



Powering Business Worldwide

2026 Annual Enrollment

October 28–November 11



Powering you to
live well.



Know What's new

Annual Enrollment is your once-a-year opportunity to choose what fits — not only your budget, but your life. So choose well. Here's what you need to know.



What's changing

Vision plan enhancements

Good news — your vision plan is getting an upgrade! Starting in 2026, your allowance for frames and contacts is increasing from \$120 to \$180, and your premiums are staying the same.

Dependent Care FSA

Starting in 2026, you'll be able to contribute \$7,500 per year to your Dependent Care Flexible Spending Account (DCFSA) — up from \$5,000.

The MyChoice medical plan is easy to use

Powered by Surest

With **MyChoice**, you'll pay only a copay and no deductible for every service and prescription. Using the Surest app, you can find the most efficient provider/service and see what you're going to pay before you go. Choosing the most efficient provider often leads you to the lowest costs.

And don't forget — there are no more activations or additional paycheck deductions. To learn more, visit surest.care/eaton.

New support programs

With **Vida Health**, you now have access to a comprehensive weight management program. Whether you're focused on weight loss, nutrition, managing a chronic condition (like high blood pressure or obesity) or overall well-being — your Vida coach will personalize a plan for you and guide you every step of the way.

Level2 Diabetes Management offers those living with type 2 diabetes a comprehensive approach to better health, beginning with a no-cost continuous glucose monitor.

Carrum Health Surgical Center of Excellence for Enhanced and Basic Plans connects you with the highest quality health care experience. Carrum works with the top doctors in the country for surgical care — those who have better outcomes and higher patient satisfaction levels — and most, if not all, costs are covered after the deductible.

Color Health provides free at-home cancer screening kits, easy access to in-person services such as mammograms and colonoscopies, private genetic testing and support from a team of cancer experts.

How the plans work



Tax-advantaged accounts

Eaton offers several tax-advantaged accounts to help you save money, tax-free. You can use the accounts to pay for eligible expenses like copays, coinsurance, prescription drug costs, dental and vision care. You can even use one of the accounts to reimburse yourself for daycare expenses so you and your spouse/domestic partner can work worry-free.

Participation in some of the accounts is based on the medical plan you choose and who you cover.

	If you enroll in the Enhanced/Basic HDHP	If you enroll in MyChoice
Health care accounts	You are eligible for a: • Health Savings Account (HSA)¹: Eaton will contribute \$500 or \$1,000 to your HSA, based on who you cover. You can also contribute your own money pretax. The limits for 2026 are \$4,400 (for single coverage) and \$8,750 (if you cover at least one dependent), inclusive of the Eaton contribution. The money in the HSA is yours to keep forever. • Limited Purpose Flexible Spending Account (LPFSA): You can use the LPFSA to pay for qualified medical and dental expenses. You can contribute up to \$3,300 in 2026.	You can contribute to a Health Care Flexible Spending Account (FSA) . Any money left in your account at year-end will roll over up to the IRS limit; all other funds will be forfeited.
Dependent care FSA	You don't have to be enrolled in a medical plan to contribute to the Dependent Care Flexible Spending Account (DCFSA). You can contribute up to \$7,500 in 2026.	

¹ Under certain circumstances, some employees in the Enhanced or Basic HDHPs may not be eligible for an HSA. In this case, you can participate in a Health Reimbursement Account (HRA). If you have questions about your eligibility, please contact Fidelity.



Scan the QR code to learn more about the different types of tax-advantaged accounts available to you.

Medical plans

Eaton offers three comprehensive medical plans — Enhanced, Basic and MyChoice. All use the UnitedHealthcare network, cover in-network preventive care at 100%, and include prescription drug coverage through OptumRx. The differences come down to how and when you pay for care, monthly premiums, deductibles and whether the plan includes a Health Savings Account (HSA).

	Enhanced	Basic	MyChoice
In-network preventive care	Covered at 100% with no deductible		Covered at 100% with no copay
Other care	With the Enhanced and Basic HDHPs (high deductible health plans), you pay the full cost of covered services until you meet the deductible. You can use Eaton money in your HSA/HRA or your own money. After you meet the deductible, Eaton will pay 80%, and you will pay 20% — as long as you stay in-network.		With the Surest medical plan, you will pay only a copay and no deductible for services, with no additional contributions required. Use the Surest app to find the most efficient provider/service and see what you're going to pay before you get care.
If you reach your out-of-pocket maximum	Eaton pays 100% of your eligible in-network costs, including medical and prescription expenses, for the rest of the year.		

Get your ducks in a row!

(and get rewarded for taking care of your health)



How Healthy Incentives work

Earn up to **\$1,800** per year off your 2026 medical premiums! Just take the survey, get screened and confirm you're tobacco-free by the deadline.



Know your numbers

- Visit Rally Engage to take the health survey and sign up for a biometric screening (or send over results from your doctor).
- **New!** Eaton's on-site biometric screenings now use a less invasive finger stick for faster results!

Be tobacco free

- Log in to Rally Engage and confirm you've been tobacco-free for at least four months.
- Not there yet? You can still earn the credit if you complete the Quit Tobacco program by the deadline. Keep in mind: It takes six weeks.

Rinse and repeat

- If you have a spouse/domestic partner enrolled in an Eaton medical plan and they complete steps 1 and 2 — you can double your rewards for a total of \$1,800!

How to get started

- 1 Visit eaton.rallyengage.com.
- 2 Click the **Explore** tab.
- 3 Check out the **Rewardable Activities**.
- 4 Complete your health survey, biometric screening and Be Tobacco Free certification.

First time?

Register and create your HealthSafe ID (you'll need your Eaton employer ID, Health Plan Member ID or Social Security number). Your spouse/domestic partner must also register separately.

Questions? Call **877-370-1130**.

New to Eaton?

If you or your spouse/domestic partner enrolled in an Eaton medical plan for the first time on or after August 1, 2025, don't worry! You'll automatically receive credits for 2026.

Don't be surprised by your premiums!

If you haven't earned the Healthy Incentives credits, your 2026 medical plan premiums will be higher. Scan the QR code to see what the full rates are.



To earn Healthy Incentives for the full year, you must complete the steps above by **November 11, 2025**. You can receive partial credits if you complete the steps by December 31, 2025 (you'll begin receiving credits March 1, 2026).

Pharmacy

When you enroll in an Eaton medical plan, you 'll automatically receive prescription drug coverage through OptumRx. Your pharmacy benefits are determined by which medical plan you choose and the type of medication you need.

Enhanced and Basic medical plans

Drug category	How the benefit works
- Generic - Formulary brand - Non-formulary brand	Like medical, until you reach the deductible, you pay 100%, then the 20% coinsurance applies. Once you meet the annual out-of-pocket maximum, the plan pays 100%. The maximum payment for a prescription is \$500 after the deductible.
Generic preventive	You pay 0%.
- Preferred brand preventive drugs - Non-preferred brand preventive drugs	The deductible will be waived and only the 20% coinsurance applies. Once you meet the annual out-of-pocket maximum, the plan pays 100%. The maximum payment for a prescription is \$500 after the deductible.

MyChoice plan

	30-day supply	90-day supply	Specialty
Tier 1: Generic	\$20	\$50	\$440
Tier 2: Preferred brand	\$150	\$375	\$480
Tier 3: Non-preferred brand	\$250	\$625	\$530

Preventive medications

Eaton covers certain medications — including those for diabetes, high blood pressure and heart disease — to help you stay healthy and manage ongoing conditions. Learn more at youreatonbenefits.com/pharmacy.

Simple steps, serious savings

Get notified when you have savings opportunities on your medications! Sign up for Proactive Savings Alerts at optumrx.com. Once registered, you can:

- Search medications
- Compare drug costs

- Choose pharmacies
- Explore home delivery options

Medical plan options

For in-network care; out-of-network care will cost twice as much as in-network care.

	Enhanced		MyChoice		Basic	
Deductible	\$1,800 employee only	\$3,600 employee + other(s)	None		\$3,000 employee only	\$6,000 employee + other(s)
Eaton HSA/HRA contribution	\$500 employee only	\$1,000 employee + other(s)	None		\$500 employee only	\$1,000 employee + other(s)
Coinsurance	You pay 20%		None; you pay copays based on services provided		You pay 20%	
Annual out-of-pocket maximum	\$4,500 employee only	\$7,650 for individual \$9,000 for family	\$5,500 employee only	\$5,500 for individual \$11,000 for family	\$5,700 employee only	\$7,650 for individual \$11,400 for family
Preventive care	You pay \$0 (covered at 100% with no deductible)		You pay \$0		You pay \$0 (covered at 100% with no deductible)	

Your biweekly contributions for 2026 are shown below, assuming you (and your spouse/domestic partner, if covered by the plan) earn both Healthy Incentives credits:^{1,2}

Coverage Level	Base pay — under \$75,000			Base pay — \$75,000 to \$149,999			Base pay — \$150,000 or more		
	Enhanced	MyChoice	Basic	Enhanced	MyChoice	Basic	Enhanced	MyChoice	Basic
Employee only	\$36.92	\$28.15	\$19.38	\$46.15	\$36.00	\$29.08	\$56.77	\$45.23	\$39.23
Employee + spouse/domestic partner	\$126.00	\$110.31	\$88.15	\$149.54	\$130.62	\$111.69	\$174.00	\$152.31	\$136.62
Employee + child(ren)	\$72.92	\$52.62	\$40.62	\$89.08	\$66.92	\$56.77	\$102.00	\$79.85	\$69.69
Employee + family	\$163.85	\$135.23	\$111.69	\$192.00	\$161.54	\$139.85	\$225.23	\$188.77	\$173.08

¹ If you are paid weekly and want to know the rates, divide the contributions listed in the table by two.
² To see the biweekly contributions if you do not earn both Healthy Incentives credits, please visit youreatonbenefits.com/annualenrollment.



Have a question?
For questions about the Enhanced, Basic or pharmacy plans, call a Health Advisor at **844-391-1889**.
For questions about the MyChoice plan, call Surest at **866-683-6440**.

Dental and vision plan coverage

Biweekly premiums ¹	Delta Dental	EyeMed
Employee only	\$6.83	\$3.08
Employee + spouse/domestic partner	\$13.65	\$6.16
Employee + children	\$15.02	\$5.85
Employee + family	\$21.84	\$8.46

¹ If you are paid weekly and want to know the rates, divide the contributions listed in the table by two.

Coverage	Delta Dental
Deductible	
PPO network	Single: \$50
Premier network/Out-of-network	Single: \$100 Family: \$100 Family: \$200
Preventive care (e.g., exam or cleaning)	100%
Basic services (e.g., fillings, periodontal)	20%
Oral surgery	50%
Crowns/bridgework/dentures (including repairs)	50%
Orthodontics (children only)	50%
Orthodontia lifetime maximum (per child)	\$1,500
Annual benefit maximum (per member)	\$1,500
Coverage	EyeMed
Eyeglass examination — one per year (includes contact lens examination, if desired)	\$10 copay
Eyewear	
Frames	100% up to \$180
Lenses	100% after \$10 copay
Contact lenses (in lieu of eyeglasses)	100% up to \$180

More Great benefits to choose from

Enroll in these optional benefits during Annual Enrollment, October 28–November 11.

Purchased Vacation Program¹

Upgrade your time off! You may be eligible to purchase an extra week of vacation beyond your standard allotment. You must elect this benefit during Annual Enrollment — last year's election will not carry over.

Accident Insurance¹

Prepare for the unexpected. With Accident Insurance, you'll receive a lump-sum payment if you experience a covered accident. You can use the benefit however you need — whether it's for medical bills, household expenses or time away from work.

Life Insurance

Get peace of mind. Eaton provides basic life insurance coverage equal to 1× your pay, but you can also purchase coverage up to a total coverage of 8× your pay, as well as life insurance coverage for dependents.

Hospital Indemnity Insurance¹

Ease financial stress. Hospital Indemnity Insurance can help cover your out-of-pocket expenses if you're hospitalized. If you want this protection, be sure to enroll in this coverage during Annual Enrollment.

Short and Long-Term Disability¹

Stay protected. Eaton provides Short-Term Disability and basic Long-Term Disability at no cost to you. You can elect more coverage during Annual Enrollment to protect a larger percentage of your pay.

Critical Illness Insurance¹

Be ready for anything. With Critical Illness Insurance, you'll receive a lump-sum payment if you or a family member experiences certain covered medical conditions. The benefit can help with treatment costs, everyday bills or other unexpected expenses.

¹ If you are represented by a recognized collective bargaining agent, you are eligible for these programs only if stated in the collective bargaining agreement.

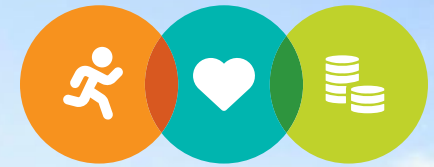


Want to learn more about these benefits? Visit youreatonbenefits.com for details.

Four steps

to a stress-free enrollment

This is your annual opportunity to review and update your benefits.



1

Explore what's new for 2026.



Scan the QR code with your mobile phone camera or visit youreatonbenefits.com/annualenrollment on any device.

2

Think about your family's needs.

With three medical plan options to choose from, it's important to think about your family's health care needs.

Don't forget about additional benefits including dental, vision, HSA, life insurance and more.

3

Review your options.

Use the Health Plan Choice Tool to help you decide which medical plan is right for you — youreatonbenefits.com/health/medical.

4

Discover and enroll.

Find the information you need to know about your 2026 benefits all in one place: youreatonbenefits.com. Click the "NetBenefits" link in the top right corner when you're ready to make your 2026 elections on netbenefits.com/eaton.





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Healthy Incentives help you save!

Don't forget to complete your Healthy Incentives to earn up to \$1,800 per year in credits toward your medical plan contributions.

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