



BENEFITING YOU



**American Senior
Communities®**

Where caring people make the difference.

– Open Enrollment Period for 2026 Insurance Benefits– October 20, 2025 – November 14, 2025

Your responsibilities during Open Enrollment

Important Actions Needed:

- **Medical Plan design is changing for the 2026 Plan year. If you are currently enrolled in an ASC Medical Plan, you must participate in Open Enrollment to enroll in one of the new medical plans.**
 - **If you are currently enrolled in the Standard Plan and you do not choose a new plan, you will be enrolled in the Traditional Plan. If you are currently enrolled in the Pay Saver Plan and you do not choose a new plan, you will be enrolled in the Blended Plan. You will not be able to change these enrollments once the Open Enrollment period ends.**
 - **Please review both medical plans before choosing a new plan. Scan the QR codes on the back of this flyer for more information relating to the new medical plans.**
- **2025 Flexible Spending Accounts (FSAs) will terminate on 12/31/2025. If you would like to enroll or re-enroll in a Flexible Spending Account for 2026, you must participate in Open Enrollment. This rule is for both Medical FSAs and Dependent FSAs.**

Important information about Voluntary Benefits:

- **Aflac products, Critical Illness Insurance and Accident Insurance, will be administered by Lincoln Financial Group in 2026. If you are enrolled in one of these products and you do not choose to opt out of these products, you will be enrolled in the Lincoln products.**
- **Lincoln Financial Group products, Short Term Disability Insurance and Voluntary Life Insurance, will stay with Lincoln Financial Group. If you do nothing, your current selection in these plans will roll over to 2026.**

All eligible employees can participate in Open Enrollment and are encouraged to review all benefits offered.

Two Ways to Enroll:

1. Enroll online: ascom.thebeaconselect.com. available 24/7, October 20 - November 14, 2025.
2. Enrollment Call Center at 855.288.1607. Call Center is open Monday-Friday 9:00am-8:00pm EST

Additional Resources:

- Open Enrollment materials are available on the ASC Employee Benefits Portal. Access the portal from any device. From your browser, ascom.mybenefitsinfo.com or simply scan the QR code on the back of this flyer.

Garner Health

The Garner Health Benefit is available to employees and their dependents enrolled in one of the ASC medical plans. Garner is a free benefit that can help cover out-of-pocket expenses when you see a Garner Top Provider. Learn more by visiting the ASC Employee Benefits Portal.

For more information about Open Enrollment, please scan the QR code on the back of this flyer to access the 2026 Open Enrollment Guide. If you would like a printed copy of the Open Enrollment Guide, you can ask your Payroll Coordinator to print a copy for you. This Guide is also posted on the ASC Employee Benefits Portal. The Summary of Benefits and Coverage (SBC) for the Medical Plans, TrueRx Pharmacy, Garner Health and the 2026 Annual Notices are posted on the Employee Benefits Portal, are included in the Open Enrollment Guide and can be printed by your Payroll Coordinator if needed. You can also reach out to ascbenefitsadministrators@asccare.com.

2026 Medical, Dental and Vision Employee Benefit Plan Premiums

Traditional Medical Plan

| Election | Employee Per Pay Premium |
|-------------------------------|--------------------------|
| Employee only | \$84.36 |
| Employee + spouse | \$439.00 |
| Employee + 1 or 2 children | \$309.00 |
| Employee + 3 or more children | \$452.00 |
| Family | \$566.24 |

Blended Medical Plan

| Election | Employee Per Pay Premium |
|-------------------------------|--------------------------|
| Employee only | \$23.10 |
| Employee + spouse | \$312.82 |
| Employee + 1 or 2 children | \$227.22 |
| Employee + 3 or more children | \$338.00 |
| Family | \$415.80 |

Dental Plan, Delta Dental

| Election | Employee Per Pay Premium |
|-----------------------|--------------------------|
| Employee only | \$6.32 |
| Employee + spouse | \$14.23 |
| Employee + child(ren) | \$16.98 |
| Family | \$34.80 |

Vision Plan, VSP through Delta Dental

| Election | Employee Per Pay Premium |
|-----------------------|--------------------------|
| Employee only | \$1.52 |
| Employee + spouse | \$7.93 |
| Employee + child(ren) | \$6.06 |
| Family | \$13.49 |



Access the ASC
Employee Benefits Portal



Access the 2026
Open Enrollment Guide