OCTOBER 2026

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analyze. answer. advance.

BENEFITS & WELLNESS OCTOBER BULLETIN



🎉 2027 OPEN ENROLLMENT 🎉
📅 October 30 – November 12
📝 Review your benefits and make any needed changes.
Your current elections will automatically continue into 2027.
⚠️ IMPORTANT: Want an HSA 💰 or FSA 💳?
👉 You MUST actively elect an HSA and/or FSA for 2027!
⚠️ IMPORTANT BENEFITS UPDATE: Effective January 1, 2027, Inotiv will transition to a new Critical Illness insurance provider, The Standard.
👉 ACTION REQUIRED: You MUST actively enroll in the 2027 Critical Illness plan.
Your current coverage will not automatically transfer to the new plan.
📅 OE Meetings: Review the attached email for meeting dates/times.
🔎 Take a moment to review your benefits!

WELLNESS CORNER

- **Breast Cancer Awareness Month: Early detection can make a difference.** Finding breast cancer early may lead to more effective treatment and improve outcomes. Take an active role in your breast health by:
  - Scheduling recommended **mammograms**
  - Performing regular **self-exams**
  - Knowing the **signs and symptoms** of breast cancer
  - Talking with your healthcare provider about your individual screening needs

  Learn More: Cigna has partnered with **Know Your Lemons,** a global charity dedicated to improving breast cancer awareness and early detection through accessible education on symptoms and screening.
  Visit **knowyourlemons.org** to learn more about breast health, screening, and early detection.
- 🐾 **Pet Insurance – Nationwide:** Protect the furry (or feathered) members for your family with Nationwide's My Pet Protection plan. Coverage options can help with unexpected accidents, illnesses, hereditary conditions, diagnostic services, alternative care, and more.
  Choose the coverage that works best for your pet and enjoy the flexibility to visit any licensed veterinarian, anywhere.
  Submit claims conveniently online and receive reimbursement after meeting your deductible.
  Learn More or Enroll:
  benefits.petinsurance.com/inotiv
  Call: 877-738-7874
  Visit the **Inotiv Benefits Team website** for additional benefits and resources.

FINANCIAL PROTECTION

- **Considering a High Deductible Health Plan?**
  Don't forget about the Health Savings Account (HSA)!
  An HSA can help you save money today while preparing for future healthcare expenses.
- **Tax-advantaged savings:** HSA contributions can help lower your taxable income, and your account can grow tax-free when used for eligible healthcare expenses.
- **Your money stays with you:** HSA funds are yours to keep. Unused funds roll over from year to year and remain yours even if you change jobs or retire.
- **Use it now or save for later:** You can use your HSA funds for eligible medical expenses today or save them for future healthcare costs—including expenses you may have during retirement.
- **Build savings for the future:** Over time, your HSA can become a valuable resource to help cover healthcare expenses when you need them most.
  Learn more about HSAs: Check out the Lively Guide to Health Savings Accounts for additional information and helpful resources.
- **Consider Additional Protection with Critical Illness & Accident Insurance**
  - **Critical Illness Insurance** can provide a cash benefit if you or a covered family member is diagnosed with a covered serious illness, such as cancer, heart attack or stroke. The benefit is paid directly to you and can help with deductibles, copays, travel, childcare, or other unexpected expenses.
  - **Accident Insurance** provides cash benefits when you or a covered family member experiences a covered accident. Benefits can help with expenses such as emergency room visits, hospital stays, fractures, physical therapy and other accident-related costs. Coverage provides 24-hour protection and benefits are paid directly to you.

  Open Enrollment is a great time to review these voluntary benefits and decide if they're right for you and your family.
- **Don't Forget About Your FSA! FSA funds from 2026 will not carry over to 2027.** Remember to submit any eligible 2026 expenses to Lively by **March 31, 2027** so you don't lose your remaining FSA funds.