

2026

Employee Benefits

Tortoise Capital open enrollment: Dec. 1, 2025-Dec.10, 2025 Welcome to open enrollment for 2026!

Open enrollment is your annual opportunity to do a comprehensive review of your benefit plans to ensure you have the right coverage for you and your family.

To do

1. Review benefit elections and decide if you want to make changes.
2. Log in to workforcenow.adp.com, using the instructions below.
3. Submit elections via ADP. You must review and click "submit" even if you do not plan to make changes.

How to log in to ADP

1. Log in to workforcenow.adp.com.
2. Log in using your established username and password.
3. Click on Myself > Benefits > Open Enrollment 2026.
4. Follow the sections to the left or click "Next" in the bottom right-hand corner.
5. Hit "Submit" once you have reviewed or made changes to your elections.

Benefit highlights

Medical

- The HSA QHDP plan has increased deductible amounts per IRS guidelines.
- Plan design has not changed for the Traditional PPO or the BlueSelect Plus PPO.

- Increase to monthly plan premiums.

Pharmacy

- Coverage continues to be held under Blue KC's Premium Formulary. To view the list of covered drugs, please visit the Tortoise Capital benefit site.

Dental

- Plan design has not changed.
- Increase to monthly plan premiums

Vision

- Plan design and premiums have not changed.

Life and disability

- Plan design has not changed.

Health savings account (HSA)

- WEX is the HSA vendor, allowing you a one-stop shop for all spending accounts (HSA and FSA).
- If you are eligible and enroll in an HSA, Tortoise will contribute \$600 annually for Employee coverage or \$1,500 annually for Employee + Family coverage.

Flexible spending (FSA)

- Dependent care: IRS annual limit has increased
- Healthcare: IRS annual limit has increased

Here's what you need to know

- Open enrollment is the time to make changes to your elections, such as:

- Changing or waiving your benefit coverages. This is not available to you the rest of the year unless you experience a qualifying life event (marriage, birth of a child, divorce, etc.)
- Electing new FSA annual contributions (medical, limited and dependent care). These elections DO NOT roll over year to year. To participate, employees must elect new contributions for 2026.
- Electing new HSA annual contributions. These elections DO NOT roll over year to year. To participate, employees must elect new contributions for 2026.
- Enrolling eligible family members.
- If you want your coverage to stay the same, your current elections will automatically carry over to 2026 **except for FSA and HSA contribution amounts**.
- All benefit elections and changes will take effect on Jan. 1, 2026. If applicable, you will receive new ID cards and see new payroll deductions on your first check in January.

How do I get more information?

You can view the benefit guide and detailed summaries of benefits by going to tortoisebenefits.com or reach out to Mary Meacham at mmeacham@tortoisecapital.com.

Open enrollment begins Monday, Dec. 1, 2025, and runs through Wednesday, Dec. 10, 2025!
For questions regarding your coverage and benefits, please email hr@tortoisecapital.com.