

2026 BENEFITS ENROLLMENT

GENERAL QUESTIONS

1. Why are we switching from Anthem to Blue Cross Blue Shield?

This change reflects our commitment to delivering superior employee support, expanding networks and enhancing health support programs while reducing plan complexity.

2. When does the new coverage with Blue Cross Blue Shield start?

January 1st, 2026. You will receive a BCBS medical plan ID card in the mail before the end of this year. Be sure to provide your doctor's office and other health care provider(s) with the new ID card on your first visit in 2026.

3. Do I have to take action this year?

This year, Benefits Enrollment is active, which means you must log in to Workday and either decline coverage or make benefit elections for 2026—even if you want the same coverage. Failing to enroll may result in no coverage or coverage different from what you expect in 2026.

- If you are currently enrolled in the Standard HSA Plan, you will need to enroll in a new medical plan during Open Enrollment to ensure you have coverage in 2026.
- If you participate in a Flexible Spending Account (FSA), please remember that FSA elections do not carry over year to year. You must re-elect your FSA during Open Enrollment to continue coverage in 2026.

4. How do I find out which plans I am currently enrolled in?

If you are not sure which medical plan you are currently enrolled in, please visit Workday, click on Benefits and Pay app, then click on Benefit Elections to review your current plan.

5. What happens to my current coverage if I don't enroll in anything new?

If you are currently enrolled in the Standard HSA medical plan, and you do not enroll in a new medical plan during Annual Enrollment, you will not be enrolled in a medical or HSA plan in 2026. If you participate in a Flexible Spending Account (FSA), and you do not re-elect it for 2026, you will not be able to participate in the FSA in 2026.

6. Will there be changes to the cost of my benefits?

Your deductibles, coinsurance, and per-paycheck contributions for coverage will increase for 2026. See your 2026 Benefits Guide, available at Enroll.VarsityBrands.com/2026 for full details.

7. What if I already met my deductible or out-of-pocket max under Anthem — will that carry over to BCBS?

No, 1/1/26 is the start of a new plan year and deductible and out of pocket expense will start over.

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PLAN OPTIONS + COVERAGE

8. What are the plan options under BCBS?

We're offering four thoughtfully designed medical plans in 2026:

- **Limited Network Plan:** A cost-effective option with a curated network of providers. This plan does not offer out of network coverage, only services which occur at an in network provider are covered. Ideal for those who want lower premiums and are comfortable with a more focused provider list.
- **PPO Plan:** Offers flexibility to see in-network and out-of-network providers with moderate premiums and copays.
- **PPO+ Plan:** Provides enhanced coverage with lower deductibles and copays—great for those who anticipate higher medical usage.
- **HSA Plan:** A high-deductible health plan paired with a Health Savings Account, offering triple tax advantages and employer contributions to help you save for future healthcare expenses.

9. What is staying the same?

- **Trusted Networks:** You'll continue to have access to the same provider networks, ensuring continuity of care.
- **Comprehensive Coverage:** All plans will continue to support your health and wellbeing, including preventive care, chronic condition support, and mental health services.

10. What are the differences between the BCBS plans being offered?

Your deductibles, coinsurance, and per-paycheck contributions for coverage will increase for 2026. See your 2026 Benefits Guide, available at Enroll.VarsityBrands.com/2026 for full details.

PLAN AND FEATURE	WHAT'S CHANGING
Low-Cost HSA Plan	Now known as "HSA Plan"
High-Cost PPO Plan	Now known as "PPO+ Plan"
Employee contributions for coverage	Changing, in each plan. Review the pricing carefully, and make certain you understand how the changes impact you and your family.
HSA Plan: Coinsurance (employee's share of costs after the deductible is met)	Changing from 30% after the deductible to 20% after the deductible
PPO+ Plan: Deductible (employee's costs before the plan begins to pay for care.)	Increasing from \$1,000 to \$1,250 in Employee Only tier and from \$3,000 to \$3,500 in all other tiers

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In addition, these plans are moving to new vendors in 2026:

PLAN	2026 VENDOR
Prescription drug coverage (included in your Varsity Brands-sponsored medical plan)	Prime Therapeutics (Register at MyPrime.com)
Health Savings Account Health Care FSA Limited Purpose Health Care FSA Dependent Care FSA Commuter	HSA Bank
Employee Assistance Program (EAP)	ComPsych, through BCBS.

11. How do I compare Anthem plans to the new BCBS options?

Please refer to the Benefit Guide available at Enroll.VarsityBrands.com/2026.

12. Are there any new benefits or enhancements included with BCBS?

BCBS offers a wider regional select provider network in Georgia, Virginia, Wisconsin, and Missouri, and allows us to retain similar coverage in Florida and the Kansas City region.

In addition to an expanded network, Blue Cross Blue Shield brings enhanced health support programs for cancer care, surgical assistance, dialysis, and a digital weight loss program.

- **Wondr Health** – Digital weight loss program
- **Livongo powered by Teladoc Health** – PreDiabetes, Diabetes, and Hypertension Management
- **Access Hope** – Cancer Care Support and Management

You can view more detailed information in the Benefits Guide or call the Varsity Brands member services line at BCBS: 1-877-269-1185.

13. Is telemedicine still available?

Yes. It is still provided by CareAnywhere powered by Galileo.

PROVIDERS + PRESCRIPTIONS

14. Will I need to find a new doctor?

In most instances you will not need to find a new doctor, but it is best to verify if your doctors are in network using the links provided below. *Please note, before you decide to enroll in the Limited Network plan, it is advisable to check the Limited Network Plan link below to see if your provider is listed.

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15. How do I check if my doctor is in the BCBS network?

Please use the below link for the Limited Network plan, regardless of where you live if you are considering enrolling in this plan. If you are not enrolling in the Limited Network plan, please search by where you live using the links provided below or call the Varsity Brands member services line at BCBS: 1-877-269-1185.

- If you are enrolling in the Limited Network Plan click: [Here](#)
- If you live in Florida click: [Here](#)
- If you live in Georgia click: [Here](#)
- If you live in Virginia click: [Here](#)
- If you live in Wisconsin click: [Here](#)
- If you live in Kansas City, MO click: [Here](#)
- If you live in Missouri, outside of Kansas City click: [Here](#)
- For all other locations click: [Here](#)

16. What if my doctor is not in the BCBS network – what are my options?

Varsity Brands members are eligible for continuity of care benefits for up to 90 days after January 1, 2026 as outlined in question 19. Please note that the time frame varies depending on the type of care you are receiving. Following the approved transition of care period, you can continue to see your Out-of-Network provider, but your claims will be processed at the Out-of-Network level of benefits. Members must apply for Transition of Care benefits by completing the Transition of Care form. Please feel free to contact the Varsity Brands member services line at BCBS: 1-877-269-1185 for additional information.

17. What types of care are eligible for Transition of Care benefits?

Special circumstances or medical conditions which may qualify a member to receive Transition of Care benefits include, but are not limited to:

- Existing pregnancy in the second or third trimester or a high-risk pregnancy.
- Members currently under the care of an oncologist and receiving a course of chemotherapy or radiation therapy.
- Members who have a terminal illness with a prognosis of six months or less to live.
- Members who are confined in a hospital prior to the change in the BCBS provider network.
- Transplant candidates.
- Patients receiving allergy treatment.
- Rehabilitative, sub-acute or skilled nursing facilities admissions.
- Ongoing physical therapy, occupational therapy and speech therapy.

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18. Will my prescriptions still be covered under the new plan?

The Performance Select Biosimilar Drug List will cover many prescriptions that are on your plan today. Prior to January 1, 2026, you can search the Performance Select Biosimilar Drug List at Enroll.VarsityBrands.com/2026 or you can call the Varsity Brands member services line at BCBS: 1-877-269-1185.

For those currently using the Carelon Cost Relief, there is an equivalent program under BCBS called FlexAccess which functions similar to reduce member cost share to \$0 and take advantage of manufacturer assistance dollars.

19. Will there be a change in my Blood Glucose Meter and/or Test Strips?

In 2026, under your new BCBS prescription drug coverage, CONTOUR®NEXT or Abbot brand (FreeStyle and Precision) test strips will be the preferred test strips. Coverage and payment levels for non-preferred brand test strips will be a higher cost to you. BCBS is offering you a choice of CONTOUR®NEXT Blood Glucose Monitoring Systems or Precision Xtra Blood Glucose Meter at no additional charge for a limited time to help you manage your condition.

20. Do I need to transfer my prescriptions to a new pharmacy?

You have several choices for filling your prescriptions, based on what covered medications you are taking.

- **Short-term prescriptions:** these medications are typically prescribed for 30 days or less, to treat an illness or condition (e.g., post-surgery medications, antibiotics, antivirals). For most 30-day supplies, you can visit any pharmacy in the Traditional Select Network. Please note: Walgreens, Walmart, CVS® pharmacies and many regional, local and independent pharmacies are included in this network.
- **Maintenance (long-term) prescriptions:** medications taken daily or often for 90 days or more (e.g., oral contraceptives, antidepressants, asthma meds). You have two options for filling your long-term medicines.
 - You can get up to a 90-day supply at any extended supply retail network pharmacy. Please note: CVS® pharmacies, Walmart and many regional, local and independent pharmacies are included in this network.
 - You also have the option of using Amazon Pharmacy® to have your prescriptions mailed directly to your home.* Amazon Prime members get free 2-day shipping on most orders and 5-day shipping is free without Amazon Prime. Drug discount card pricing is built into your shopping experience, so you pay the lowest available price. To start using the pharmacy service after 1/1/2026, create an account at amazon.com/myw or call (855) 206-0459. Your doctor can send new prescriptions electronically to AMAZON PHARMACY HOME DELIVERY.

If you have questions please reach out to the Varsity Brands member services line at BCBS: 1-877-269-1185.

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21. Where can I see the BCBS drug formulary list?

Prior to January 1, 2026, you can view the Performance Select Biosimilar Drug List at [Enroll.VarsityBrands.com/2026](https://VarsityBrands.com/2026) or reach out to the Varsity Brands member services line at BCBS: 1-877-269-1185. After January 1, 2026, you can view your specific prescription drug plan benefit information by registering or logging in to your Blue Access for MembersSM account from bcbstx.com.

BENEFITS ENROLLMENT PROCESS

22. How do I enroll in benefits for 2026?

Visit Workday and click on your Open Enrollment event. Be sure to submit your elections by October 17th at 11:59pm and save/print a Confirmation Statement for a copy of your 2026 elections. Only elections that have been changed will have an effective date of 1/1/26.

23. Can I make changes after I submit my enrollment?

Yes, in Workday, visit the Benefits and Pay app and click on the Edit button to change your elections. The deadline to make changes in Workday is October 17th at 11:59pm. After that time, you will not be able to make changes to your elections.

24. Do I have to make elections for 2026 if I am newly hired?

If you are hired on or after October 1st, you will have to make your New Hire elections before you can make your Open Enrollment elections. Once you have submitted your New Hire elections for 2025, you will be able to make changes to your Open Enrollment elections for 2026.

25. Do I have to make elections for 2026 if I experience a Life Event such as a Marriage, Divorce, Birth of child, or you or a dependent loss or gained coverage in 2025?

If you have a Life Event on or after October 1st, you will have to make your Life Event elections before you can make your Open Enrollment elections. Once you have submitted your Life Event elections for 2025, you will be able to make changes to your Open Enrollment elections for 2026.

26. What if I have trouble logging into the system or don't have a computer?

Contact the Varsity Brands Service Desk at 877-711-2920 for access to Workday. If you do not have a computer, download the Workday app on your phone.

27. Who can I contact if I have questions or need help enrolling?

Contact the Enrollment Support Center at 866-984-6116 or schedule an appointment at <https://varsitybrands.simplybook.me/>. English and Spanish-speaking Benefit Counselors are available by phone 8:30 a.m. – 5:00 p.m. CST Monday, Wednesday, and Friday, and 8:30 a.m. – 8:00 p.m. CST Tuesday and Thursday to assist with your Annual Enrollment needs.

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DEPENDENTS + COVERAGE VERIFICATION

28. Can I add or remove dependents this year?

Yes, during Open Enrollment, you can make changes to your benefits without experiencing a qualified life event.

29. What documents do I need to add a spouse or child to my coverage?

During Open Enrollment, you do not need to provide documents, but if we find that your dependents are not eligible to be covered under our plan, we will remove them.

30. If my spouse has coverage through their employer, can I still add them?

Yes, but you should consider the additional cost and the administrative burden of coordination of benefits.

TIMING + DEADLINES

31. What are the dates for Open Enrollment?

Open Enrollment starts at 6 a.m. CST October 1 and ends at 11:59 p.m. CST October 17.

32. What happens if I miss the enrollment deadline?

You will not be able to make changes to your benefits until you experience a qualified life event. You may also not have the benefits you need for 2026.

33. When will I get my new BCBS ID card?

You will receive a BCBS medical plan ID card in the mail before the end of this year. Be sure to provide your doctor's office and other health care provider(s) with the new ID card on your first visit in 2026.

TRANSITION SUPPORT + RESOURCES

34. Will there be help available to guide me through this change?

- Contact the Benefits Enrollment Support Center at 866-984-6116 or schedule an appointment at <https://varsitybrands.simplybook.me/>. English and Spanish-speaking Benefit Counselors are available by phone 8:30 a.m. – 5:00 p.m. CST Monday, Wednesday, and Friday, and 8:30 a.m. – 8:00 p.m. CST Tuesday and Thursday to assist with your Open Enrollment needs.
- We will also have an Open Enrollment Road Show at select locations.
- You can also reach out the Varsity Brands member services line at BCBS: 1-877-269-1185 7:00 a.m. – 6:00 p.m. CST, Monday through Friday.

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35. Are we offering any webinars, in-person sessions, or printed materials to explain the changes?

Yes, we will conduct a live webinar on Tuesday, September 30 at noon CT that will go over the changes and answer questions. It will be recorded and published on Varsity Central in the Benefits Showcase. We will also have an Annual Enrollment Road Show at select locations. Lastly, we will have flyers, newsletters, mailers, emails, and notifications from Varsity Central and Workday.

36. Where can I find more details about BCBS and other 2025 benefits?

Please visit Enroll.VarsityBrands.com/2026 for full details.