

CARE PACKAGE







Get Ready for 2026

Use the tips and reminders in this newsletter to make the most of your L3Harris benefits program in 2026.



ID/Debit Cards

Benefit Plan	Will I receive a new card?	What do I need to know?	Is there a digital ID card?
Medical/Pharmacy	Yes, you will get a new ID card even if you didn't change plans Note: Your new card will have updated Blue Cross Blue Shield (BCBS) contact information on the back. It is important that you replace your current card and ensure your providers have the updated card.	<ul style="list-style-type: none"> » One card works for BOTH medical and pharmacy » If you're covering dependents, all cards will show the employee's name only 	My Health Toolkit® for BCBS  
Dental	Only if you enrolled in the DHMO	<ul style="list-style-type: none"> » Cigna no longer issues physical ID cards for Dental 1 and Dental 2, but you can download a digital ID card 	myCigna  
Vision	No, there are no vision ID cards	<ul style="list-style-type: none"> » Simply identify yourself as a MetLife/VSP vision member 	N/A
Health Care Flexible Spending Account (FSA) Debit Card	Only if you newly elected a Health Care FSA for 2026	<ul style="list-style-type: none"> » If you already have an FSA debit card, you can continue using your existing debit card » A new card will be issued prior to card expiration 	N/A
Health Savings Account (HSA) Card	Only if you newly enrolled in an HDHP for 2026—look for communications from Fidelity with instructions to complete your HSA setup	<ul style="list-style-type: none"> » If you already have an HSA card, you can continue using your existing card » A new card will be issued prior to card expiration 	N/A

Your 2026 Benefits Checklist

✓ Verify Your New Dependent(s)

If you added a new dependent to your medical, dental and/or vision coverage for 2026, you should have received information from the Dependent Verification Center about verifying each dependent's eligibility to participate in the L3Harris benefit plans. If you don't respond and provide the required documentation by the deadline, your newly added dependent(s) will be removed from coverage.

✓ Review Your Beneficiaries

If you didn't review your beneficiaries during annual enrollment, take a moment now to confirm your elections still align with your current intentions. Visit the Beneficiary Designations section on [LHXcare.com](https://lhxcare.com) for additional details.

✓ Check Your Pay Statement

There will be an extra payroll in 2026, resulting in 53 weekly and 27 bi-weekly payroll dates. This means your **first** paycheck of the year on January 2, 2026 will not include benefit premium deductions, with the exception of 401(k) contributions.

Please review your **second** pay statement in January to be sure your benefit deductions match the elections you made during annual enrollment. If you notice any issues or have concerns, contact the Enrollment Center immediately at 1.844.892.6495 on business days between 8:30 a.m. and 5:30 p.m. (ET).

Note: The company contribution to your Health Savings Account (HSA) will fund in January if you enrolled in one of the High Deductible Health Plans (HDHP 1 or HDHP 2) and completed the HSA modeler by November 30.

✓ Enroll in the Student Loan 401(k) Match

Enrollment will open on December 8 for the new Student Loan 401(k) Match benefit launching in 2026 for employees who are currently match-eligible. If you are paying down student debt and not currently maximizing your L3Harris match by contributing at least 6% to your 401(k), this program can help you grow your retirement savings! Visit netbenefits.com/L3Harris to learn more and enroll, or call Fidelity at 1.866.711.0350.

✓ Stay Tuned for New Vendor Information

We have a few vendor partner changes coming in 2026. Key changes include:

- » **BCBS for healthcare support.** Our medical plan carrier, Blue Cross Blue Shield (BCBS), will replace Accolade for healthcare customer service and clinical support. You can contact BCBS now at 1.855.212.4679. This number will also be on the back of your new BCBS ID card.
- » **Teladoc for virtual care.** Teladoc will replace Accolade Care as the telehealth provider for the BCBS medical plans. Refer to the number on the back of your new BCBS ID card to access Teladoc.
- » **Carrum Centers of Excellence requirement.** Starting March 1, 2026, the BCBS medical plans will require you to use a provider in Carrum's Centers of Excellence (COE) network for bariatric, spine and joint (full and partial hip and knee) surgeries.* Carrum also has additional COE programs (e.g., cancer, gastrointestinal, general surgeries, etc.) that are optional but may provide a cost savings to you. Check out the program now at carrum.me/l3harris.

* If you have a surgery scheduled prior to March 1, 2026, you can continue to use your current provider.



Want to know more about your 2026 benefits?

[LHXcare.com](https://lhxcare.com) is your one-stop resource for all your L3Harris benefits information and resources.

REQUIRED NOTICES

The information and links below provide you with required benefit notifications—no action is required.

Summary Annual Reports

A Summary Annual Report (SAR) briefly outlines the information submitted to the U.S. Department of Labor for the prior year (2024) for certain benefit plans offered by L3Harris. L3Harris is required to provide these reports to you under the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

There are two SARs:

- » **Health and Welfare Plan SAR:** Visit the Document Library in the top navigation on the [enrollment site](#) (use [benefits.l3harris.com](#) if you're not on the L3Harris network).
- » **Retirement Savings Plan SAR:** Click [here](#) and log in to your Fidelity account.

HIPAA Notice

L3Harris is required to provide a [Health Insurance Portability and Accountability Act \(HIPAA\) notice](#) once every three years to explain how your health information is protected and to inform you of your privacy rights under federal law.

Fee Reductions in the L3Harris Retirement Savings Plan (RSP)

We are pleased to announce two upcoming fee reductions in the Retirement Savings Plan:

- » **Effective December 25, 2025:** The fee for Fidelity Personalized Planning & Advice—a service that provides professional management of your retirement plan investments—will be reduced. Please refer to the updated Pricing Supplement for details on the new advisory fees.
- » **Effective January 1, 2026:** The RSP recordkeeping fee will be reduced from \$23 per year to \$19 per year.

Click [here](#) for additional details.

Labor Law & Statutory Notices

L3Harris makes required federal, state and local notices available to employees on ONEHub. Click [here](#) to view all applicable notices based on your location.



This publication generally describes benefit plans available to eligible non-bargained L3Harris employees working in the continental United States and certain eligible L3Harris employees subject to a collective bargaining agreement. L3Harris reserves the right to change or terminate any benefit plan at any time for any reason without advance notice. All benefits are subject to the terms and conditions of the applicable plan documents, which will control in the case of any conflict. Receipt of this publication should not be considered a guarantee of eligibility for the benefit plans nor should it be considered a contract or guarantee of employment or continued employment or any specific terms of employment. Employment with L3Harris is generally on an at-will basis.