



2026 Benefits Open Enrollment

October 27 – November 7, 2025

ACTIVISION.

BILZARD
ENTERTAINMENT

King

Today's Discussion



Eligibility & Timeline

How to Get Help

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Important Reminders



2026 Open Enrollment

October 27 – November 7, 2025

Benefits elected will be effective January 1st, 2026

Reminders

- ABK employees will continue to receive ABK benefits
- One opportunity each year to make changes
- Changes during the year typically require a qualifying life event
- Benefits not mentioned will remain the same
- The benefit plan year is January 1 through December 31

Eligibility

- Regularly scheduled to work 30+ hours per week
- Dependents = Legal spouse, domestic partner, and child(ren) – documentation required

2026 Open Enrollment – cont'd

Most benefit plans will carry forward to 2026 if you take no action, except for:

- Flexible Spending Account (FSA)
- Dependent Care Reimbursement Account (DCRA)

**If you want to make changes to your benefit coverage,
you must take action by November 7 at 11:59 PM PT!**



BENEFITS for EveryWorld

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Medical Plans

Verify your Home Address is correct in Workday to ensure the correct plans appear during enrollment!

IRS minimum deductible increasing to \$1,700/\$3,400

CDHP*
All states



Collective Health®

PPO 500
All states



Collective Health®

Centivo EPO
So. CA, NYC, NJ, PA, CT



Kaiser HMO
Northern & Southern CA



KAISER PERMANENTE®

***Available to TEAs & Interns**

Will include fertility coverage in compliance with Senate Bill 729

The Collective Health In-Network Plan is closed to new enrollees. It will remain available to current participants, though it may be discontinued in the future.

Health Savings Account (HSA)

Available to TEAs & Interns

HSAs are tax-advantaged accounts that let participants save pre-tax dollars for future qualified medical expenses. HSA dollars can be invested and funds rollover year-to-year.

CDHP + HSA =

- You own it
- You + ABK contribute
- Triple-tax advantage
- Invest & Save

2026 Limit: \$4,400/\$8,750 (single/family)

\$250 Annual Employer Seed

Eligibility Requirements

- Enrolled in the CDHP
- No other health coverage (including a spouse's FSA or HRA)
- Not enrolled in Medicare
- Can't be claimed as a dependent on someone else's tax return



HealthEquity®

Spending Accounts

Eligible Expenses: [Healthequity.com/fsa-qme](https://www.healthequity.com/fsa-qme) **HealthEquity®**

wex

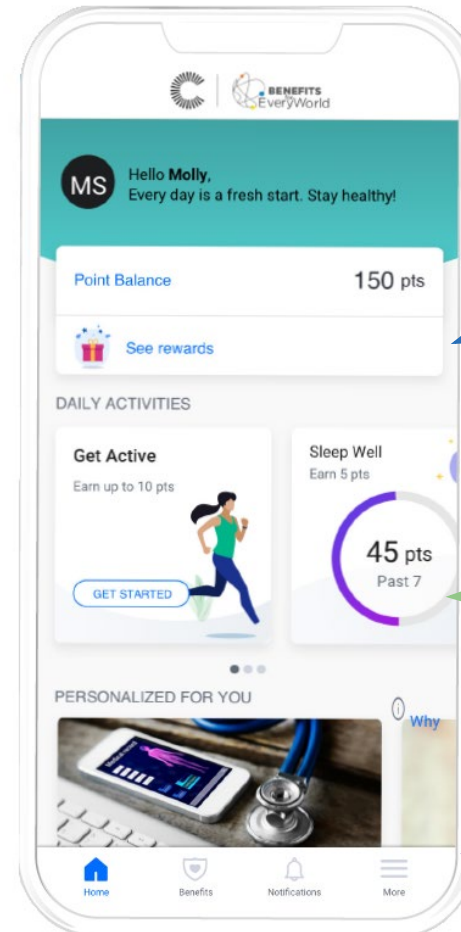
	HRA Health Reimbursement Account	FSA Flexible Spending Account	DCRA Dependent Care Reimbursement Account	Commuter
Enrollment Prerequisite	Default account for Benefits@Play incentive deposits if no HSA	Cannot be enrolled in the HSA	None	None
Expense Examples	Doctor office visits, dental care, glasses, prescriptions	Doctor office visits, dental care, glasses, prescriptions	Day care, pre-school, summer camp, elder care	Bus fare, train fare, parking costs, Lyft Shared
Limit	Maximum contributions based on Benefits@Play earnings	Annual IRS maximum contributions \$3,400 pre-tax	Annual IRS maximum contributions \$7,500 pre-tax (limited for HCE) **	\$340 per month per account (transit/commuter)
Details	• Employer Contributions Only • Funded as you redeem points • Balance rolls over year to year Available to TEAs and Interns	• Employee Contributions Only • Fully funded on 1/1 for medical • You have until December 31, 2026 to incur expenses and until April 30, 2027 to submit claims.	• Employee Contributions Only • Funded as deductions are taken from your paycheck • You have until April 15, 2027 to incur expenses and until April 30, 2027 to submit claims. **Plan is subject to IRS non-discrimination testing and limits may be reduced	• Employee Contributions Only • Funded as deductions are taken from your paycheck • 180 days from date of service to file claim • Balance rolls over year to year

Benefits@Play Incentive Program

Available to TEAs & Interns

What's new?

- 50 points for registering with Ovia
- 10-55 points depending on step threshold for Get Active
- 10 points for Healthy Habits
- 50 points for Spring Health Check-In
- 15 points for Spring Health Moments



Check out the Rewards Center and view your hard-earned points!

Link a Tracker and start earning points for steps, food, and sleep!

View your Benefits and track what you've earned!

Benefits@Play Incentive Program

Available to TEAs & Interns



Get rewarded for healthy behaviors!

Complete qualifying activities in Castlight to earn dollars towards your HSA or HRA if enrolled in a medical plan. Once you exceed the maximum, you will earn points towards sweepstakes.

If you waive medical, or your spouse/DP has waived medical but is enrolled in dental and/or vision, you both can earn points towards sweepstakes - prizes include a variety of gift cards!

Annual Maximum HRA/HSA Earnings

Collective Health CDHP	EE Only	\$1,000
	Family	\$2,000
Collective Health PPO 500 / Kaiser HMO	EE Only	\$500
	Family	\$1,000
Centivo EPO	EE Only	\$500
	Family	\$1,000
Waive Medical	EE Only	Prizes!

Fidelity 401(k) Retirement Plan



The 401(k) plan employee contribution limit, catch-up, and super catch-up limits are expected to increase but have yet to be announced.

Employees aged 60 to 63 will be able to make **“super” catch-up contributions** in 2026. The super catch-up limit is currently \$11,250, which includes the current \$7,500 catch-up limit.

Employees aged 50 and older that are high-income earners (FICA wages over \$145,000 in 2025) will be required to make their **catch-up contributions on a Roth, or after-tax basis**. The process will be automated and will not require any employee intervention.

Fidelity 401(k) Retirement Plan



Basics

- Manage your account (contributions, investments, beneficiaries, etc.) via www.netbenefits.com or NetBenefits app.
- Take advantage of a complimentary advisory session with a Fidelity financial advisor
- 3 Contribution Methods: Traditional Pre-tax, Roth, and After-Tax

Employee Contributions

- Traditional and/or Roth 401(k) – up to 75% of base pay and/or up to 100% of bonus, up to the IRS maximum
- After-Tax 401(k) – up to 20% of base pay, up to the IRS maximum

Company Match

- 25% match on employee contributions to the Traditional Pre-tax and/or Roth 401(k) plans, up to the IRS maximum
- There is NO match for the After-Tax 401(k)
- Employer-sponsored match does NOT count towards the 402g IRS maximums.



BENEFITS for EveryWorld

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2026 Employee Bi-Weekly Costs

Medical

No changes to rates for 2026

Plan	Coverage Tier	2025 Bi-Weekly Cost	2026 Bi-Weekly Cost	Cost Difference
Collective Health CDHP	Employee	\$0	\$0	\$0
	EE+DP/SP	\$80	\$80	\$0
	EE+Child(ren)	\$68	\$68	\$0
	EE+Family	\$108	\$108	\$0
Collective Health PPO 500	Employee	\$112	\$112	\$0
	EE+DP/SP	\$268	\$268	\$0
	EE+Child(ren)	\$228	\$228	\$0
	EE+Family	\$391	\$391	\$0
Centivo EPO Coordinated Care	Employee	\$44	\$44	\$0
	EE+DP/SP	\$119	\$119	\$0
	EE+Child(ren)	\$102	\$102	\$0
	EE+Family	\$164	\$164	\$0
Kaiser HMO	Employee	\$98	\$98	\$0
	EE+DP/SP	\$247	\$247	\$0
	EE+Child(ren)	\$212	\$212	\$0
	EE+Family	\$340	\$340	\$0
Collective Health In-Network*	Employee	\$85	\$85	\$0
	EE+DP/SP	\$228	\$228	\$0
	EE+Child(ren)	\$195	\$195	\$0
	EE+Family	\$313	\$313	\$0

*Not open to new enrollments

2026 Employee Bi-Weekly Costs

Dental & Vision

No changes to rates for 2026

Plan	Coverage Tier	2025 Bi-Weekly Cost	2026 Bi-Weekly Cost	Cost Difference
Dental HMO	Employee	\$5	\$5	\$0
	EE+DP/SP	\$9	\$9	\$0
	EE+Child(ren)	\$8	\$8	\$0
	EE+Family	\$12	\$12	\$0
Dental PPO	Employee	\$8	\$8	\$0
	EE+DP/SP	\$16	\$16	\$0
	EE+Child(ren)	\$17	\$17	\$0
	EE+Family	\$24	\$24	\$0
Vision	Employee	\$2	\$2	\$0
	EE+DP/SP	\$4	\$4	\$0
	EE+Child(ren)	\$4	\$4	\$0
	EE+Family	\$8	\$8	\$0

Medical Plan Comparison

Tier	Plan	Annual Premiums	INN Out-of-Pocket Max	Wellness Incentive	HSA	Least You'll Pay (HSA/Max Incentives)	Most You'll Pay (No HSA/Incentives)
Employee Only	CDHP	\$0	\$4,500	\$1,000	\$250	(\$1,250)	\$4,500
	PPO 500	\$2,912	\$3,000	\$500	N/A	\$2,412	\$5,912
	In-Network*	\$2,210	\$1,500	\$500	N/A	\$1,710	\$3,710
	Centivo	\$1,144	\$1,500	\$500	N/A	\$644	\$2,644
	Kaiser	\$2,548	\$1,500	\$500	N/A	\$2,048	\$4,048
EE+SP/DP	CDHP	\$2,080	\$9,000	\$2,000	\$250	(\$170)	\$11,080
	PPO 500	\$6,968	\$6,000	\$1,000	N/A	\$5,968	\$12,968
	In-Network*	\$5,928	\$3,000	\$1,000	N/A	\$4,928	\$8,928
	Centivo	\$3,094	\$3,000	\$1,000	N/A	\$2,094	\$6,094
	Kaiser	\$6,422	\$3,000	\$1,000	N/A	\$5,422	\$9,422
EE+Child(ren)	CDHP	\$1,768	\$9,000	\$2,000	\$250	(\$482)	\$10,768
	PPO 500	\$5,928	\$6,000	\$1,000	N/A	\$4,928	\$11,928
	In-Network*	\$5,070	\$3,000	\$1,000	N/A	\$4,070	\$8,070
	Centivo	\$2,652	\$3,000	\$1,000	N/A	\$1,652	\$5,652
	Kaiser	\$5,512	\$3,000	\$1,000	N/A	\$4,512	\$8,512
Family	CDHP	\$2,808	\$9,000	\$2,000	\$250	\$558	\$11,808
	PPO 500	\$10,166	\$6,000	\$1,000	N/A	\$9,166	\$16,166
	In-Network*	\$8,138	\$3,000	\$1,000	N/A	\$7,138	\$11,138
	Centivo	\$4,264	\$3,000	\$1,000	N/A	\$3,264	\$7,264
	Kaiser	\$8,840	\$3,000	\$1,000	N/A	\$7,840	\$11,840

***The Collective Health In-Network Plan is not available to new enrollees and will remain available to those currently enrolled.**

Surcharges, After-tax Costs, & Imputed Income

Life Insurance – Imputed Income

- The IRS allows the first \$50,000 of employer-paid life insurance to be tax free, however any coverage over \$50,000 is considered a taxable benefit. You may see “GTLife Ins” under Earnings and a matching amount for “Life Insurance” under Deductions.

Domestic Partners – Imputed Income & After-tax Costs

- If a domestic partner is covered, their portion of the premium is taxed. Imputed income is also applied for the employer portion of the premium that covers the domestic partner. Similar to the above, you will see a matching amount under Earnings and Deductions.

Tobacco Surcharge

- \$40 monthly surcharge (\$18.46 bi-weekly) is applied to any covered family member that has used tobacco products in the six (6) months prior to the coverage effective date.
- The surcharge can be removed if the tobacco user has been tobacco-free for six (6) consecutive months.

Working Spouse/Domestic Partner Surcharge

- \$100 monthly surcharge (\$46.15 bi-weekly) is applied to your medical premium if
 - Your spouse/DP is employed full time
 - Your spouse/DP is eligible for coverage through their employer’s plan
 - Your spouse/DP does not enroll in their own employer plan and enrolls in the ABK plan



BENEFITS for EveryWorld

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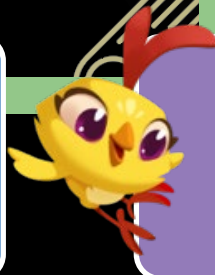
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Disability Benefits

What is the pre-existing condition limitation?

Conditions treated, diagnosed, or medicated in the 3 months before coverage starts may not be covered until you've been enrolled for 12 months. This includes pregnancy if conception occurs before coverage begins. Some disabilities may not be covered or may be reduced by other income sources.

What are your options?

Short-Term Disability (STD)

- Core: 60% of salary (up to \$2,307/week)
- Buy-Up: 80% of salary (up to \$3,076/week)

Long-Term Disability (LTD)

- Core: 50% of salary (up to \$5,000/month)
- Buy-Up: 66⅔% of salary (up to \$10,000/month)

What does the benefit do?

Disability insurance replaces your income if you're unable to work*

ABK provides Short-Term (STD) and Long-Term Disability (LTD) coverage

You can elect the buy-up plan to replace a higher percentage of your income

* Due to a non-work-related illness or injury

Benefits Ecosystem

Health & Well-being	Family & Caregiving	Insurance & Protection	Money
Video Doctor Visits	Fertility & Family Building	Life Insurance	Employee Share Purchase Plan
Medical 2 nd Opinion	Care Providers	Disability Insurance	College Savings Plan
Mental Health & Well-being	Lactation & Breastfeeding Support	Accident Insurance	Financial Coaching
Brain Health	Snoo Smart Sleeper	Critical Illness Insurance	Tuition Reimbursement
Chronic Disease Prevention	Child Care Concierge	Legal Plan	Early Wage Access
Diabetes & Healthy Weight	Care Coordination	Auto, Home, Renters Insurance	ABK Gives Back
Virtual Physical Therapy	Child Development Coaching	Pet Insurance	Homeownership Coaching
Perimenopause & Menopause	Reproductive Health Support	Identity & Digital Protection	Call of Duty Endowment
Cancer Support	Pet Telehealth	Travel Benefits	
Fitness Membership			

Perks & Discounts

ABK Games

ABK Gear

Working
Advantage

24 Hour
Fitness

Secretlab
Chairs

EVGA
Hardware

Medieval
Times

Aquarium Of
The Pacific

Cartelligent

Phone - AT&T

Pepperdine
University

Mortgages

Student &
Personal
Loans

Banking

benefitsforeveryworld.com/discounts





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Resources



Benefit Plans & Details

www.benefitsforeveryworld.com



News & Important Information

#abk-us-benefits



Questions



Enrollment & Changes

Resources – cont'd

The screenshot shows the 'SupportDesk' interface. At the top, there's a search bar with the placeholder text 'You can search for articles, services, and ticket numbers...'. Below the search bar are navigation tabs: Workplace, IT Support, HR, Finance, and Creative Services. Under these are sub-tabs: Me, My Team, Tools & Systems, **Benefits**, Payroll & Time, and Company Policies. The 'Benefits' section is active, displaying a list of resources on the left and a detailed view on the right.

Benefits

Check out www.benefitsforeveryworld.com to explore all programs and plans available through your Benefits.

- U.S. Mental Health Resources Guide
- Quiet Room Access [Request](#)
- Adding Coverage for Spouse, Domestic Partner, or Dependent
- Enroll in or Change Benefits in Workday
- Enroll or View Your Benefits
- COVID-19 Benefit Resource Guide – US FTE
- Benefits Policies and Guidelines

The screenshot shows the 'BENEFITS for EveryWorld' website. The header includes navigation links: HEALTH & WELLBEING, TIME AWAY, FAMILY & CAREGIVING, INSURANCE & PROTECTION, MONEY, PERKS & DISCOUNTS, and BENEFITS SUPPORTDESK. The main content area features a large image of employees at workstations with the text 'ABK BENEFITS' and a description: 'At Activision Blizzard King, we provide you with benefits that are innovative, inclusive, and continuously evolving. Get help across all areas of your health and wellbeing, explore all the benefits available to you below.' Below this is a 'RESOURCES' section with a link to '1:1 Benefits Consultations'. At the bottom, there are links for 'Benefit Resources (Guide, Contributions, etc.)' and 'Plan Documents & Legal Notices'. A 'workday' logo is visible in the bottom right corner.

BENEFITS for EveryWorld

HEALTH & WELLBEING TIME AWAY FAMILY & CAREGIVING INSURANCE & PROTECTION MONEY PERKS & DISCOUNTS BENEFITS SUPPORTDESK

ABK BENEFITS

At Activision Blizzard King, we provide you with benefits that are innovative, inclusive, and continuously evolving. Get help across all areas of your health and wellbeing, explore all the benefits available to you below.

RESOURCES

[1:1 Benefits Consultations](#)

[Benefit Resources \(Guide, Contributions, etc.\)](#)

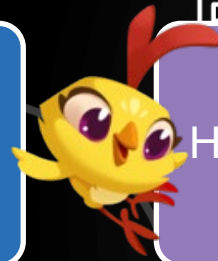
[Plan Documents & Legal Notices](#)

Enroll, view, or change benefits in **workday**



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Benefits Communication Specialist

Review your benefit options, ask questions, and get help enrolling.

Please use this link to set an appointment <https://go.oncehub.com/ActivisionBlizzardbenefits>

Activision Blizzard

Please pick the appropriate meeting type to the right and schedule a 1:1 meeting with one of our Benefit Communication Specialists.

888-926-2875

www.benefitsforeveryworld.com

Select a meeting type

Open Enrollment General Questions

Duration: 15 min

If you plan to enroll new dependents, please have your dependent certification documents (marriage certificate/domestic partner affidavit, birth certificates, etc.) ready to be emailed to the Benefit Communications Specialist at the time of your meeting.



Open Enrollment General Questions

Duration: 15 min

If you plan to enroll new dependents, please have your dependent certification documents (marriage certificate/domestic partner affidavit, birth certificates, etc.) ready to be emailed to the Benefit Communications Specialist at the time of your meeting.



New Hire (Full-Time)

Duration: 30 min

If you plan to enroll dependents, please have your dependent certification documents (marriage certificate/domestic partner affidavit, birth certificates, etc.) on hand, to email to the Benefit Specialist at the time of the appointment. You have 30 days from your hire date to enroll in benefits and submit dependent certification documents.



New Hire (TEA-Contract)

Duration: 30 min

If you plan to enroll dependents, please have your dependent certification documents (marriage certificate/domestic partner affidavit, birth certificate, etc.) on hand, to email to the Benefit Specialist at the time of the appointment. You have 30 days from your hire date to enroll in benefits and submit dependent certification documents.



Qualifying Benefits Event

Duration: 25 min

If you need to make benefit changes due to a qualified life event (marriage/new domestic partner, divorce, birth/adoption, loss/gain of other coverage, etc.), please have your documents ready to email to the benefit specialist at the time of your meeting. You have 30 days from the life event date to submit supporting documents and make benefit changes



Next Steps

- **Enroll in Workday:** <https://www.myworkday.com/activision/>
- **Join our slack channel** [#abk-us-benefits](#)
- **Watch past webinar recordings or review the slides:**
 - Centivo EPO Medical Plan Overview
 - Kaiser HMO Medical Plan Overview
 - Collective Health In-Network, CDHP, and PPO Medical Plans, Delta Dental, and VSP Vision Overview
- **Upcoming webinars to attend:**
 - Fri, Oct 31 - [HealthEquity: FSA vs. HSA](#)
 - Wed, Nov 5 - [2026 ABK Benefits Open Enrollment Presentation](#)



<https://www.benefitsforeveryworld.com/open-enrollment#oe-events-calendar>



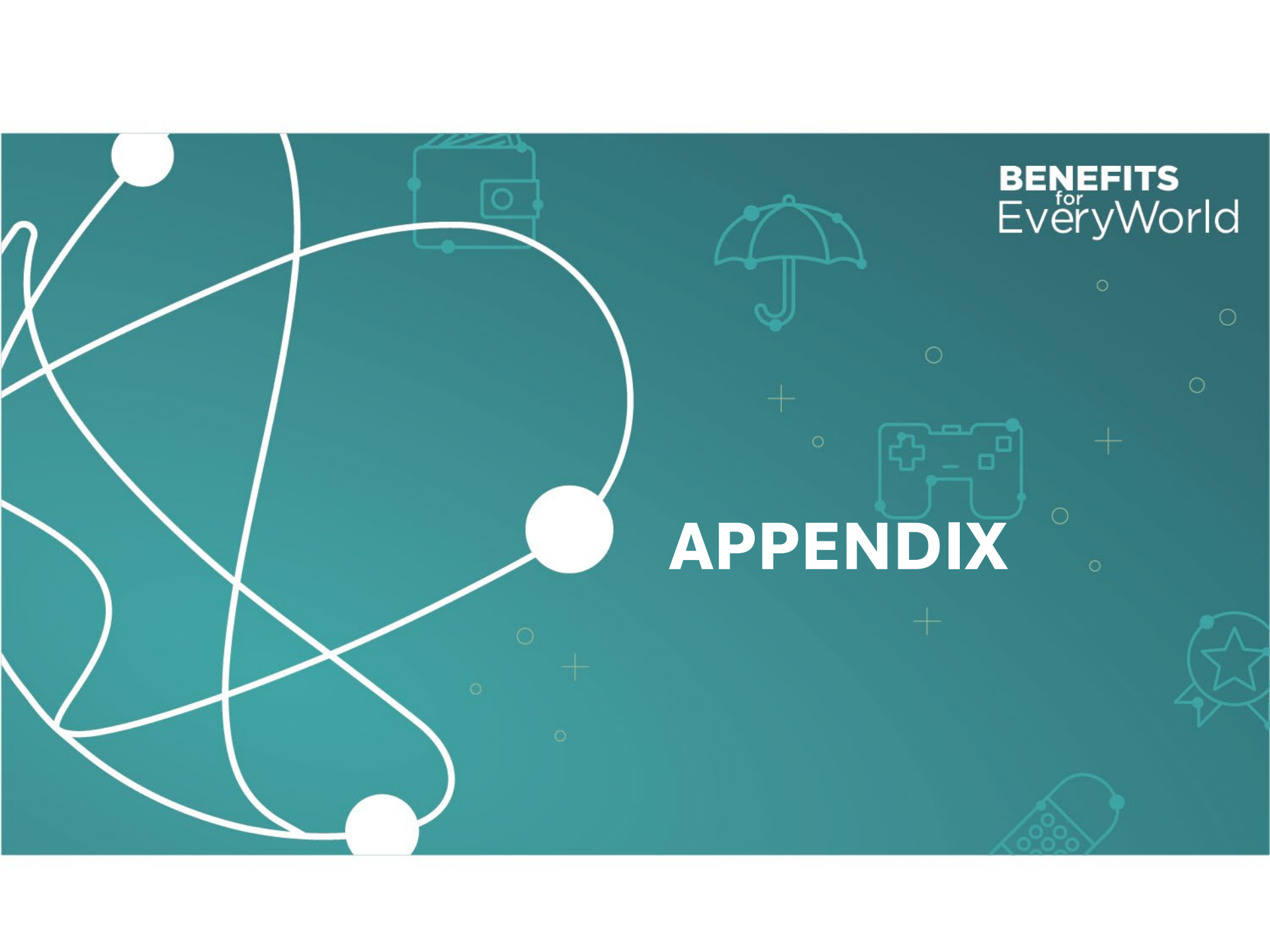
**Thank you for
attending!
Any questions?**



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The background is a solid teal color. On the left side, there is a large white line art graphic consisting of several overlapping loops and three solid white circles. Scattered across the teal background are various small white icons: a camera, an umbrella, a video game controller, a star inside a circle, and a handheld gaming device. There are also small white plus signs and circles.

BENEFITS
for
EveryWorld

APPENDIX

Medical Plan Comparison

	Tier	Annual Premiums	INN Out-of-Pocket Max	Wellness Incentives	HSA	Most You'll Pay (No HSA/Incentives)	Least You'll Pay (HSA/Max Incentives)
CDHP	EE	\$0	\$4,500	\$1,000	\$250	\$4,500	(\$1,250)
	EE+SP/DP	\$2,080	\$9,000	\$2,000	\$250	\$11,080	(\$170)
	EE+Child(ren)	\$1,768	\$9,000	\$2,000	\$250	\$10,768	(\$482)
	Family	\$2,808	\$9,000	\$2,000	\$250	\$11,808	\$558
PPO 500	EE	\$2,912	\$3,000	\$500	N/A	\$5,912	\$2,412
	EE+SP/DP	\$6,968	\$6,000	\$1,000	N/A	\$12,968	\$5,968
	EE+Child(ren)	\$5,928	\$6,000	\$1,000	N/A	\$11,928	\$4,928
	Family	\$10,166	\$6,000	\$1,000	N/A	\$16,166	\$9,166
In-Network*	EE	\$2,210	\$1,500	\$500	N/A	\$3,710	\$1,710
	EE+SP/DP	\$5,928	\$3,000	\$1,000	N/A	\$8,928	\$4,928
	EE+Child(ren)	\$5,070	\$3,000	\$1,000	N/A	\$8,070	\$4,070
	Family	\$8,138	\$3,000	\$1,000	N/A	\$11,138	\$7,138
Centivo EPO	EE	\$1,144	\$1,500	\$500	N/A	\$2,644	\$644
	EE+SP/DP	\$3,094	\$3,000	\$1,000	N/A	\$6,094	\$2,094
	EE+Child(ren)	\$2,652	\$3,000	\$1,000	N/A	\$5,652	\$1,652
	Family	\$4,264	\$3,000	\$1,000	N/A	\$7,264	\$3,264
Kaiser HMO	EE	\$2,548	\$1,500	\$500	N/A	\$4,048	\$2,048
	EE+SP/DP	\$6,422	\$3,000	\$1,000	N/A	\$9,422	\$5,422
	EE+Child(ren)	\$5,512	\$3,000	\$1,000	N/A	\$8,512	\$4,512
	Family	\$8,840	\$3,000	\$1,000	N/A	\$11,840	\$7,840

***The Collective Health In-Network Plan is not available to new enrollees and will remain available to those currently enrolled.**

Glossary

Passive Enrollment: Also known as “auto-enrollment.” this means your benefit choices from 2022 will automatically roll over (with some exceptions), if you take no action.

Deductible: The total amount you will need to pay out of pocket before the plan starts paying for services. Once you’ve paid your deductible, the plan will begin paying a portion of the costs for services rendered. This amount will vary depending on your plan.

HMO: HMO, or Health Maintenance Organization, is a network of doctors and treatment centers that agree to offer care at a set price. HMO plans require that you stay in the network to receive care and offer no out of network coverage. ABK offers two HMO plans through Kaiser and Centivo.

PPO: PPO, or Preferred Provider Organization, is a network of doctors and treatment centers that contracts with insurance providers to offer services. PPO plans offer great flexibility due to having both in and out of network coverage, although staying in the PPO network will keep your costs lower. ABK offers two PPO plans through Collective Health.

Spending Accounts: Accounts designed to allow employees to set aside pre-tax dollars to pay for qualified medical expenses. Includes FSA (Flexible Spending Account), HSA (Health Savings Account), DCFS (Dependent Care Flexible Spending Account), and HRA (Health Reimbursement Account).

Qualifying Life Event (QLE): A QLE is a life event that allows you to make benefit changes outside of an enrollment period. These can include childbirth/adoption, marriage, divorce, aging out of a parent’s plan, and more. When a QLE occurs, you have a 30 day window to inform ABK and make benefit changes in workday.