



Open Enrollment for Benefits 2027 is Coming!

October 19, 2026 - November 4, 2026



At Crestwood, we know how important it is to have comprehensive, affordable health benefits. That's why we offer competitive plans that can provide protection, peace of mind and savings.

What's new this year?

Benefit eligible employees will be offered the following enhancements for the 2027 plan year:

► **All Guardian plans (Basic Life/AD&D, Vol Life, Vol LTD & Vol AD&D) are being moved to Prudential.** This offers some cost savings opportunities for Crestwood and its employees (e.g., Company Paid Basic Life/ADD Rate & Employee Paid Vol AD&D Family Rate). All eligible employees will have a new opportunity to elect Vol Basic Life up to \$250K without any evidence of insurability (EOI) requirements.

► *Employees who do not submit any election changes related to their Guardian coverages will not need to submit a new enrollment as all existing plans will move to Prudential.*

All benefits will be effective January 1, 2027 through December 31, 2027 unless you experience a qualifying life event (e.g., marriage, divorce, birth of a new child, etc.) and request a change consistent with our policies.

Your **Business Office staff** are available for support throughout the Open Enrollment process should you have any questions, concerns, or need assistance.

Your Responsibilities During Open Enrollment

It's important to take time to review your current benefits and determine whether they still meet the needs of you and your family, and to evaluate new options.

Please be aware of premium increases for some plans and carefully review your options.

If you take no action, your current elections will carry over into 2027 (unless otherwise noted) regardless of cost change impacts or any desired changes that have not been completely submitted through ADP Workforce Now.

Any existing salary deduction authorizations will apply to future years unless a change is made.

Commuter benefit enrollees are required to re-enroll for the 2027 plan year, otherwise the current elections will be cancelled.

On **Monday, October 19th** you will receive a **Benefits Open Enrollment Email** from Crestwood. Once you receive the email, please take the action steps below:

► **Log into the Crestwood ADP Workforce Now** website at: workforcenow.adp.com and you will see an open enrollment screen.

► **Click on "start this enrollment" and then "enroll now".** Follow the prompts throughout the portal until you have submitted all elections and/or waivers and receive a confirmation page.

► **Open enrollment activity in ADP must be completed no later than November 4th at 8 pm PST.** Please save a copy of your submission and 2027 benefits summary for your records.

Benefits Resource Center - EPIC Help Desk

We encourage you to contact the Benefits Specialists at the **EPIC Benefits Help Desk** who can answer many of the benefit questions you may have, assist with finding a provider, help resolve claim issues and much more!

Call: 877-373-6535

Email: BenefitsHelpDesk@epicbrokers.com