extended STAY AMERICA®

Better Benefits Are Here

2027 Open Enrollment is
Oct. 12 - Nov. 2, 2026





Better Benefits Are Here

For the first time in 12 years, we're introducing new medical plan options built around one goal: making it easier for you to get quality care that fits your life and your budget.

Health care costs, prescriptions, associate needs, and the way people access care have all changed. That's why we're giving you more plan choice and a dedicated care team to help you use your benefits.

We are also upgrading several other benefits, including your Flexible Spending Account (FSA) and virtual care options, to make accessing and managing care simpler.

Review your options and complete enrollment by November 2, 2026. You generally cannot change your elections until the next Open Enrollment period unless you experience a qualifying life event (such as marriage, birth of a child, or loss of other coveage).

You must actively elect medical coverage for 2027.
If you do not elect a medical plan, your current medical coverage will end December 31, 2026. Your other benefits will continue into 2027, except HSA contributions, Health Care FSA elections, and Dependent Care FSA elections, which must be re-elected during Open Enrollment.

New medical plan options

ESA is introducing three medical plan options administered by Meritain Health, with access to the same provider network you use today. That means you can continue to access the doctors and facilities in the Aetna network.

- **Select HRA:** Best if you use care often. Higher cost per paycheck, lower cost when you need care — the lowest deductible and out-of-pocket max of the three plans. ESA also puts money into an HRA you can use toward medical expenses.
- **Core HRA:** Best if you're generally healthy. Lower cost per paycheck, but you'll pay more if you need care — the highest deductible of the three plans. ESA still puts money into an HRA to help offset costs.
- **HSA Advantage:** Best if you want to build savings. Mid-range costs, plus a Fidelity HSA you fund pre-tax — the money is yours to keep, even if you leave ESA. Preventive care is covered before you meet the deductible.

Which option may fit you?

- Prefer to pay more from your paycheck so care costs less when you need it? Consider Select HRA.
- Prefer to keep more in your paycheck and pay more only when you need care? Consider Core HRA.
- Want to build tax-advantaged savings for future health costs? Consider HSA Advantage.

Use the Healthee Plan Comparison Tool at **pct.healthee.co** to compare your options. Enter the preferred email address listed in MyADP to receive an access code.

Medical plan options at-a-glance

	Select HRA		Core HRA		HSA Advantage	
	You Pay In-network	**You Pay** Out-of-network	**You Pay** In-network	**You Pay** Out-of-network	**You Pay** In-network	**You Pay** Out-of-network
Plan features						
Annual deductible Associate Associate + 1 Family	$1,400 $2,800 $4,200	$3,600 $6,500 $10,000	$3,500 $7,000 $10,500	$7,000 $14,000 $21,000	$2,750 $5,500 $5,500	$5,500 $11,000 $11,000
HRA contribution Associate Associate + 1 Family	$300 $700 $1,100	$300 $700 $1,100	$500 $1,000 $1,500	$500 $1,000 $1,500	N/A	N/A
Out-of-pocket maximum Associate Associate + 1 Family	$3,500 $7,000 $9,000	$7,200 $13,000 $20,000	$7,000 $14,000 $21,000	$14,000 $28,000 $28,000	$6,250 $13,500 $13,500	$12,500 $27,000 $27,000
Primary care / specialist	25% after deductible	50% after deductible	$35 / $45 copay	60% after deductible	25% after deductible	60% after deductible
CirrusMD Telehealth	$10 copay		$10 copay		$10 per visit (applies towards deductible)	
Inpatient hospital	25% after deductible		25% after deductible		25% after deductible	
Outpatient hospital						
CVS MinuteClinic	$25 copay		$25 copay			
Urgent care	25% after deductible		$50 copay			
Emergency room	$300 copay + 25% after deductible		$500 copay + 25% after deductible			25% after deductible
Prescription drug coverage						
Retail Pharmacy (30-day supply) Generic Preferred Non-preferred brand	$9 copay 25% 25%	Not covered	$9 copay 25% 25%	Not covered	25% after ded. 25% after ded. 25% after ded.	Not covered
Mail Order Pharmacy (90-day supply) Generic Preferred Non-preferred brand	$27 copay 25% 25%		$27 copay 25% 25%		25% after ded. 25% after ded. 25% after ded.	

A simpler way to navigate your health care

New medical claims administrator

Starting January 1, Meritain Health becomes ESA's medical claims administrator — the doctors and hospitals you see today don't change.

Meet your ESA Care Coordinators

Quantum Health will be your starting point for health care when you enroll in Select HRA, Core HRA or HSA Advantage. Your Care Coordinator can help you find an in-network provider, understand coverage, and review a bill or claim — or just tell you where to go for care.

You must actively elect your FSA contributions during Open Enrollment as your current elections will not carry over to 2027.

Watch for new ID cards

You will receive new ID cards for Quantum Health and Optum Rx in December. Use the new cards when you receive care beginning January 1, 2027.



Find the right specialist

Lantern provides eligible members access to a carefully selected network of top specialists for certain orthopedic, spine, joint replacement, and bariatric procedures. When you use Lantern providers, you get personalized support and potential cost savings.

New virtual care provider

Starting January 1, CirrusMD replaces Teladoc for enhanced virtual care, including dermatology and primary care. Message a board-certified doctor from your phone anytime — no appointment needed. $10 per visit under Select and Core HRA plans. Under the HSA Advantage Plan, the $10 visit charge applies toward your deductible.

CVS MinuteClinic for non-emergency care

CVS MinuteClinic is a convenient option for everyday needs, like minor illnesses, vaccinations, and screenings. You pay $25 under Select HRA and Core HRA, or 25% after the deductible under HSA Advantage.

A smoother way to use your FSA

Your FSA and commuter benefits are moving from Flores to Optum Financial, with a new app to manage both. Three things to know:

- File any 2026 FSA claims with Flores by March 31, 2027 — after that, Flores can't process them.
- Unused Health Care FSA funds (up to the IRS limit) move automatically to Optum Financial by April 30, 2027 — you don't need to do anything.
- Your HSA isn't affected. It stays with Fidelity.

2027 HSA contribution maximums

If you enroll in HSA Advantage for 2027, you may contribute up to $4,500 for individual coverage or $9,000 for family coverage. You must actively elect your HSA contribution amount during Open Enrollment as your current election will not carry over to 2027. Your HSA itself is not affected.

2027 FSA contribution information

The Health Care and Dependent Care FSAs let you pay for eligible expenses with pre-tax dollars. You must actively enroll in an FSA during Open Enrollment as your current election will not carry over to 2027.

Next Steps

1. Compare your options on the ESA Benefits Website. Visit esabenefits.com or scan the QR code.
2. Use Healthee plan comparison tool at pct.healthee.co.
3. Ask any question at benefits@esa.com.
4. Enroll by November 2, 2026 at my.adp.com.

Enroll by November 2

Review your options and make your 2027 benefit elections during Open Enrollment, October 12 through November 2, 2026.

If you do not elect a medical plan, your medical coverage will end December 31, 2026.

Your other benefits will continue into 2027, except HSA contributions, Health Care FSA elections, and Dependent Care FSA elections, which must be re-elected during Open Enrollment.

Go to my.adp.com to enroll.

Learn more about your 2027 benefits

Access the ESA Benefits Website at esabenefits.com. For detailed MyADP enrollment instructions, open the MyADP Training Guide from the Forms and Plan Documents tile under Your Benefits in MyADP.

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2027 Open Enrollment is Oct. 12 - Nov. 2, 2026

This year, we're introducing new medical plan options, which means you must actively elect coverage for 2027. If you don't enroll, you won't have medical coverage next year.

First Name Last Name
Address Line 1
Address Line 2
City, State Zip