



## WELCOME TO OPEN ENROLLMENT!

At Rotorcraft Leasing Company, LLC, we understand the vital role that employee benefits play in your total compensation package. We are dedicated to offering a benefits program that is competitive within our industry and is tailored to safeguard your health, your family, and your overall well-being.

The attached Benefit Guide has been prepared to address potential inquiries and equip you with the necessary information and resources to make the most of the available programs. Please take the time to review it attentively, along with any additional materials you may receive.

### Open Enrollment

Open Enrollment provides an opportunity for you to make any necessary changes to benefit elections for the upcoming plan year. Open enrollment begins on **November 19, 2025, and runs through December 9, 2025**. The benefits you choose during open enrollment will become effective on January 1, 2026.

It is recommended that you log on to [www.myAPBenefits.com](http://www.myAPBenefits.com) to review your information on file for any necessary updates. If no changes are requested, current benefit elections will roll forward to the new plan year. **However, if you contribute to your HSA or FSA through payroll deduction, you must make an annual election, or your benefit will be dropped.**

### What's new for 2026?

**Medical, dental, and vision benefits have moved to Louisiana Blue to ensure premiums remain affordable for you.**

**Despite move to Louisiana Blue, both the PPO & HDHP plans experienced sizable premium increases for 2026. We recommend serious consideration for PPO plan members to consider the HDHP plan along with the HSA.**

**FSA benefit has moved to Health Equity.**

**We are pleased to announce decreased premiums on the Dental and Vision benefits for 2026! As well as no premium changes to Life or Disability benefits for 2026!**

Regarding our health insurance coverage, we will have an increase in premiums, however, it is important to highlight our history of managing these costs. Over the past several years, we have been able to maintain a steady cost to our employees for medical premiums (both PPO and HDHP) while much of the industry has experienced annual increases ranging from 7% to 10% per year. This year, in order to keep premiums low for



our employees, we have decided to switch to Louisiana Blue after receiving a renewal quote from United Healthcare with an increase in medical premiums of more than 30%. Even with this change to Louisiana Blue, our employees' share of premiums will increase by 11% and 20% for the HDHP and the PPO plans, respectively.

We understand that changes in premium costs can raise concerns, and we want to remind employees that options are available to help manage these expenses. For those in the PPO plan and looking for a more cost-effective solution, the High Deductible Health Plan (HDHP) is a beneficial alternative. We have assembled a few examples that demonstrate that by selecting the HDHP option and then depositing the difference in employee premiums of the PPO vs the HDHP plans (coupled with the Company's contribution to your HSA for participating in the HDHP plan), that the HDHP option is less cost to the employee under every assumed level of medical costs incurred for the year. Once funds are deposited into your HSA, they are yours to use toward eligible expenses such as higher deductibles and co-insurance. Any unused funds will roll over from year to year and continue to accumulate. Please look at this closely and reach out to our benefits team (Edie Hunt or Harriet Falcon) to explore this option and for guidance. They will be happy to answer any questions that you may have on these plan options. (See Examples attached)

As a reminder, your life and disability benefits are calculated based on age and benefit. Although there is no premium change, you could receive an adjustment if you advance into a new age bracket.

Please be aware of the following items:

**2026 IRS Maximums** – The IRS has increased the maximum that can be contributed into HSAs to \$4,400 for single and \$8,750 for family. The maximum deferral amount for 401K increased to \$24,500 with a \$8,000 catch-up contribution for employees' age 50+.

**2026 FSA Maximums** – The IRS has increased the maximum that can be contributed into a medical FSA to \$3,400 for the next plan year.

If you have questions, please don't hesitate to reach out to Human Resources.