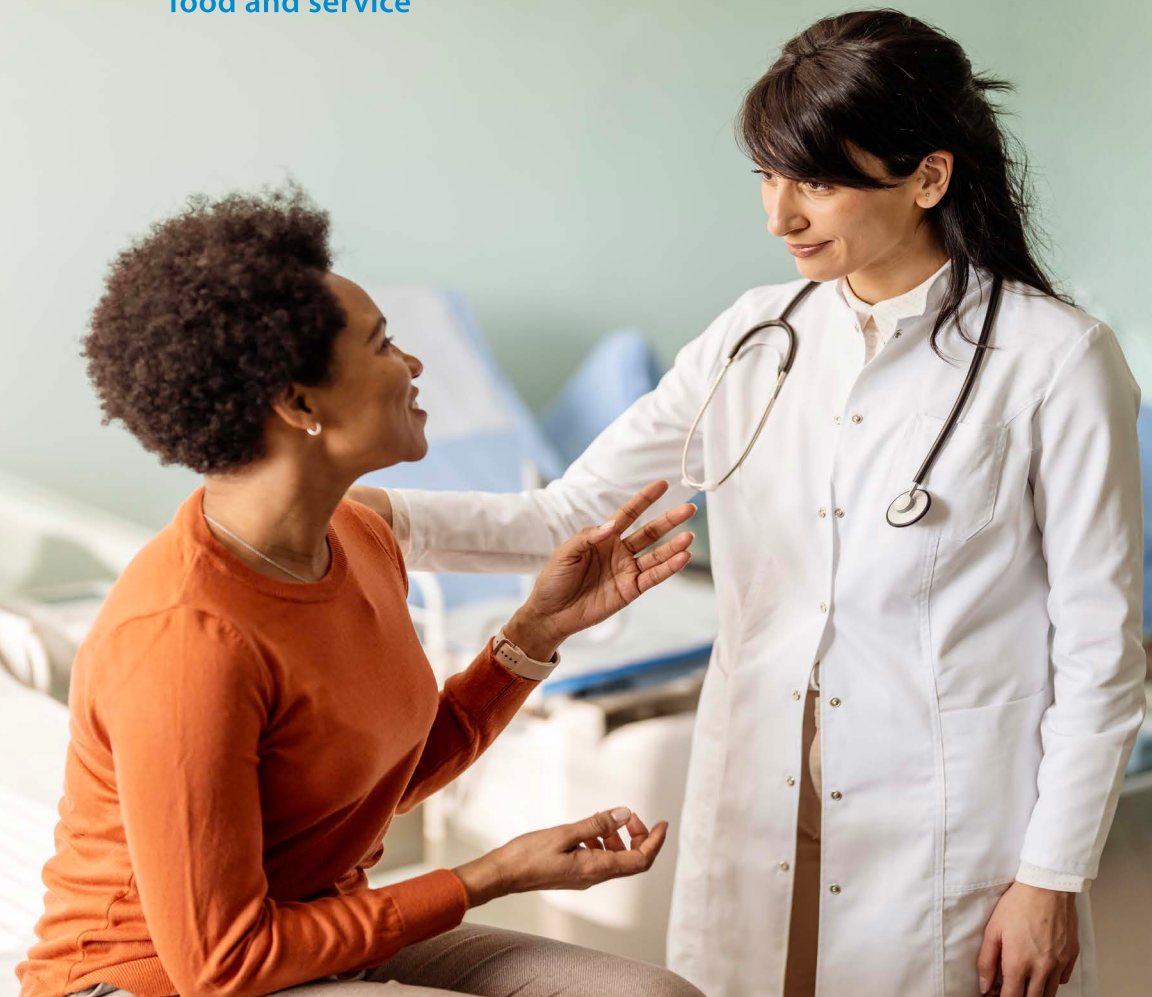




2026 Annual Benefits Enrollment

October 27–November 14, 2025



Learn about vendor changes for 2026 and enroll by November 14. For more details, scan this QR code or visit the *What's Changing* page on SyscoBenefits.com.

The information in this communication is intended to summarize your Sysco-sponsored benefits. Not all plan provisions, limitations, or exclusions are described in this publication. In case of a conflict between the information provided in this summary and the actual plan documents and insurance contracts, the plan documents and insurance contracts will govern. The plan sponsor has the right to change or terminate benefits at any time. The benefits described on SyscoBenefits.com do not apply to colleagues eligible for benefits under a non-Sysco-sponsored benefit plan, such as alternative benefits options specified under a collective bargaining agreement.

What's Changing for 2026

In 2026, you will have access to our medical, pharmacy, dental, and vision plans, spending account options, and company-provided benefits like Basic Life and AD&D coverage. And just like today, when you enroll in a Sysco-sponsored national medical plan, you'll have access to specialty programs to help you manage your health and stay well, most at no cost to you.

There are **NO changes** to your deductibles, copays, or coinsurance for 2026. You will have access to the same coverage you do today.

2026 Rates

In 2026, medical rates will increase by 8-11% per month due to rising healthcare costs and increases in claims. Your actual costs will vary based on the medical plan you elect and your rate tier.

Vision rates will increase slightly by 1.2%.

Dental rates are NOT changing for 2026. Most programs you pay premiums for will not see rate increases either.

Company HSA Contributions

Beginning in 2026, if you enroll in the HSA, a minimum contribution of at least \$50 (individual) or \$100 (family) must be made during Annual Benefits Enrollment to receive the Sysco contribution of \$250 (individual) or \$500 (family), or you will not receive the Sysco contribution.

2026 HSA and FSA Limits

	2026 Contribution Limit
HSA*	Individual: \$4,400 Family: \$8,750
Health Care FSA	\$120 to \$3,300
Dependent Care FSA**	\$120 to \$7,500

**If you are age 55 or older, you can contribute an additional \$1,000*

***\$120 to \$3,750 if you are married and file separate tax returns*



Vendor Changes for 2026

As a market best practice, Sysco regularly reviews our vendors to ensure we are providing you and your family with the most strategic and cost-effective providers. We are excited to share that we will have the following new vendor partners beginning January 1, 2026:

Plan	2026 Vendor
Medical	BlueCross BlueShield
Pharmacy	Capital Rx
Dental	Delta Dental
Healthcare Advocacy	BlueCross BlueShield
Telehealth / Virtual Behavioral Health	MDLive
EAP	SupportLinc
Spending Accounts (HSA, FSA, LPFSA, DCFSA)	HealthEquity®

Transition of Care

If you're pregnant, in treatment for a serious illness, managing a complex condition, or have a scheduled surgery, you may request a Transition of Care exception to allow you to stay with your current care team for a short period of time if they are not in the BCBS network. Complete the request form on [SyscoBenefits.com](https://www.SyscoBenefits.com). Some dental procedures may also qualify.

Existing pre-authorizations with Aetna and CVS may carry over to BCBS and Capital Rx in 2026. Some exclusions may apply.

Review Your 2026 Benefits

To review all of your benefits for 2026, check out the 2026 Benefits Guide. Scan this QR code or go to the home page of [SyscoBenefits.com](https://www.SyscoBenefits.com).





Is Your Provider in the BCBS Network?

Before January, scan the QR code to access the BCBS Provider Finder® or go to bcbstx.com/sysco. Take time now to find new providers for 2026.



Spending Accounts Transitions

Starting January 1, 2026, HSA and FSA contributions will be deposited into your HealthEquity® account.

You can transfer your existing Inspira HSA balance to your 2026 HealthEquity HSA for free by completing the electronic consent form during enrollment. Otherwise, fees will apply if you transfer funds later or keep them with Inspira. During the transfer, your HSA will be temporarily unavailable. You'll receive advance notice of the blackout period.

Keep an eye out ...

SyscoBenefits.com is being refreshed on January 1! Get a sneak peek on the *What's Changing* page.

ID Cards

You'll receive new medical, dental, and prescription ID cards beginning December 15. Digital cards will also be available. Your ID card will capture your covered dependents but will no longer include your individual dependents' names.

FSA and HSA Debit Card

If you enroll in an FSA or the HSA, your new debit card will arrive in early January.

Learn, Review, Enroll!

2026 Annual Benefits Enrollment is from October 27-November 14, 2025.

Annual Benefits Enrollment is your opportunity each year to learn about benefits changes, review your coverage needs, and make changes or enroll. You can make changes to your elections throughout the enrollment period. Your elections are final as of November 14 at 11:59 p.m. CT. The benefits you elect are effective January 1, 2026.

Note: If you are currently enrolled in a local HMO plan, you will be notified of any plan changes separately.

How to Enroll



Online

Go to SyscoBenefits.com and click the *Enroll for Benefits* button at the top right to enroll, review, or change your benefits.



Phone

Call the Sysco Benefits Center directly at 1-800-55-SYSCO ([1-800-557-9726](tel:1-800-557-9726)), Monday through Friday, 7 a.m.–7 p.m. CT. Translators are available.



Enrollment Instructions

Scan the QR code or visit the *Enrolling in Benefits* page on SyscoBenefits.com for step-by-step enrollment instructions.

Action Required

You need to make active benefits elections if you want to:

- ✓ Enroll for the first time
- ✓ Make changes to your current plans and/or add dependents
- ✓ Contribute to a Health Savings Account (HSA) or Flexible Spending Account (FSA) for 2026.

If You Do Not Take Action

If you do not take action during Annual Benefits Enrollment, your current benefit elections will carry over to 2026, except for HSA and FSA contributions, which must be re-elected each year. Your next opportunity to make changes to your benefits will be next year's annual enrollment for 2027 benefits, unless you experience a qualifying life event. If you do not update your beneficiaries during enrollment, they will remain the same until you change them.



Sysco Corporation
1390 Enclave Parkway
Houston, TX 77077
[Sysco.com](https://www.sysco.com)

SyscoBenefits.com

Review the *What's Changing* page, the Benefits Guide, and FAQs. Enrollment instructions are on the site.

Sysco Benefits Center



Call 1-800-55-SYSCO (1-800-557-9726), Monday through Friday, 7 a.m. – 7 p.m. CT with questions about enrolling in benefits, benefits eligibility, a qualifying life event, or COBRA coverage.



Go online to [SyscoBenefits.com](https://www.syscobenefits.com) to review, enroll, or change your benefits.



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