



2026 Annual Benefits Enrollment

October 27–November 14, 2025



Learn about the changes for 2026 and enroll by November 14. For more details, scan this QR code or visit SyscoBenefits.com/Hawaii.

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.

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



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 beginning January 1, 2026, these are the new vendors.

Plan	2026 Vendor
Dental	Delta Dental
EAP	SupportLinc
Flexible Spending Accounts (Health Care and Dependent Care)	HealthEquity®

All other benefit plans will remain with the current vendor in 2026.

For details about the changes, see SyscoBenefits.com/Hawaii.

HMSA CompMed Plan – No Longer Offered in 2026

For 2026, the HMSA CompMed Plan will no longer be offered. If you’re currently enrolled in this plan and want to continue medical coverage, you’ll need to make a new medical plan selection during Annual Benefits Enrollment. If you don’t actively choose a different plan, you’ll default into the HMSA PPO Plan for 2026. You can learn more about your medical plan options on SyscoBenefits.com/Hawaii.



2026 Rates

In 2026, medical rates will increase by 7-26% 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. The majority of our programs you pay premiums for will also not experience rate increases.



2026 FSA Limits

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

	2026 Contribution Limit
Health Care FSA	\$120 up to the 2026 IRS Limit
Dependent Care FSA*	\$120 to \$7,500

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

ID Cards

If you enroll in a new medical plan or are mapped into the HMSA PPO Plan for 2026, you will receive a new ID card.

FSA Debit Card

If you enroll in an FSA, 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.

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), 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 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 FSA contributions, which must be re-elected each year. If you are currently enrolled in the HMSA CompMed Plan and do not actively enroll, you default to the HMSA PPO Plan for 2026. 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.



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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.

Keep an eye out ...

[SyscoBenefits.com](https://www.SyscoBenefits.com) is being refreshed on January 1!

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