized support
programs**

**\$0 copay prescription
drugs**

877-220-2279 • Monday – Friday • 7:30am-9pm CST

Integrity | Respect | Excellence



MEDICAL INSURANCE PLAN DETAILS

PLAN FEATURES*	GREEN PLAN*		BLUE PLAN*	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible				
Individual	\$1,500	\$3,000	\$850	\$1,700
Family	\$4,500	\$9,000	\$2,550	\$5,100
Annual Out-of-Pocket Maximum				
Individual	\$8,375	\$16,750	\$7,825	\$15,650
Family	\$16,750	\$33,500	\$15,650	\$31,300
What You Pay After the Annual Deductible Is Met				
Physician Office Visit	20%	40%	20%	40%
Urgent Care				
Hospital Services				
ER Services	\$300 + 20% (copay waived if admitted within 24 hours)		\$300 + 20% (copay waived if admitted within 24 hours)	

- UnitedHealthcare network of doctors
- Free preventive care
- Free x-rays & lab work
- Unlimited \$0 virtual care visits
- \$300 copay + deductible/coinsurance for ER visits

Quantum Health can assist with electing the best plan for your family

Virtual Medical Care

- Each visit costs \$0
- Can provide treatment for coughs, colds, sinus allergies
- Available 24 / 7



Virtual Primary Care

- Each visit costs \$0
- Meet with a primary care provider who will oversee your everyday health, manage medications, and treat chronic conditions



Virtual Mental Health & Behavioral Care

- Each visit costs \$0
- Speak with a licensed mental health professional or psychiatrist if you are feeling overwhelmed by stress, depression, or anxiety.



Virtual Dermatology

- Each visit costs \$0
- Dermatologists can diagnose, treat, and prescribe medications for:
 - Acne
 - Dermatitis
 - Eczema
 - Psoriasis
 - Rosacea



100% covered when enrolled in medical insurance.

Surgery Support

- 100% covered for eligible non-emergent surgeries, including:
 - Orthopedic
 - Joint and spine
 - Cardiac
 - Gynecological
 - Gastrointestinal
 - Ear, nose, and throat
- Includes travel cost



Virtual Physical Therapy

- 100% covered
- Personalized services to help relieve chronic pain and discomfort in the back, knee, and hip.
- Allows you to complete therapy anywhere, anytime.



Imaging Navigator

- Helps navigate and reduce out-of-pocket costs for medical imaging.
- OneImaging can be used for:
 - MRI
 - CT Scan
 - Ultrasound
 - Mammography
 - X-Ray



Diabetes Management

Virtual Diabetes Management

- Personalized support for managing your diabetes.
- Receive free smart devices to monitor glucose levels including blood glucose meter, test strips, lancets, and a smart scale



Virtual Reverse Type 2 Diabetes

- Personalized support for managing and reversing Type 2 diabetes.
- Unlimited 1-on-1 health coaching sessions
- Personalized nutrition plans
- Free smart devices to track blood sugar and weight



100% covered when enrolled in medical insurance.

Virtual Hypertension Management

- 100% covered
- Lower high blood pressure with a free blood pressure monitor and smart scale
- Personalized 1-on-1 health coach



Virtual Weight Management

- 100% covered
- Focuses on building healthy habits through lessons, food tracking, and setting small goals
- Receive a connected smart scale to track weight, activity, and food.
- Personalized 1-on-1 health coach



Virtual Digestive Care

- 100% covered
- Offers virtual diagnosis, treatment, and prescriptions
- For gastrointestinal symptoms like:
 - Bloating / Gas
 - Constipation
 - Acid Reflux / Heartburn
- For conditions like:
 - Irritable Bowel Syndrome (IBS)
 - Crohn's Disease
 - Gastroesophageal Reflux Disease (GERD)



100% covered when enrolled in medical insurance.

Cancer Support

- Access top quality oncologists at no cost
- Provides guidance, support, and care coordination throughout the treatment journey
- Provides a second opinion
- May provide zero out-of-pocket costs for procedures



Early Cancer Detection

- Early detection blood test for multiple cancers
- For those who are 50+ or ages 40 – 49 who are higher risk



100% covered when enrolled in medical insurance.

Substance Use Treatment

Carrum's Substance Use Treatment for:

- Alcohol
- Opioid
- Cannabis
- Sedatives
- Stimulants
- Hypnotics

Carrum will provide:

- Confidential clinical advise and assessment
- Dedicated clinical care navigator
- Includes inpatient and outpatient treatment
- Includes travel cost



100% covered when enrolled in medical insurance.

PRESCRIPTION DRUG BENEFITS



Prescription management including in-network, local pharmacy filling, home delivery, drug option comparison.



Personalized health management, including **free prescription drugs**, for some chronic conditions:

Save on medications with prescription coverage included in both medical plans.

Diabetes

Coronary
Artery
Disease (CAD)

Congestive
Heart Failure
(CHF)

Asthma

COPD

Enroll in Benefit Source: 800-284-4549 or [Lennox.bswift.com](https://lennox.bswift.com)

DISABILITY LEAVE, LIFE INSURANCE, & ADDITIONAL VOLUNTARY BENEFITS...

DISABILITY LEAVE OF ABSENCE BENEFITS



Long-Term Disability (Optional Coverage)

Helps replace a portion of your income after 26 weeks of illness or injury —
up to \$10,000/month (tax-free).

Evidence of Insurability is not required

Enroll in Benefit Source: 800-284-4549 or Lennox.bswift.com

PROTECT YOURSELF & YOUR FAMILY



Basic Employee Life/AD&D Insurance

- Automatic coverage that supports your family if something unexpected happens.

100% Paid for by Lennox

Supplemental Life/AD&D Insurance

- Add extra protection for yourself and your family.
- Covers from 1x to 5x your salary

Evidence of Insurability is not required

Remember to choose and update your life insurance beneficiary through **BenefitSource!**

Enroll in Benefit Source: 800-284-4549 or Lennox.bswift.com

PROTECT YOURSELF & YOUR FAMILY



Critical Illness Insurance

Receive a **lump-sum payment** if diagnosed with a covered serious illness such as cancer, a heart attack, stroke...

Complete a health screening and claim a \$100 annual wellness benefit.

Accident Insurance

Receive a **cash benefit** for covered injuries to help with medical expenses and everyday costs while you recover.

Hospital Indemnity

Receive a **cash benefit** if you are admitted to a hospital.

Complete a health screening and claim a \$50 annual wellness benefit.

Enroll in Benefit Source: 800-284-4549 or Lennox.bswift.com

FLEXIBLE SPENDING ACCOUNTS (FSA)



Save money by using pre-tax dollars for eligible expenses.

Healthcare FSA

Use for medical, dental, and vision expenses
for **you and your family**

- Contribute up to **\$3,300**
- Funds can be used for the whole family
- The full amount is available January 1

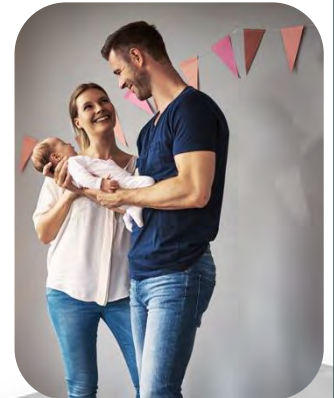


Roll over: Roll over **\$660** at the end of the year.

Dependent Care FSA

Use for child & dependent care,
not for medical expenses

- Contribute **\$250 – \$7,500** on:
 - Daycare centers and providers
 - Nursery school
 - Preschool
 - After-school programs
 - Adult day care/Eldercare
 - Day camps



Use-it-or-lose-it: Unused funds do not roll over.

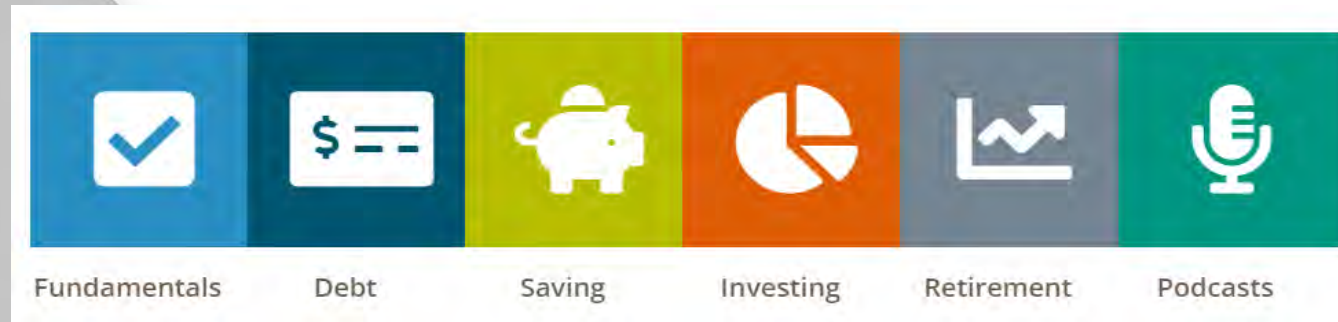
Enroll in Benefit Source: 800-284-4549 or Lennox.bswift.com

LET'S TALK RETIREMENT



Our 401(k) Plan gives you the opportunity to increase your savings for the future while also making contributions to your account.

- You can enroll in or make changes **at any time during the year**
- You can contribute up to 75% of your eligible pay up to the IRS annual limits
- Fidelity provides **free** financial support to Lennox employees
 - **Spanish-speaking** representatives available!
- Fidelity offers **free** 1-on-1 financial guidance at **877-902-007**
- **Free** workshops, articles, videos on Financial Wellness – visit LIIBenefits.com or NetBenefits.com



Enroll with Fidelity: 866-783-5225 or NetBenefits.com

DENTAL & VISION BENEFITS...



Preventive dental care covers **two teeth cleanings per year at 100%!**

PLAN FEATURES*	IN-NETWORK
Annual Deductible	\$50 per person (\$150 family)
Annual Maximum Benefit	\$1,500 per person
Preventive Services	Covered at 100%, no deductible
Basic Services	20% after deductible
Major Services <i>(includes implants)</i>	50% after deductible
Orthodontics <i>(dependent children only)</i>	50% after a \$50 deductible
Orthodontia Lifetime Maximum	\$1,500 per person

Enroll in Benefit Source: 800-284-4549 or [Lennox.bswift.com](https://lennox.bswift.com)

VISION INSURANCE



What You Can Get

- ✓ \$5 routine eye exam
- ✓ Discounts on frames, lenses, and contacts
- ✓ Savings on LASIK and hearing aids
- ✓ \$0 Diabetic Eye Care benefit

LENSCRAFTERS®

OPTICAL™

Ray-Ban

PLAN FEATURES*	IN-NETWORK
	WHAT YOU PAY
Routine Eye Exam <i>Once per calendar year</i>	\$5 copay
Eyeglass Lenses (single vision) <i>Once per calendar year</i>	\$0
Eyeglass Frames <i>Every other calendar year</i>	Amount over \$155
Contact Lenses (instead of glasses) <i>Once per calendar year</i>	Amount over \$150

If you get your routine exam through an **EyeMed PLUS provider**, there is a **\$0 copay!**

Enroll in Benefit Source: 800-284-4549 or Lennox.bswift.com

LET'S ENROLL...

YOUR GO-TO BENEFITS RESOURCES

Where do I enroll?



**Call
(800) 284 – 4549**

or



**Visit
Lennox.bswift.com**

BenefitSource

**Which health plan
should I choose?**



**Call
(877) 220 - 2279**

Quantum Health

**Where can I learn
more about
benefits?**

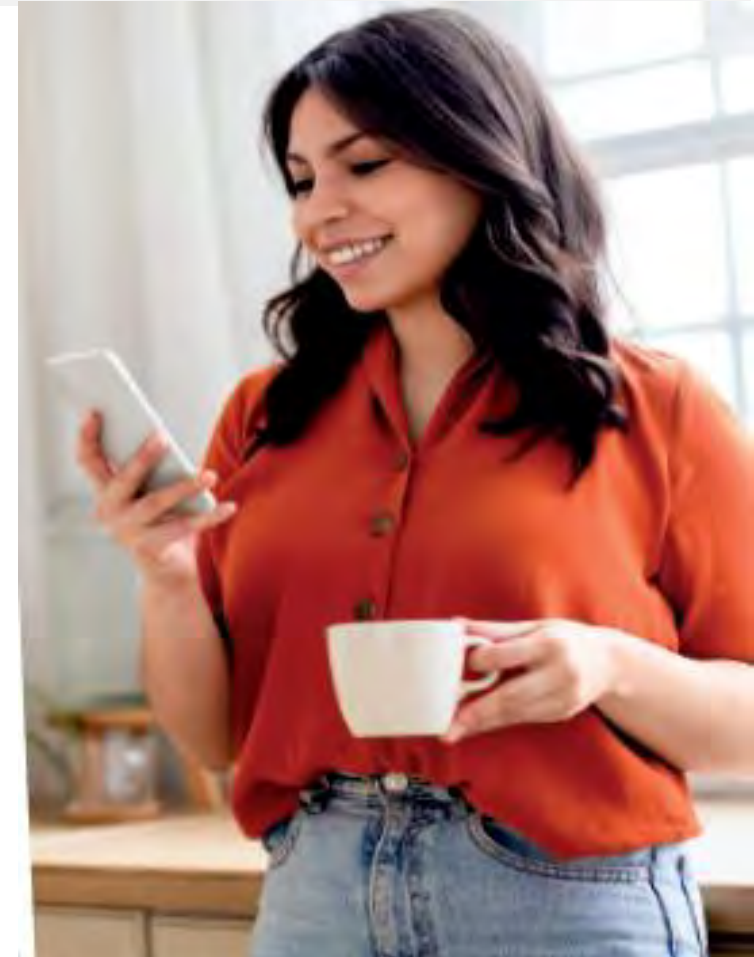


**Review Benefits Guide
or
Visit LIIBenefits.com**

Benefits Resources

FINAL REMINDERS!

- Open Enrollment is **November 2 - 16**
- Enrollment via BenefitSource
 - [Lennox.bswift.com](https://lennox.bswift.com)
 - (800) 284 - 4549
- Passive enrollment – most elections will carry over **EXCEPT**:
 - Tobacco Use Confirmation
 - Working Spouse Certification
 - Flexible Spending Account (FSA) Elections
- Evidence of Insurability is not required for Supplemental Life and Long Term Disability
- No changes allowed outside of Open Enrollment (without a qualifying life event submitted within 31 days of event)
- **No exceptions if Open Enrollment is missed**



QUESTIONS?

Call Quantum Health – Your Healthcare Navigator

One-stop shop in choosing the right medical plan and options to make the most of your benefits.

Monday – Friday, 7:30am- 9pm CST

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