THIRD QUARTER 2026

BOARDTALK

SIERRA PACIFIC INDUSTRIES



BUILDING TOMORROW'S MILESTONES

MARK EMMERSON

This year marks several Sierra Pacific milestones:

- Five years since expanding into Oregon with the acquisition of Seneca's manufacturing operations and timberlands.
- 25 years since we started construction on the Aberdeen Sawmill, our first operation in Washington State. That one investment led to more milestones in the state, including 20 years of operations at the Burlington sawmill and 10 years at the Shelton sawmill.
- 35 years since Sierra Pacific Windows began operations in California.
- 50 years of operations at our Quincy and Shasta Lake sawmills.

These milestones serve as a reminder that growth doesn't happen overnight. They reflect generations of crew members who built, operated and improved our operations over time, along with the decades of commitment to our people, facilities and communities. This long-term approach demonstrates the value of patience and discipline to sustainable growth.

As we celebrate these milestones, we are also focused on where we are going.

Our forestlands are one of our greatest strengths and a key driver of our long-term success. The responsible management of our forests provides the sustainable resource which supports our manufacturing operations and gives us confidence to invest in the future.

Our conifer nursery will deliver 13.1 million seedlings for the upcoming tree planting season, more than tripling the 4.3 million seedlings grown during its first year of operation in 2024. These seedlings will help sustain healthy, productive forests across the West for generations to come.

In Eugene, construction of the dual-line cutting mill is progressing and we expect startup by the end of this year. The second phase of the project, a dual-line stud mill, is expected to begin operations in late 2027 or early 2028. Together, these projects will increase capacity, improve efficiency, and position us to better serve our customers for many years to come.

Our Windows business continues to expand. We are introducing new products for our customers, including a new casement, direct set window and an entirely redesigned patio door offering. In Phenix City, Alabama, we are steadily increasing production. As demand grows, we are investing to meet customer expectations and support our national growth strategy.

The milestones reflect decisions made years ago and the dedication of generations of SPI crew members. They represent the strength that all our operations provide Sierra Pacific every day. The investments we are making today in our manufacturing facilities, forestlands and people will define the milestones future generations of SPI crew members will celebrate tomorrow.

I appreciate the dedication of our crew members who make this progress possible. I am excited about the opportunities ahead and confident in our ability to continue building a stronger company for the long term.

Mark

CANCER CARE WIN IN THE NORTH STATE



A new chapter in cancer care began in Redding on August 18, 2026, with the ribbon cutting of the Sierra Pacific Regional Cancer Center. The center is the result of years of planning, fundraising, construction and community support including $3 million from the SPI Foundation.

The approximately 40,000-square-foot outpatient facility brings cancer specialists, advanced technology and support services together under one roof, providing patients and families throughout the North State with greater access to comprehensive cancer care closer to home. For many Northern Californians, it means less time traveling for care and more time surrounded by the support of family, friends, and community.

Supporting projects like the Sierra Pacific Regional Cancer Center reflects our longstanding commitment to giving back to the communities where our employees live and work. The new cancer center represents an investment that will benefit the region for generations. SPI is proud to have played a part in helping bring this important resource to the North State and congratulates everyone whose vision, dedication and generosity made the center possible.



Growing Careers: SPI Summer Internships

With summer behind us, we're proud to celebrate another successful internship season.

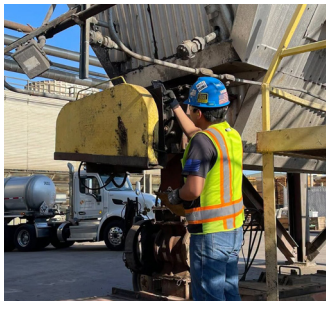
What began in 1989 with forestry inventory crews has grown into a program that connects classroom learning with real-world experience and has helped launch countless careers. In fact, two of our original interns from that first year are with the company today.

This year, we welcomed 35 interns across California, Oregon, Washington, and Wisconsin. They received hands-on experience in forestry, environmental services, engineering, manufacturing, wildlife, nursery operations, fabrication, cogeneration, and more. Together, they represented a wide range of degree programs and brought new ideas, energy, and enthusiasm to our operations.

Investing in the next generation has been part of who we are for decades, and we look forward to continuing that tradition for years to come.







Internships for the 2027 season can be found at spi-ind.com/internships.

SPOTLIGHT ON SUCCESS

WILLIAM LANIER

EUGENE SAWMILL MANAGER



At 17, Will Lanier began his sawmilling career where many solid careers begin – at ground level – working cleanup and the green chain. He started with Avison Lumber Company in his hometown Molalla, Oregon. He learned every piece of equipment and job he could, finding a favorite in the headrig sawyer's seat. Nearly four decades later, that same curiosity, work ethic, and willingness to learn carried him through mills across Oregon, Washington, and California. And now into his newest role as Division Manager for Sierra Pacific Industries' Eugene operations.

Will's path to SPI is proof that often you have to put opportunity in your own hands. In 2015, while his employer Simpson Lumber was for sale, he made sure the visiting Sierra Pacific leadership received his resume. Not just once, but every time he had the chance.

That persistence paid off. After spending a day in Centralia, Will was given five minutes to explain why SPI should hire him. A few days later he had an offer. He joined SPI as superintendent in Aberdeen, later moving to Shelton. In 2023 he became Division Manager at Chinese Camp, and in 2025 was selected to lead Eugene.

Those moves were more than changes of address. Each one was an opportunity for growth. Will applied for management openings, took every leadership class available, and stepped into challenging assignments. At one point, early in his career, he managed two sawmills at the same time, improving their safety and production results.

His advice is practical and direct. Try different things, train where you need to improve, take on responsibility, stay dependable, and remain flexible when opportunity comes around. He also encourages people to speak up: "If you have an idea that could improve the operation, offer it. Work hard, remain flexible, and keep the company's best interests in mind."

For Will, advancement has never been just about production numbers or job titles. Safety is the standard that matters most to him. Early mentors taught him that safety comes first, integrity matters, and people deserve respect. Will has carried those principles throughout his career, including helping mills improve safety and performance. Today, he believes strong leaders build up the people around them, share what they know, stay approachable, and lead with calm, positive action.

That leadership style is especially important in Eugene, where two new sawmill projects are set to make the Division one of SPI's leading sawmill operations for production. Will calls the project one of the most ambitious in company history and he is ready for the challenge. His goal is clear. Bring the mills online, operate them better than anyone else, and, most importantly, do it safely.

From a teenager on cleanup to helping shape the future of SPI in Eugene, Will's story shows what can happen when hard work meets preparation. Careers are built one opportunity, one move, and one decision at a time. His journey is a good reminder for all of us. Speak up, keep learning, look out for the people beside you, and be ready when your five minutes arrive.

Hometown: Molalla, Oregon

Family: Wife of 38 years, seven children, and two grandchildren

First Job: Bucking hay

Hobbies: Fishing and working on cars

Pets: A pigeon named Sammy

SPW LAUNCHES NEW PRODUCTS

This quarter marked an exciting milestone for Sierra Pacific Windows with the launch of our new Inswing, Outswing, Sliding, and Direct Set Sliding Doors. These new doors combine the craftsmanship, performance, and customization our customers expect with the clean, contemporary aesthetics featured across our latest product offerings. The new 2-1/4" thick door design utilizes even more wood fiber than previous designs, further showcasing the natural beauty and strength of wood at the heart of our products. We also expanded our design palette with the introduction of eight new interior stains, giving customers even more ways to personalize their spaces.

Bringing these products to life is truly a team effort, involving collaboration across engineering, manufacturing, sales, marketing, and many others throughout the company. The result is a unified product offering that reflects our commitment to quality, innovation, and meeting the needs of today's builders, architects, and homeowners.

We also celebrated the reopening of our newly renovated showroom in Bend, Oregon. The refreshed space offers customers a welcoming environment to explore our latest products and experience the craftsmanship and quality firsthand.

Together, these accomplishments highlight our continued investment in both product innovation and customer experience. From exciting new product launches to enhanced customer spaces, Q3 has been a rewarding and successful quarter for Sierra Pacific Windows, and we're looking forward to carrying that momentum into Q4.



Bend, OR Showroom



Millwork receives IMPACT Award



This past July, SPI was recognized as the inaugural recipient of the IMPACT Award for Organizational Excellence by the Moulding & Millwork Producers Association.

This award recognizes excellence in innovation, quality, environmental stewardship, industry leadership, workplace safety, employee development and community engagement. It reflects the dedication of our employees across every division who work each day to uphold these values.

From responsible forest management and advanced manufacturing to workforce development and community investment, this recognition is a testament to the hard work of our entire team whose commitment to excellence made this achievement possible.

FROM FOREST TO CLASSROOM



Sierra Pacific hosted Washington educators at the fourth annual Skagit Teacher Training. The three-day program introduced educators to the ecological, cultural and economic benefits of responsible forest management. Participants learned about different land management goals and the role forestry plays in supporting healthy forests and communities. They also toured SPI's Burlington mill for an inside look at how modern technology and manufacturing practices contribute to efficient, sustainable operations.

The program is a collaboration among SPI, Hampton Lumber, Skagit Conservation District and the Washington Department of Natural Resources. Together, the organizations provide educators with information, resources and firsthand experiences they can take back to their classrooms.

Nine teachers participated this year, including a group of high school science teachers from the Seattle area. Several participants began the program with skepticism around the industry. By the end of the three days, their perspectives had shifted significantly. One teacher explained "I used to think that sustainable forestry was just greenwashing over a destructive extractive process, but now I think that sustainably managed forests support local economics, promote biodiversity, and honor our commitment to have forests for future generations."

Participants' feedback highlighted several important lessons:

I used to think: *Lumber mills were major contributors of CO2 and other hazardous air pollutants.*
I now think: *Technology is changing to make sustainable practices an easier option in the industry.*

I used to think: *Clearcuts were bad.*
I now think: *They are a point in time and can lead to greater forest diversity.*

I used to think: *Logged sites were often clear-cut and not being managed.*
I now think: *Harvest areas are carefully selected following rigorous review and consideration of critical environmental areas.*

I used to think: *Forests grown for harvest were not managed for biodiversity, and mills and loggers were our enemies.*
I now think: *They are beautifully managed, and the care given to Washington forests is exemplary. Mills and forest managers are our friends.*

I used to think: *Forestry practices were poorly regulated.*
I now think: *Washington state law provides clear rules for forest management while recognizing the ecological value of forests and surrounding ecosystems.*

I used to think: *Logging was bad.*
I now think: *Logging is sustainable and necessary.*



The responses highlight the value of bringing educators to forests and manufacturing facilities. When given opportunities to ask questions and experience these sites, the program helps teachers better understand the many factors involved in forest management—and provides them information they can share with the next generation of students.

SCHOLARSHIPS AVAILABLE FROM THE SIERRA PACIFIC FOUNDATION

MARK YOUR CALENDARS! APPLICATIONS OPEN DECEMBER 15TH

Scholarship applications are open to dependents of SPI crew members. Available online at spi-ind.com/foundation beginning December 15, 2026; closing February 27, 2027. Start talking with your student now about this opportunity to help fund their future! Details and eligibility at spi-ind.com/foundation/FAQ.

MILESTONES

40 Years!

Charles Galantine	Richfield Millwork
David Krause	Windows Medford
Dennis Nichols	Windows Medford
Guy Cooper	Chinese Camp
Kelly Loertscher	Windows Medford
Larry Dagen	Red Bluff Millwork
Robert Wright	Red Bluff Millwork
Stephen Gromacki	Forestry

35 Years!

Bruce Palmer	Windows Red Bluff
Jim Gavris	Trucking
Ruri Ramirez	Red Bluff Millwork
Thomas Miller	Red Bluff Millwork

30 Years!

Daran Murphy	Quincy
Donald Erickson	Noti
Edward Rice	Window Sales - N CA
Floyd Graham	Shelton
Gregory Hanck	Quincy
Jason Cook	Richfield Millwork
Mike Emmons	Forestry
Paul Scafidi	Window Sales - N CA
Sadie Ahlers	Windows Medford
Scott Smith	Windows Red Bluff
Terry Staley	Trucking
Tracy Dowden	Windows Medford

25 Years!

Anabel Salazar	Richfield Reman
Ariel Torres	Lincoln
Arturo Villarruel	Burney
Craig Bell	Anderson Sawmill
Fernando Leon	Windows Red Bluff
Heather Bronze	Windows Red Bluff
Ismael Rivera	Lincoln
J Serrano	Richfield Reman
Jaime Quintero	Lincoln
Jake Brewer	Windows Red Bluff
Jasen Carpenter	Lincoln
Javier Diaz	Red Bluff Millwork
Jeff Moore	Windows Red Bluff
Jeffery Pevehouse	Burney
Jesus Jimenez	Red Bluff Millwork
Jorge Partida	Red Bluff Millwork
Jose Jimenez	Windows Red Bluff
Jose Villagomez	Red Bluff Millwork
Joseph Cheney	Anderson Sawmill
Juan Rodriguez	Lincoln
Juemoor Lee	Lincoln
Julio Vargas	Lincoln
Luis Tamayo	Red Bluff Millwork
Maria Pasillas	Windows Red Bluff
Michael Falls	Eugene
Nathan Ferraris	Windows Red Bluff
Noe Enriquez	Red Bluff Millwork
Orlando Nino	Red Bluff Millwork
Ramiro Miranda	Red Bluff Millwork
Ramon Garcia	Richfield Millwork
Robert Ruckel	Red Bluff Millwork
Servando Ocampo	Richfield Millwork
Shirley Rose	Windows Red Bluff
Vladimir Gonzalez	Lincoln

20 Years!

Antone Rose	Lincoln
Aaron Wonder	Window Sales - CO
Charles McDonald	Richfield Millwork
Christopher Caldwell	Sales & Service
Darin Bishop	Aberdeen Sawmill
Donald James Jr	Quincy
Erin Belnap	Windows Red Bluff
Frances Barnett	Aberdeen Sawmill
Gary Willis	Centralia Sawmill
Gilberto Ocegueda	Aberdeen Sawmill
James McCormick	Quincy
James Tibbs	Centralia Sawmill
Jeremy Alberts	Sales & Service
John Johnson	Aberdeen Sawmill
Jordan Perkuhn	Centralia Sawmill

20 Years cont...

Julio Lujan-Garcia	Eugene
Justin Dickens	Lincoln
Maximino Diaz-Chavez	Eugene
Pedro Garcia	Red Bluff Millwork
Richard Jamerson	Windows Red Bluff
Rigoberto Parra	Red Bluff Millwork
Robert Grozea	Oroville
Rosario Lugo	Red Bluff Millwork
Silviano Carrillo	Richfield Millwork
Travis Delaney	Windows Red Bluff

15 Years!

Aaron Thompson	Sonora
Bobby Papapetrou	Chinese Camp
Carlos Alanis	Red Bluff Millwork
Christopher Dorsey	Quincy
Daniel Connolly	Eugene
Daniel Reber	Sonora
Denver Bedford	Sonora
Drew Peterson	Fab Shop Anderson
Earl Caldwell	Sonora
Erika Galvan	Windows Red Bluff
Evan Geiger	Anderson Sawmill
Flora Perez	Windows Red Bluff
Gary Waddell	Richfield Reman
Greg Douglass	Centralia Sawmill
Javier Torres	Red Bluff Millwork
Jesse Buus	Quincy
Jesus Diaz	Red Bluff Millwork
Jodi Maenhout	Window Sales - PNW
Jose Alvarez	Shasta Lake
Juan Diaz	Anderson Sawmill
Kenneth Gross	Lincoln
Kevin Jongsma	Burlington Sawmill
Laura Mueller	Windows Medford
Mark Sand	Noti
Matthew Crnich	Anderson Sawmill
Matthew Toste	Richfield Reman
Michael Mitchell	Lincoln
Michael Walliser	Sonora
Nathan Taylor	Fiber Products
Nicole Jari	Windows Medford
Ryan Canfield	Noti
Santiago Gonzales	Windows Red Bluff
Thomas Chalfant	Shasta Lake
Travis Behling	Windows Medford
Travis Nash	Sonora

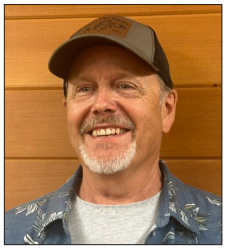
10 Years!

Adrian Renteria	Lincoln
Alejandro Mora	Trucking
Alexander Berry	Lincoln
Allan Wendt	Windows Medford
Andrea Cooper	Windows Red Bluff
Andrew Lofgren	Fab Shop Shelton
Andrew McCullough	Fab Shop Anderson
Bromerick Richards Jr	Aberdeen Sawmill
Casey Gilbert	Lincoln
Cindy Murkowski	Windows Medford
Cynthia Singleton	Windows Red Bluff
Debra Smith	Aberdeen Sawmill
Delroy Ugbinada	Burney
Derek Armstrong	Eugene
Diane Wagenman	Windows Red Bluff
Emily Ziembo	Windows Medford
Erick Samataro-Dubreuil	Shelton
Heather Prust	Windows Medford
Jacquelin Earley	Sales & Service
Jamie Duquette	Burlington Sawmill
Jayson Hollingsworth	Windows Medford
Jesse Mondragon	Windows Red Bluff
Johanna Rubio	Lincoln
Joshua Ladd	Shasta Lake
Kellin Moore	Windows Red Bluff
Levi Esgate	Eugene
Mattson Lewinski	Window Sales - CO
Michael Lawson	Lincoln
Michael Popenfoose	Chinese Camp
Mimi Hill	Sales & Service
Nicolaas Myrtle	Anderson Sawmill
Robby Farmer	Windows Red Bluff
Robert Hodges	Noti
Sally Meyer	Windows Merrill - W St
Santos Magallan	Trucking
Sonya Schroeder	Red Bluff Millwork
Thomas Klinkenberg	Window Sales - CO
Tyler Alexander	Sonora
Tyler Ferro	Window Sales - N CA
William Watkins	Sonora
Yolanda Cazares	Windows Red Bluff

5 Years!

Aaron Joy-Cabrera	Anderson Sawmill
Austin Ginella	Trucking
Bertha Rivas	Richfield Millwork
Bertha Villegas-Rodriguez	Windows Red Bluff
Bethany Cummings	Sales & Service
Brandon Araujo	Lincoln
Brandon Overby	Window Sales - CO
Brittin Franson	Windows Merrill - W St
Caleb Wortman	Aberdeen Sawmill
Carlos Alvarado	Windows Medford
Carolyn Clarkson	Windows Medford
Chad Toms	Centralia Sawmill
Cheyenne Reinke	Windows Medford
Christian Londono	Shasta Lake
Chuck Daubs	Shasta Lake
Connie McCallister	Windows Medford
Cosmos Kapele	Shelton
Danielle Ede	Windows Red Bluff
David Mike	Burney
David Pender	Red Bluff Millwork
David Salazar	Oroville
Deana Smith	Windows Red Bluff
Deborah Brown	Sonora
Denver Langston	Quincy
Dylen Hensley	Lincoln
Ector Rosas	Lincoln
Eric Castillo	Windows Red Bluff
Fredrick Miller	Trucking
Gabriel Castrejon-Morales	Windows Red Bluff
George Grubbe	Red Bluff Millwork
Guadalupe Garcia-Ayala	Richfield Millwork
James Reinhart	Windows Medford
James Shipps	Oroville
Jeffrey Winters	Red Bluff Millwork
Jeremy Renfro	Burney
Jerry Sallee	Quincy
John Mooneyham	Windows Merrill - O St
John Pyle	Anderson Sawmill
Johnny Avila Jr	Burney
Johnny Evans	Eugene
Jonathan Gee	Chinese Camp
Jose Cortes	Lincoln
Jose Ontiveros	Windows Red Bluff
Joshua More	Trucking
Justin Heinemann	Sales & Service
Justin Lemke	Windows Medford
Justin Saechao	Shasta Lake
Justin Williams	Window Sales - S CA
Kelly Beyer	Windows Medford
Kenneth Fey-Graves	Burlington Sawmill
Kevin Ballew	Windows Red Bluff
Larry McCorkle	Oroville
Lisa Tyznik	Windows Medford
Lorenzo Ramos Flores Jr	Burlington Sawmill
Luther Beck	Windows Red Bluff
Marcelino Rodriguez	Windows Red Bluff
Mark Irwin	Shelton
Mason Gerondale	Burlington Sawmill
Michael Brewer	Shelton
Michael Landingham	Windows Red Bluff
Michael Smith	Red Bluff Millwork
Michael Willis	Shelton
Milton McCants	Windows Merrill - O St
Nathaniel Borden	Chinese Camp
Nathaniel Navarrete	Sales & Service
Nicholas Anderson	Windows Merrill - O St
Oscar Chavez	Windows Red Bluff
Osiel Vargas	Richfield Reman
Osvaldo Rubio	Windows Red Bluff
Patrick Kanicky	Trucking
Quinn Roemer	Fab Shop Anderson
Randal Collinsworth II	Windows Phenix City
Ranee Lott	Windows Merrill - W St
Rebeca Mendez	Windows Red Bluff
Renee Ewing	Window Sales - S CA
Robert Binney	Aberdeen Sawmill
Robert Pierson	Shelton
Ronald Deardorff	Sales & Service
Rosalie Arrowood	Windows Merrill - W St
Ruben Juarez-Pinedo	Lincoln
Rylan Kauffman	Burney
Samantha Jefferies	Windows Red Bluff
Sarah Evanson	Windows Merrill - O St
Suzanne Love	Windows Phenix City
Taylor McKeand	Forestry
Taylor Yates	Lincoln
Thomas Davis	Windows Merrill - W St
Thomas Reich	Lincoln
Tristen Crabtree	Lincoln
Tyler Hafner	Fab Shop Anderson
Tyler Moriarty	Burlington Sawmill
Vance Crane	Windows Red Bluff
William Anderson	Windows Merrill - W St

RETIREMENTS



ANDREW ARMSTEAD

Andrew retired from his position of Quality Control Supervisor at Shasta Lake after 34 years. Andrew is looking forward to having more time of his own to spend with his grandkids and help others. He and his wife plan to volunteer with Samaritan's Purse organization helping families rebuild after disaster. He also is looking forward to utilizing weekdays for fishing, hunting and new adventures! Congrats, Andrew!



DAVE WOLF

After 16 years with SPW Medford, Dave retired from his position of Facility Project Manager. He plans to travel around the U.S., visit friends and live life with family. He also plans to make antler knives in his free time. Enjoy retirement, Dave!



ROLAND DEBERG

After 28 years, Roland is retiring as Superintendent of the Small Log Mill in Quincy. He is excited to trade in his lunch box for a fishing pole and enjoy the outdoors. He plans to dust off the plasma table and spend time with his family. Best wishes, Roland!



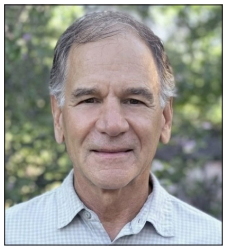
KEN THOMPSON

Ken retired from his forklift position at Red Bluff Millwork after almost 31 years with SPI. His plans are to chill, pick up his wood working hobby and hang out with his grandbabies! He and his wife also have plans to eventually travel to Alaska. Enjoy retirement, Ken!



JIMMY KONBERG

Jimmy retired as a Millwright at the Anderson Sawmill after 23 years. He plans on doing a lot of traveling, hunting, fishing and hanging out with his parents and three grandkids. He expects his honey-do list will keep him plenty busy as well! Congratulations, Jimmy!



KEVIN NADIN

After 24 years in the SPI IT department, Kevin retired from his Network Administrator position. Kevin plans to backpack in the Grand Tetons, travel Italy, visit family, and work on lots of projects around the house. No doubt, Kevin will be staying busy. Enjoy your retirement Kevin!



RICK SMITH

Rick retired from his position of Edger Optimizer at the Anderson Sawmill after 31 years. He plans on spending his time fishing, hunting, and camping when he isn't busy with his kitchen remodel. Eventually he plans to get out and travel. Enjoy retirement, Rick!



BILL TURNER

Bill Turner retired after 16 years of leading log procurement operations in Washington and Oregon. Bill plans to enjoy time with family and grandkids, first and foremost. Hiking and being in the woods for pleasure will be thoroughly enjoyed (and probably still appraising timber in his head). To great happiness in retirement, Bill!



JIM WHITSETT

After 19 years of service, Jim is retiring from his Director of Maintenance position with Sierra Pacific. Jim plans to travel, spend time with family, and get caught up on his many classic car projects. Enjoy your retirement, Jim!

Health Benefits Retiree Plan

Retiring before you're eligible for Medicare? Contact Health Benefits to find out about continued Health Benefits Coverage after you retire! We know everyone's situation is different and we're here to walk you through your options! Call us at (530) 378-8200.

BOARDTALK

Growing Forests for Our Future.

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OPEN ENROLLMENT | SPI HEALTH BENEFITS PLAN YEAR 2027

Open Enrollment is the time each year when you can make changes in health coverage for you and your family for the next Plan Year. See the Open Enrollment packet (you should have received in the mail) for more information.

If you have questions about coverage for Plan Year 2027, please contact the Health Benefits Department at (530) 378-8200.

Not making changes? If there are no changes to your current application, you will not need to re-enroll for the 2027 Plan Year. No action is required.

Interested in Flexible Spending Accounts (FSA)?

Open Enrollment for FSA is November 23 – December 23 of each year. Enrollment forms for the 2027 Plan Year will be mailed to employees' homes at the end of November. Unlike the Medical and Dental Plans, you must make a new election **each year** for the FSA.

MARK YOUR CALENDAR

OCTOBER 1- NOVEMBER 15, 2026



Plan Year 2027 includes no changes to your low premiums, deductibles and out-of-pocket limits

see plan booklet for more information