

# Your Benefits, Your Choice

November 5-19, 2025

We're committed to supporting your overall wellbeing — physical, mental, and financial. Roper's comprehensive benefits package includes employer-paid basic life insurance, employer-paid short- and long-term disability, 401(k) with employer match, a robust Employee Assistance Program, and a variety of voluntary plans to meet you and your family's needs.

Annual Open Enrollment is your opportunity to review your benefits and make changes that become effective on January 1, 2026.

## New for 2026!

- **Changing Medical Carriers:** We're moving to Anthem BCBS (replacing BCBS of FL/FL Blue) with integrated pharmacy services, featuring exciting enhancements and lower rates for most coverage levels:
  - Sydney Health app for a one-stop shop including access to EOBs, pre-authorizations, appointment setting, Rx fills, and more.
  - Total Health Total You program benefits.
  - Access to Hinge Health for Musculoskeletal services.
  - Live chat, text capabilities, and real person Anthem Health Guides.
- **PPO Deductibles:** \$1,250 for Employee Only and \$2,500 for Dependent Coverage.
- **HDHP Deductibles:** Transitioning to embedded structure (\$3,400 Employee Only / \$6,800 Family). See [page 2](#) for more information.
- **Preventive Dermatology:** Now covered at 100%.
- **Virtual Care:** \$10 acute primary virtual care copay on the HDHP, and \$10 copay for virtual mental health and diagnostic dermatology care on both plans.
- **PPO Plan:** \$40 copay (no deductible/coinsurance) when receiving x-rays and labs at an in-network freestanding (non-hospital) facility.
- **Dental:** Second dental plan option through Delta Dental with lower rates.
- **Voluntary Benefits:** Hospital Indemnity and Accident coverage offered through Lincoln Financial Group (LFG).

## What To Do



**Evaluate Your Needs:** Review your current coverage and consider family or personal changes for 2026.



**Explore Your Options:** Visit [neptune.roperbenefits.info](https://neptune.roperbenefits.info) to find detailed coverage information.

## How To Do It



**Enroll or Make Changes:** When you are ready to enroll for 2026, scan the QR code or navigate to [neptune.roperbenefits.info/eligibility-enrollment](https://neptune.roperbenefits.info/eligibility-enrollment) for instructions on how to access your benefits enrollment portal.



### IMPORTANT



Once Open Enrollment ends on **November 19**, you won't be able to make changes to your benefits until the next Open Enrollment unless you experience a qualifying life event, such as marriage, birth of a child, or a change in employment status and report that to the Roper Employee Benefits Service Center within 30 days of the event date.

### What Happens If I Don't Participate?

- You will miss out on the opportunity to review and enroll in new voluntary plans, review new plan rates, and increase your Health Savings Account maximum.
- Your Flexible Spending Account elections will end (a new active election is required each year).
- Your Commuter benefits elections will end (a new active election is required each year).
- All other current elections will roll over (with applicable plan changes & rates applied).

# Compare Your Medical Plans

Both plans use the **Anthem BCBS provider network** and cover preventive care at 100%. For additional information on your medical plans and prescription costs, review the Health Plan Summary of Benefits & Coverage (SBCs) at [neptune.roperbenefits.info](https://neptune.roperbenefits.info).

Features	HDHP	PPO
<b>Payroll Deductions</b>	Lower	Higher
<b>Plan Design</b>	Pay full cost of service until deductible is met. Plan then covers 80%.	Copay-based plan with a low deductible for some services. Plan covers 80% after deductible is met, when a deductible is required.
<b>Deductible</b>	\$3,400 Individual \$6,800 Family*	\$1,250 Individual \$2,500 Family
<b>Out-of-Pocket Maximum</b>	\$5,500 Individual \$11,000 Family	\$4,000 Individual \$8,000 Family
<b>Copay</b>	Limited copay options specific to certain virtual care services and preventive Rx. Deductible and coinsurance applies to all other services and prescriptions.	Office Visit: \$25 Specialist Visit: \$40 Urgent Care: \$50 ER Visit: \$200
<b>Roper Annual HSA Contribution</b> (paid per pay period)	\$700 Individual \$1,200 Family	N/A
<b>Best for employees who want...</b>	Lower payroll deductions, tax savings with an HSA, and are comfortable managing higher upfront costs.	Predictable costs with traditional copays and lower deductibles, and are comfortable with higher payroll deductions.

\*The family deductible is embedded for 2026! Roper's HDHP has historically been an aggregate (non-embedded) deductible, which requires the total family deductible amount to be met before the insurance pays for any services for any covered individual on the plan. With an embedded family deductible, a single person can meet their individual deductible (\$3,400), and the plan will begin to pay at 80%, even if the family deductible hasn't been met yet, offering faster coverage for high-cost individual medical needs.

## 2026 Monthly Rates

Medical	HDHP			PPO		
	Employee		Employer	Employee		Employer
	2026	2025	2026	2026	2025	2026
<b>Employee Only</b>	\$71	\$100	\$643	\$165	\$204	\$622
<b>Employee + Spouse / Domestic Partner</b>	\$341	\$368	\$1,289	\$583	\$617	\$1,185
<b>Employee + Child(ren)</b>	\$183	\$181	\$1,103	\$360	\$359	\$1,092
<b>Employee + Family</b>	\$423	\$427	\$1,728	\$712	\$743	\$1,660

Dental	Low Plan			High Plan		
	Employee		Employer	Employee		Employer
	2026	2025	2026	2026	2025	2026
<b>Employee Only</b>	\$15	N/A	\$18.53	\$23	\$23	\$19.53
<b>Employee + Spouse / Domestic Partner</b>	\$30	N/A	\$36.28	\$47	\$47	\$37.06
<b>Employee + Child(ren)</b>	\$26	N/A	\$31.50	\$40	\$40	\$32.92
<b>Employee + Family</b>	\$48	N/A	\$59.00	\$75	\$75	\$60.71

Vision	PPO	
	Employee	
	2026	2025
<b>Employee Only</b>	\$10.22	\$8
<b>Employee + Spouse / Domestic Partner</b>	\$14.01	\$13
<b>Employee + Child(ren)</b>	\$14.35	\$13
<b>Employee + Family</b>	\$20.65	\$19

### IMPORTANT

For more information about these and other valuable benefits, scan the QR code or visit [neptune.roperbenefits.info](https://neptune.roperbenefits.info).



SCAN ME