

CORWIN AUTOMOTIVE GROUP

MEMORANDUM

To: All Corwin Automotive Employees

From: Dan Wilson

Date: October 20, 2025

Subject: 2026 Health, Dental, and Vision Insurance Rates

As we prepare for the new year, below are the updated monthly premium rates for Health, Dental, and Vision coverage effective January 1, 2026.

Half of your monthly premium will continue to be deducted from each paycheck. Our health plans meet all Affordable Care Act (ACA) requirements.

Health Insurance Premiums (Monthly)

Coverage Type	\$3,500 Deductible	\$7,000 Deductible
Single	\$327.19	\$196.82
Single + Dependents	\$564.91	\$332.13
Family	\$848.03	\$489.58

Dental Insurance Premiums (Monthly)

Coverage Type	Monthly Premium
Employee	\$41.76
Employee + 1	\$73.84
Employee + 2 or More	\$108.88

Vision Insurance Premiums (Monthly)

Coverage Type	Monthly Premium
Employee	\$8.40
Employee + Spouse	\$18.16
Employee + Children	\$14.68
Family	\$24.40

Important Dates:

- New rates take effect: January 1, 2026
- Updated premiums appear on your paycheck: January 6, 2026
- Enrollment window: October 20th- November 7th, 2025.

If you currently do not have coverage through Corwin and your eligibility period has passed, you may enroll during this annual window (January 1 only) or after a qualifying life event.

For questions or assistance, contact Whitney Forster in Human Resources:

701-492-4141 | wforster@corwinauto.com

Visit www.corwinbenefits.com for complete benefits information.