BENEFITS for EveryWorld

2027 Benefits Open Enrollment

October 28 – November 13, 2026

ACTIVISION. | BLIZZARD ENTERTAINMENT | King

Today's Discussion

- Eligibility & Timeline
- Changes
- Rates
- Important Reminders
- Resources
- How to Get Help
- Questions



Eligibility

- Regular employees scheduled to work 30 or more hours per week
  - FTE
  - TEA
  - Interns

- Dependents

  If you add a dependent, you are required to submit documentation, like a marriage certificate or birth certificate to confirm their eligibility.
  - Spouse/Domestic Partner
  - Children under age 26 (or disabled children of any age)



ACTIVISION. BLIZZARD ENTERTAINMENT King

Reminders

October 28 – November 13, 2026
Benefits elected will be effective January 1, 2027

Reminders

- ABK employees will continue to receive ABK benefits
- Once-a-year opportunity to enroll in or 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

Reminders – cont'd

Most benefit plans will carry forward to 2027 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 13 at 11:59 PM PT!

BENEFITS for EveryWorld

Eligibility & Timeline

How to Get Help

Questions

Changes

Resources

Rates

Important Reminders





ACTIVISION. | BLIZZARD ENTERTAINMENT | King

Why we're moving to Aetna in 2027

Why change?

Our 2026 review showed it was time for a new medical partner.

Long hold times and challenging issues with Collective Health and Blue Shield have affected employees.

More support for you

A dedicated Aetna care team set up just for ABK employees and families, not a general call center.

Coordinated medical support

One team designed to stay with your question, aiming to reduce handoffs and repeat explanations.

Improved technology

Aetna will close technology gaps and offer capabilities unavailable through our current partner.

Your premiums will stay the same in 2027

ABK will absorb the additional cost increase as healthcare costs rise.

Why we're staying with Delta Dental

We hear you

We know some of you have seen dentists leave Delta's network.

We reviewed other dental carriers to assess network access and costs for you.

A competitive choice

Our dental market review found Delta remains the most competitive carrier.

Less network disruption

The next-best carrier would move 16% of claims out of network.

Lower costs than the alternative

Higher claim costs mean you pay more when you share the cost of services.

Staying with Delta helps limit disruption

Switching carriers would bring higher costs and more network disruption.

BENEFITS for EveryWorld



Aetna Medical Plan Transition

ACTIVISION. | BLIZZARD ENTERTAINMENT | King

Aetna Medical Plan Transition

What's changing on January 1, 2027

WHO

CDHP, PPO 500, and In-Network plan enrollees

Employees and their families enrolled in the CDHP, PPO 500, and In-Network plans for 1/1/2027.

WHAT

New carrier: Aetna replaces Collective Health/Blue Shield

Aetna will administer the CH/BSC medical plans, process claims, and provide member support. CVS will remain as our underlying pharmacy vendor, but will be rebranded as Aetna pharmacy.

WHEN

Effective January 1, 2027

New ID cards should arrive at homes on 1/1 or sooner. Those enrolled in the plans should use the Aetna app/website beginning in January.

Kaiser HMO and Centivo EPO plans will not be affected by this vendor change.

Aetna Medical Plan Transition

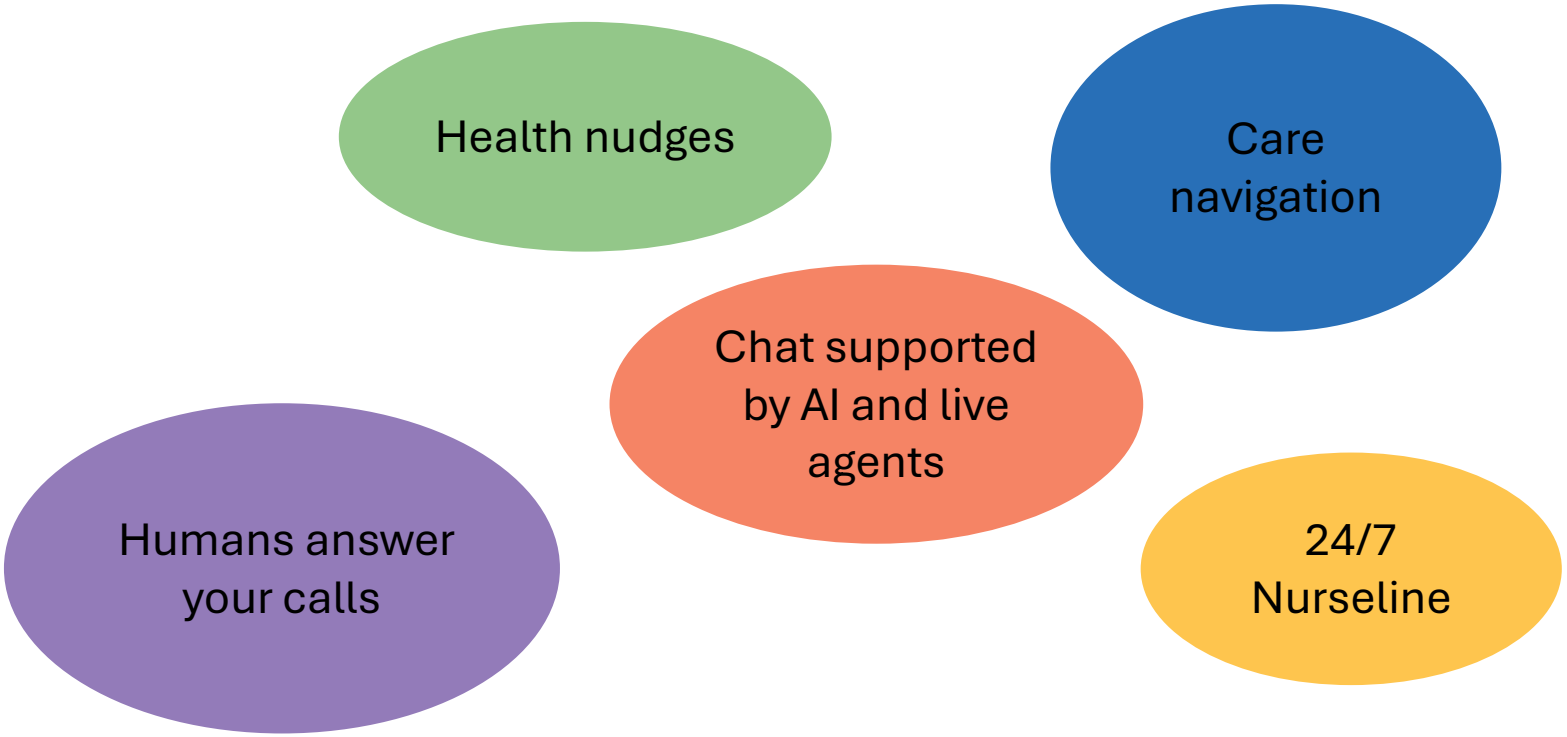
What stays the same

- CDHP, PPO 500, and In-Network plan designs, deductibles*, and coinsurance. Centivo and Kaiser plans remain unchanged.
- Spring Health, Kindbody, Castlight, Doctor on Demand, and other point solutions.
- Pharmacy benefits (CVS Caremark continues, rebranded as Aetna pharmacy for the Aetna plans)
- Benefit accounts - HSA, Health FSA, HRA, Dependent Care FSA, Commuter**
- All other benefits (dental, life, disability, etc.)
- 97.7% of members will have in-network providers under Aetna

*Subject to 2027 IRS HDHP minimum deductible of $1,750/$3,500 (single/family)
** Limits subject to increase according to IRS maximum

Aetna Medical Plan Transition

What stays the same (continued)



Aetna Medical Plan Transition

More dedicated support for your care

Your support team



Service and clinical advocates

Shared team trained on ABK plans and benefits

Clinical specialists

- Respiratory therapist
- Behavioral health specialist
- Gender-affirming care specialist
- Fertility advocate
- Exercise physiologist
- Neonatal intensive care advocate

Fewer transfers. More issues resolved on the first call.

Support During the Transition

aetna



Continuity of care

From December 15, 2026, submit a transition of care form if your provider is out of network. With approval, receive in-network coverage for at least 90 days. Longer durations may apply, such as during pregnancy, upcoming surgery, or chemotherapy.



Prior authorizations

In mid-December, Aetna begins loading approved, unexpired authorizations. Those expiring at the end of December will not transfer.



Care management

Aetna specialists support maternity and NICU, behavioral health, gender-affirming care and other complex conditions. For open complex cases with Collective Health, expect outreach from Aetna beginning in January.

Prior authorization status: call Aetna at 1-877-700-0144

Prior Authorizations

aetna®

Completed within 24 hours

90% Aetna

vs.

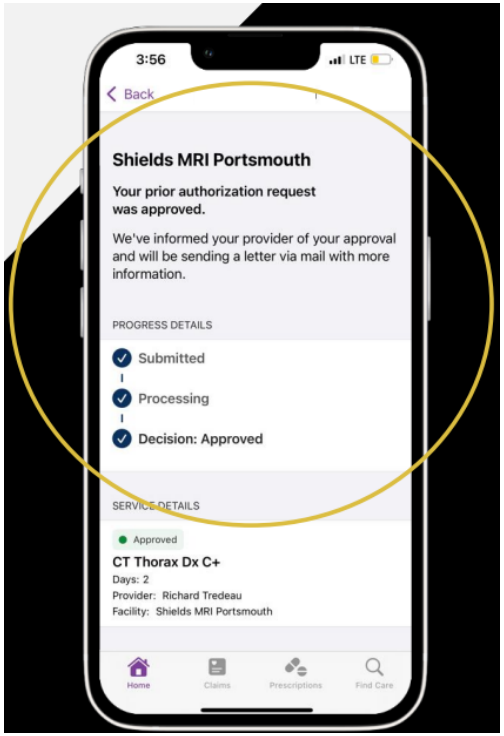
75% Collective Health

Proactive provider support

Aetna contacts providers for missing information before issuing a denial. For denials, medical directors contact the ordering physician for a peer-to-peer review.

Updates you can follow

Check status on the website or app. Nurses confirm receipt and provide progress updates.



Track status in the app

Aetna also requires precertification for fewer services than other carriers.

ACTIVISION. BLIZZARD ENTERTAINMENT King

Aetna App Experience

Your benefits, at your fingertips

Find and book care

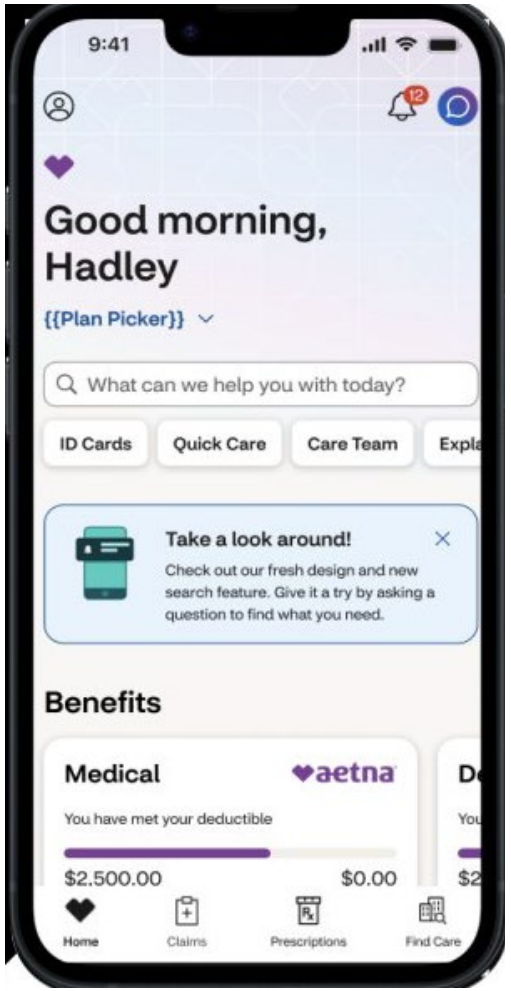
Find in-network doctors and cost estimates on one screen. Schedule MinuteClinic visits in minutes.

Manage your plan and claims

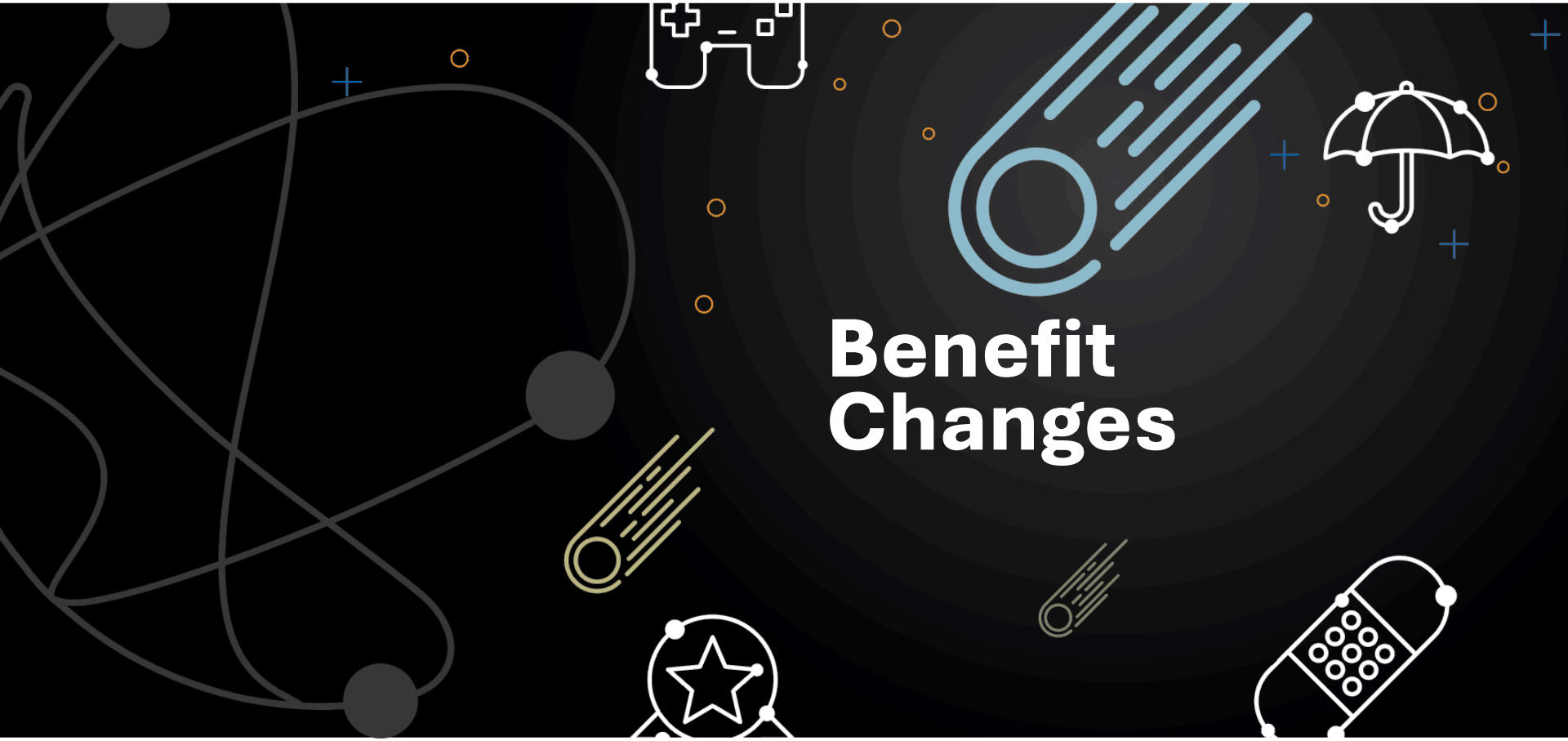
View your deductible, plan documents, prior authorization status and ID cards. Compare bills with claims by taking a photo.

Make the app work for you

Use dark mode for accessibility and comfort. Access information and resources for other ABK benefits.



BENEFITS for EveryWorld



Benefit Changes

ACTIVISION. | BLIZZARD ENTERTAINMENT | King

Medical Plan Enhancements

CDHP: coverage before the deductible

Beginning January 1. Plan coverage rules still apply.



Virtual care and contraception

Doctor on Demand visits and OTC birth control, emergency contraception and male condoms, with or without a prescription.



Breast cancer screening

For people without a previous breast cancer diagnosis.



Diabetes management

Supplies and medications, including continuous glucose monitors and insulin vials, pumps and inhalers.

PPO 500 & In-Network plans

$50 to $20

Urgent behavioral health and substance use care now matches primary care cost sharing. CDHP cost sharing already aligns.

All medical plans

$40 monthly tobacco surcharge ends 12/31/2026.

More benefits for you



Vision: frame allowance rises to $200

Up from $150 for 2027.



Spring Health: 12 no-cost sessions each

Counseling and coaching each increase from 10 to 12 sessions per person per year in 2027. Specialty Care helps coordinate care for more than 50 conditions.



New Fidelity Financial Wellness access

Checkup, life-event guidance, financial tools and educational resources.



MetLife Legal: eligibility expands

Temporary employees (TEAs) and interns become eligible. Enroll anytime. Drop coverage only during open enrollment.



Wellhub: limited-time 2026 gym discount

Enroll November 2–16 for $50 off plans for November and December. This is a promotion, not an ongoing 2027 rate change.

2027 ID cards

Coverage	What to expect for January 1
Aetna CDHP / PPO 500 / In-Network	New ID cards for all enrollees due to new carrier.
Centivo EPO	New ID cards for all enrollees due to new group number/member ID.
Kaiser HMO	New cards for new enrollees or due to a name/date-of-birth change.
Delta Dental	New ID cards for all enrollees due to change in group number.
VSP vision	Cardless verification using your personal details.

BENEFITS for EveryWorld

Eligibility & Timeline

How to Get Help

Questions

Changes

Resources

Rates

Important Reminders



ACTIVISION. BLIZZARD ENTERTAINMENT King

2027 Employee Bi-Weekly Costs

Medical

No changes to rates for 2027

Plan	Coverage Tier	2027 Bi-Weekly Cost	Cost Difference
Aetna CDHP	Employee	$0	$0
	EE+DP/SP	$80	$0
	EE+Child(ren)	$68	$0
	EE+Family	$108	$0
Aetna PPO 500	Employee	$112	$0
	EE+DP/SP	$268	$0
	EE+Child(ren)	$228	$0
	EE+Family	$391	$0
Centivo EPO	Employee	$44	$0
	EE+DP/SP	$119	$0
	EE+Child(ren)	$102	$0
	EE+Family	$164	$0
Kaiser HMO	Employee	$98	$0
	EE+DP/SP	$247	$0
	EE+Child(ren)	$212	$0
	EE+Family	$340	$0
Aetna In-Network*	Employee	$85	$0
	EE+DP/SP	$228	$0
	EE+Child(ren)	$195	$0
	EE+Family	$313	$0

***Not open to new enrollments**

2027 Employee Bi-Weekly Costs

Dental & Vision

No changes to rates for 2027

Plan	Coverage Tier	2027 Bi-Weekly Cost	Cost Difference
Dental HMO	Employee	$5	$0
	EE+DP/SP	$9	$0
	EE+Child(ren)	$8	$0
	EE+Family	$12	$0
Dental PPO	Employee	$8	$0
	EE+DP/SP	$16	$0
	EE+Child(ren)	$17	$0
	EE+Family	$24	$0
Vision	Employee	$2	$0
	EE+DP/SP	$4	$0
	EE+Child(ren)	$4	$0
	EE+Family	$8	$0

Surcharges, After-tax Costs, & Imputed Income

$40 monthly tobacco surcharge ends 12/31/2026!

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.

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.

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; and
  - Your spouse/DP is eligible for coverage through their employer's plan; and
  - Your spouse/DP does not enroll in their own employer plan and enrolls in the ABK plan

BENEFITS for EveryWorld

Eligibility & Timeline

How to Get Help

Questions

Changes

Resources

Rates

Important Reminders



ACTIVISION. BLIZZARD ENTERTAINMENT King

Medical Plans

IRS minimum deductible increasing to $1,750/$3,500

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

CDHP*
All states
aetna

PPO 500
All states
aetna

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

Kaiser HMO
Northern & Southern CA
KAISER PERMANENTE

***Available to TEAs & Interns**

The Aetna In-Network Plan is closed to new enrollees. It will remain available to current participants.

Health Savings Account (HSA)

Available to TEAs and 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

2027 Contribution Limit: $4,500/$9,000 (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

2027 limits have not yet been announced*

Eligible Expenses: 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, 2027 to incur expenses and until April 30, 2028 to submit claims.	• Employee Contributions Only • Funded as deductions are taken from your paycheck • You have until April 15, 2028 to incur expenses and until April 30, 2028 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

ACTIVISION. BLIZZARD ENTERTAINMENT King

Benefits@Play Incentive Program

Available to TEAs & Interns

Castlight

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		
Aetna CDHP	EE Only Family	$1,000 $2,000
Aetna PPO 500 & In-Network / Kaiser HMO	EE Only Family	$500 $1,000
Centivo EPO	EE Only Family	$500 $1,000
Waive Medical	EE Only	Prizes!

Fidelity 401(k) Retirement Plan

2027 limits have not yet been announced

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

Employees aged 60 to 63 are able to make **"super" catch-up contributions** in both 2026 and 2027.

Employees aged 50 and older that are high-income earners (FICA wages over $150,000*) are required to make their **catch-up contributions on a Roth, or after-tax basis**. The process is automated and does not require any employee intervention.

*Indexed annually

BENEFITS for EveryWorld

Eligibility & Timeline

How to Get Help

Questions

Changes

Resources

Rates

Important Reminders





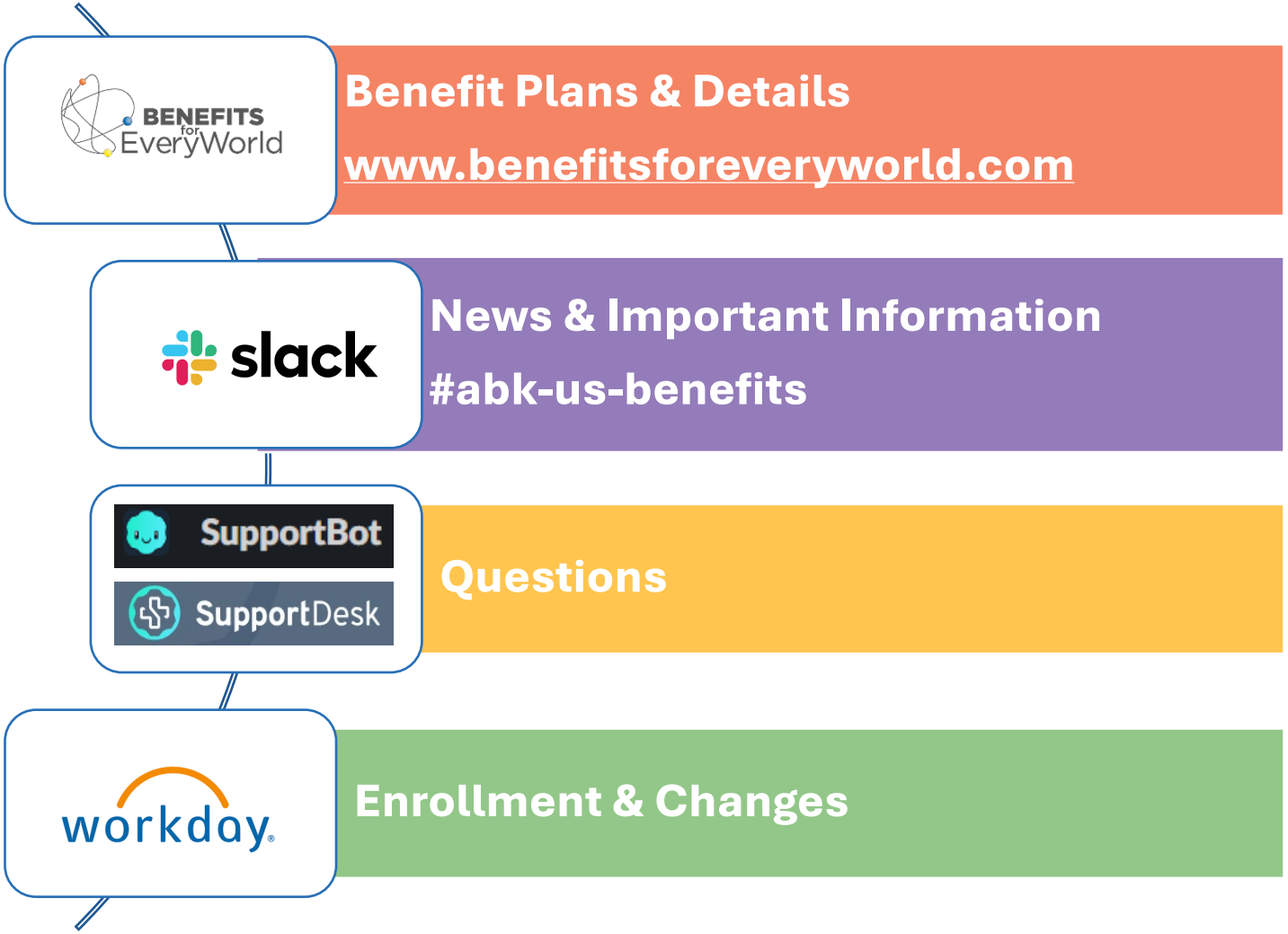
ACTIVISION. | BLIZZARD ENTERTAINMENT | King

Enrollment Checklist

1. **Explore your options.**
   - ❑ Review benefits.
   - ❑Check whether your doctors, specialists, pharmacies, and other healthcare providers are in network.
2. **Map out your enrollment selections.**
   - ❑Enroll by November 13 in Workday: https://www.myworkday.com/xboxgaming/d/home.htmld
   - ❑FSA and DCRA will not automatically roll over.
3. **Don't forget the paperwork.**
   - ❑Adding new dependents? Upload your verification documents to Workday.
4. **Double check your beneficiaries.**
   - ❑Designate beneficiaries in Workday for all employee life insurance plans. For designating 401(k) beneficiaries, visit netbenefits.com.
5. **Submit to save your selections.**
   - ❑Once you finish enrolling, review and confirm your elections by clicking SUBMIT.
6. **Relax! You've completed your benefits.**
   - ❑Your benefit elections will go into effect January 1, 2027.

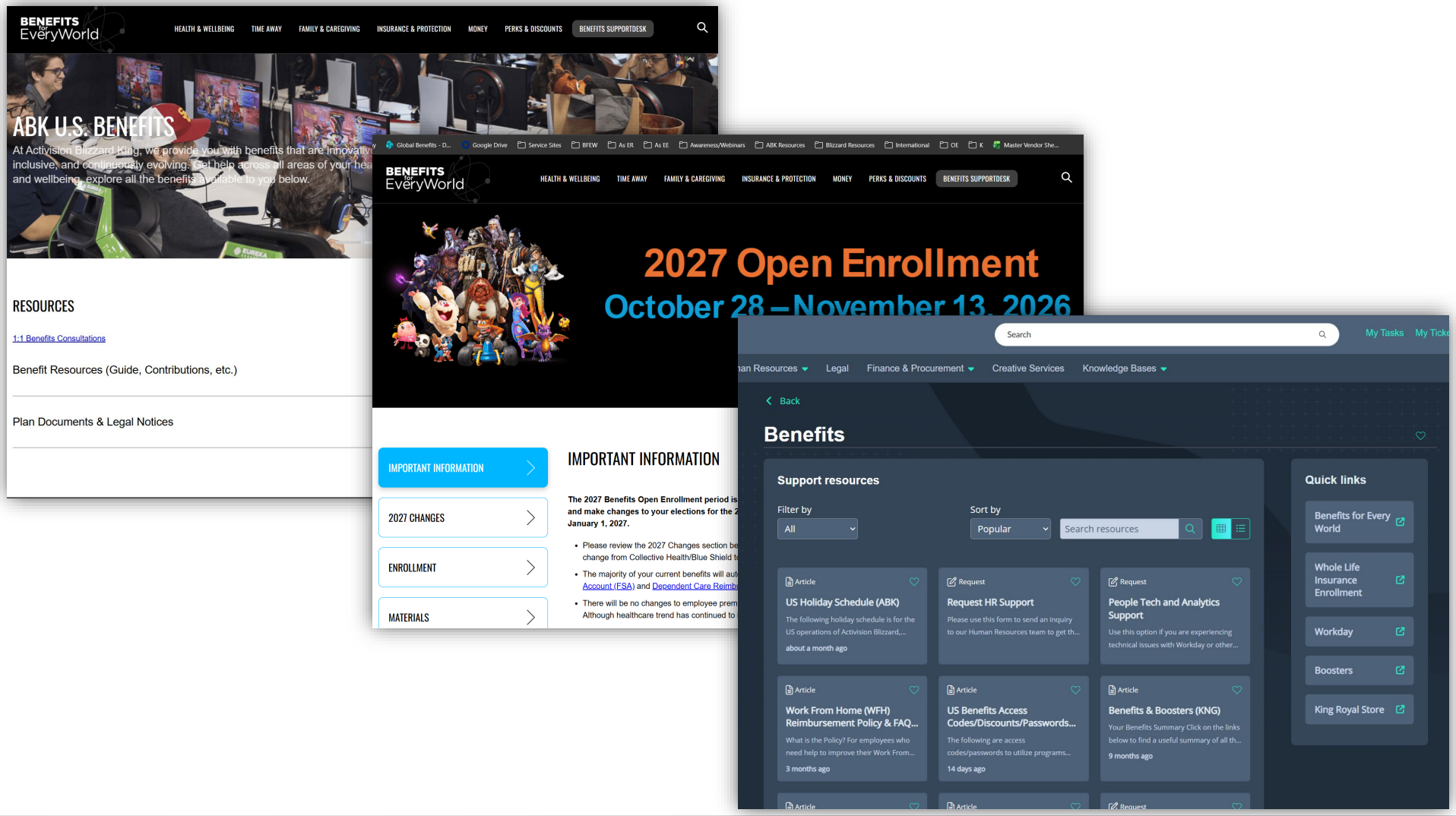
ACTIVISION. BLIZZARD ENTERTAINMENT King

Resources



ACTIVISION. BLIZZARD ENTERTAINMENT King

Resources – cont'd



BENEFITS for EveryWorld

Eligibility & Timeline

How to Get Help

Questions

Changes

Resources

Rates

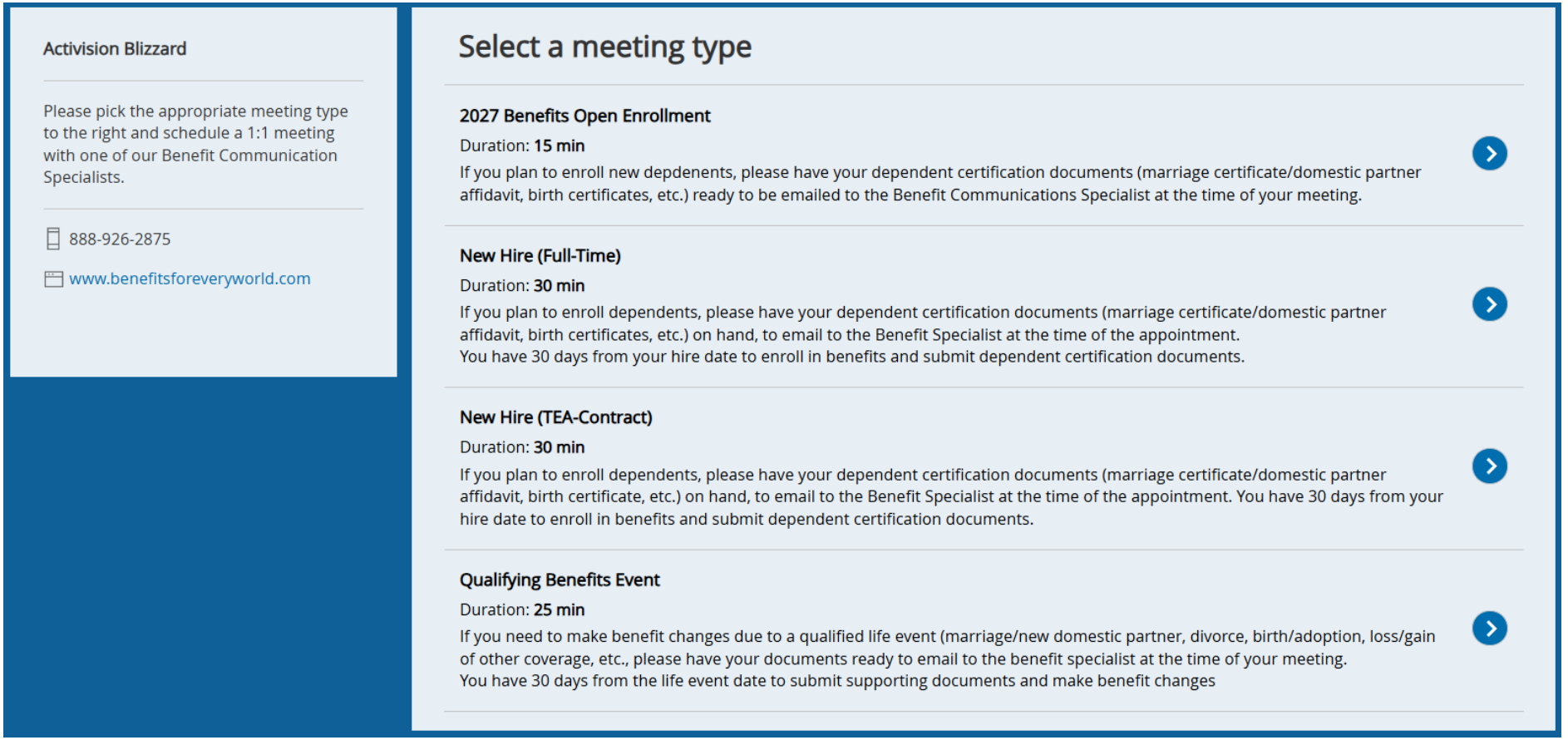
Important Reminders



ACTIVISION. BLIZZARD ENTERTAINMENT King

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



Benefits Partner Contact

Aetna (Available Oct. 28)

- 877-700-0144

Centivo

- 833-666-1322

Kaiser

- 800-464-4000

Delta Dental

- HMO: 800-422-4234
- PPO: 888-335-8227

VSP Vision

- 800-877-7195

All other

- Benefits Vendors Contact Sheet

BENEFITS for EveryWorld

Thank you for attending!
Any questions?



ACTIVISION. | BLIZZARD ENTERTAINMENT | King