Cisco
Benefits

# 2026 Benefits Enrollment Guide

October 22–November 7, 2025

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# Your well-being, your benefits

In the exciting era of AI where the ways we learn, grow and get things done are rapidly changing, one thing remains the same: **well-being matters.**

It's more than a nice-to-have—it's the foundation for how we show up, lead and live by our Guiding Principles: **Think Really Big**, **Play to Win** and **Drive Durable Growth**. To bring these principles to life, you have to feel your best and feeling your best starts with knowing you're supported.

This Benefits Enrollment, discover the new ways Cisco supports you. Whether you're navigating family planning, caring for a loved one or looking for guidance throughout the year, we're here to help you.

**Read on for more details on what's changing for 2026 Benefits Enrollment and how to make the most of your benefits.**

# What's changing in 2026

## Medical

It's no surprise that healthcare costs continue to rise, but Cisco has worked hard to keep our increases lower than the national average. While Cisco will continue to cover 85% of healthcare costs for employees and their families, paycheck contributions for Cisco medical plans will increase in 2026.

If you are enrolled in the Health Plus Savings Plan (HPSP) or PPO, Kaiser California or Hawaii PPO plan, you will see an increase between $1–$22 per paycheck depending on your coverage level and plan.

### Fertility coverage and plan maximums

If you're enrolled in a **UnitedHealthcare (UHC)** HPSP or PPO medical plan, your fertility coverage and support will be moving to our new family building partner, Carrot. Your medically-necessary fertility will now be subject to a combined lifetime benefit maximum of $50,000, which includes elective fertility, preservation, adoption and surrogacy.

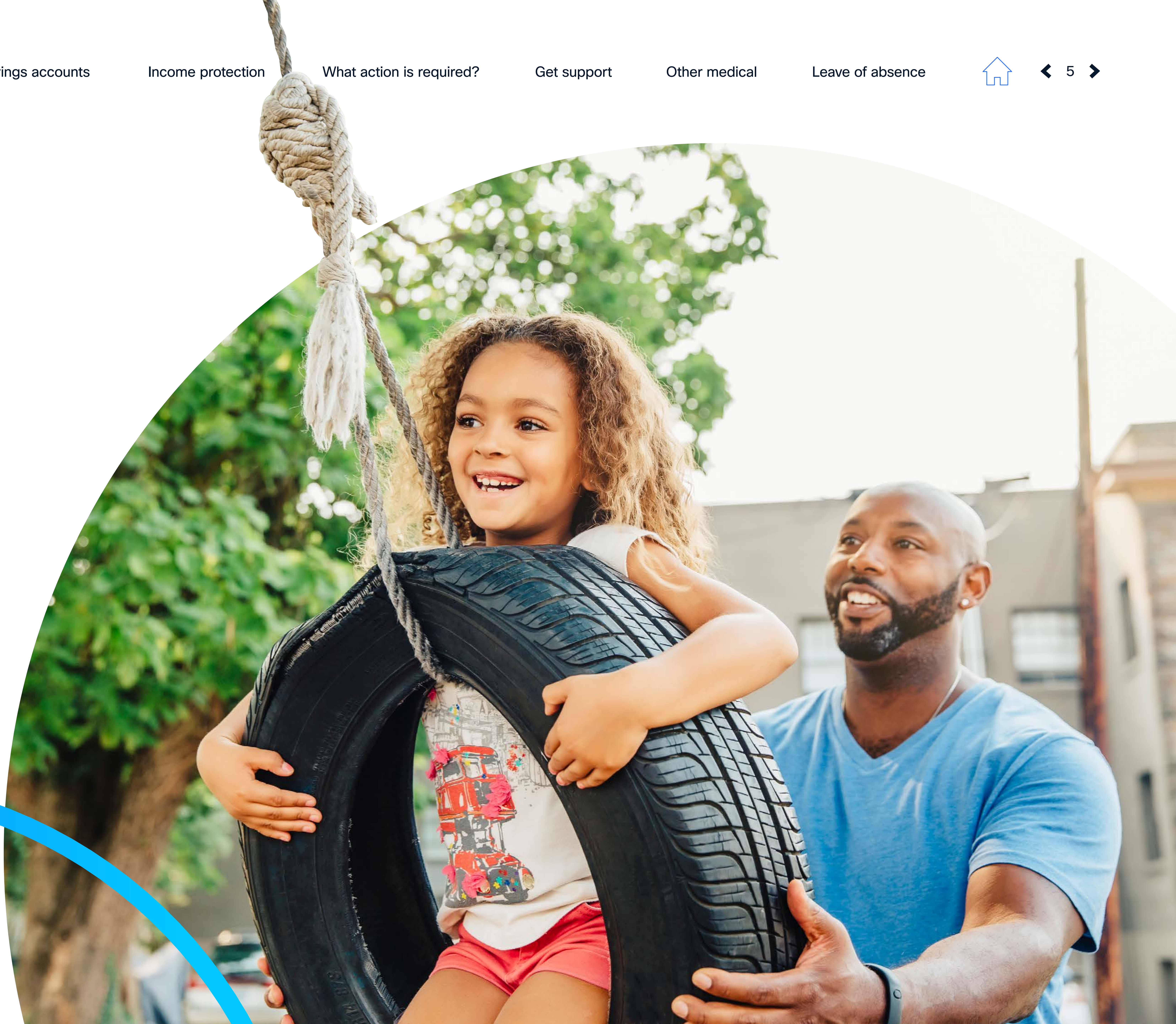
If you're enrolled in the **Kaiser Permanente HMO**, you'll continue to receive medically-necessary fertility care through your plan.

More details can be found on the U.S. Benefits Enrollment Information Site.

For the HPSP, some deductibles are increasing due to IRS regulations, and out-of-pocket maximums are also increasing between $100 and $600.

| | 2025 UHC HPSP | | 2026 UHC HPSP | |
|---|---|---|---|---|
| | In-network | Out-of-network | In-network | Out-of-network |
| Individual deductible | **$2,000** | **$3,300** | **$2,000** | **$3,400** |
| Family deductible | **$3,300** | **$5,000** | **$3,400** | **$5,200** |
| Individual out-of-pocket maximum | **$3,300** | **$4,600** | **$3,400** | **$5,200** |
| Family out-of-pocket maximum | **$5,000** | **$6,700** | **$5,200** | **$7,000** |

# What's changing (continued)



## Family building

**Includes fertility, preservation, adoption and surrogacy**

Every fertility and family building journey is unique. That's why Cisco's family building benefits will be covered under a **new partnership with Carrot** starting in 2026—so you can get the customized support you deserve.

As part of this transition, there are important changes:

- All fertility care (medically necessary and elective) will only be covered through Carrot's network. Kaiser members will receive medically necessary care through their plan.
- Reimbursement is only available from in-network Carrot providers.
- There is a combined lifetime maximum of $50,000 for all services (fertility, preservation, adoption and surrogacy). Previously, each service had its own maximum.
- Elective fertility, preservation, adoption and surrogacy services will be subject to tax.

If you're currently receiving family building services or plan to in 2026, visit the site for guidance.

# What's changing (continued)

## Dental

While Cisco will continue covering about 85% of healthcare costs for you and your family in 2026, paycheck contributions for our dental plans will increase slightly.

Depending on your coverage level, you'll see an increase between $0–$2 per paycheck in both the Comprehensive and Basic Dental plans. We know even small changes matter, and we're committed to continuing to provide you and your family with valuable coverage and support.

## HSAs and FSAs

**Good news!** In 2026, you can contribute even more to your Health Savings Account (HSA) and Flexible Spending Account (FSA)—which means more tax-free savings for you! Consider increasing your contributions to get the most from your HSA and FSA benefits.

**More good news!** You can contribute up to $7,500 to a Dependent Day Care FSA in 2026. This is a significant increase from the current maximum of $5,000.

| HSA | 2025 | 2026 |
|---|---|---|
| Individual | $4,300 | $4,400 |
| Family | $8,550 | $8,750 |

| FSA | 2025 | 2026 |
|---|---|---|
| Healthcare & Limited Purpose FSA | $3,200 | $3,300 |
| Dependent Day Care FSA | $5,000 | $7,500 |

### New this enrollment!

The IRS sometimes increases the maximum amount you can contribute to an FSA after Benefits Enrollment ends. This year, we're giving you the option to automatically increase your FSA contribution if this happens. **You can only elect the automatic FSA update feature during enrollment.**

## Dependent Life Insurance

We're reducing the number of Dependent Life Insurance coverage levels available for spouses/domestic partners and children.

If your current coverage level is going away, you'll be automatically moved to the next highest coverage level—no proof of good health required! This means you'll have more coverage with an increased cost unless you pick a different option during Benefits Enrollment.

### Child coverage levels

| Coverage amount | Available in 2025 | Available in 2026 |
|---|---|---|
| $5,000 | X | |
| $12,500 | X | |
| $25,000 | X | X |
| $37,500 | X | X |
| $50,000 | X | X |

### Spouse/domestic partner coverage levels

| Coverage amount | Available in 2025 | Available in 2026 |
|---|---|---|
| $10,000 | X | |
| $25,000 | X | X |
| $50,000 | X | X |
| $75,000 | X | |
| $100,000 | X | X |
| $150,000 | X | X |
| $200,000 | X | X |
| $250,000 | X | |
| $300,000 | X | X |
| $350,000 | X | |
| $400,000 | X | X |
| $450,000 | X | |
| $500,000 | X | X |

# What's changing (continued)

## 401(k)

**For participants age 50 and older**, IRS regulations may change how you make 401(k) catch-up contributions beginning in 2026. Here's how contributions are changing:

- If you make $145,000 or more at Cisco in the prior year, any catch-up contributions (i.e., eligible contributions you make in addition to the regular 401(k) limit) must be Roth (a type of after-tax contribution in which your earnings may be tax-free at withdrawal too).
- Those age 60–63 can contribute even more beyond the standard catch-up limit. The 2026 catch-up contribution limits will be announced by the IRS later this year.

To simplify the election process in light of these changes, there will no longer be separate catch-up elections. A single 401(k) election, which can be pre-tax and/or Roth, will automatically spill over into catch-up contributions once the standard 401(k) limit is reached.

You'll receive more information about these changes and the actions you can take in late November/early December.

## Caregiving Concierge

Caregiving Concierge through Wellthy offers personalized navigation support to help manage complex needs—whether that's caring for an aging parent, supporting a child with special needs or helping a loved one after a diagnosis or accident. They can also help direct you to other Cisco elder and child care resources including backup care and more.

**And starting now**, you can get help with pet care needs—like finding trusted providers and services, arranging care and navigating pet insurance. Wellthy's care coordinators are here to help you care for the people (and pets) you love most.

## Critical Illness Insurance

You'll have an additional $100 health screening reimbursement benefit available at no additional cost to you. This means that you can submit a claim and request a cash payment when you or a covered family member completes eligible health screenings like annual physicals, immunizations or colonoscopies. And don't forget—you also earn a $200 reimbursement benefit for mammograms.

## LifeConnections Health Center (San Jose)

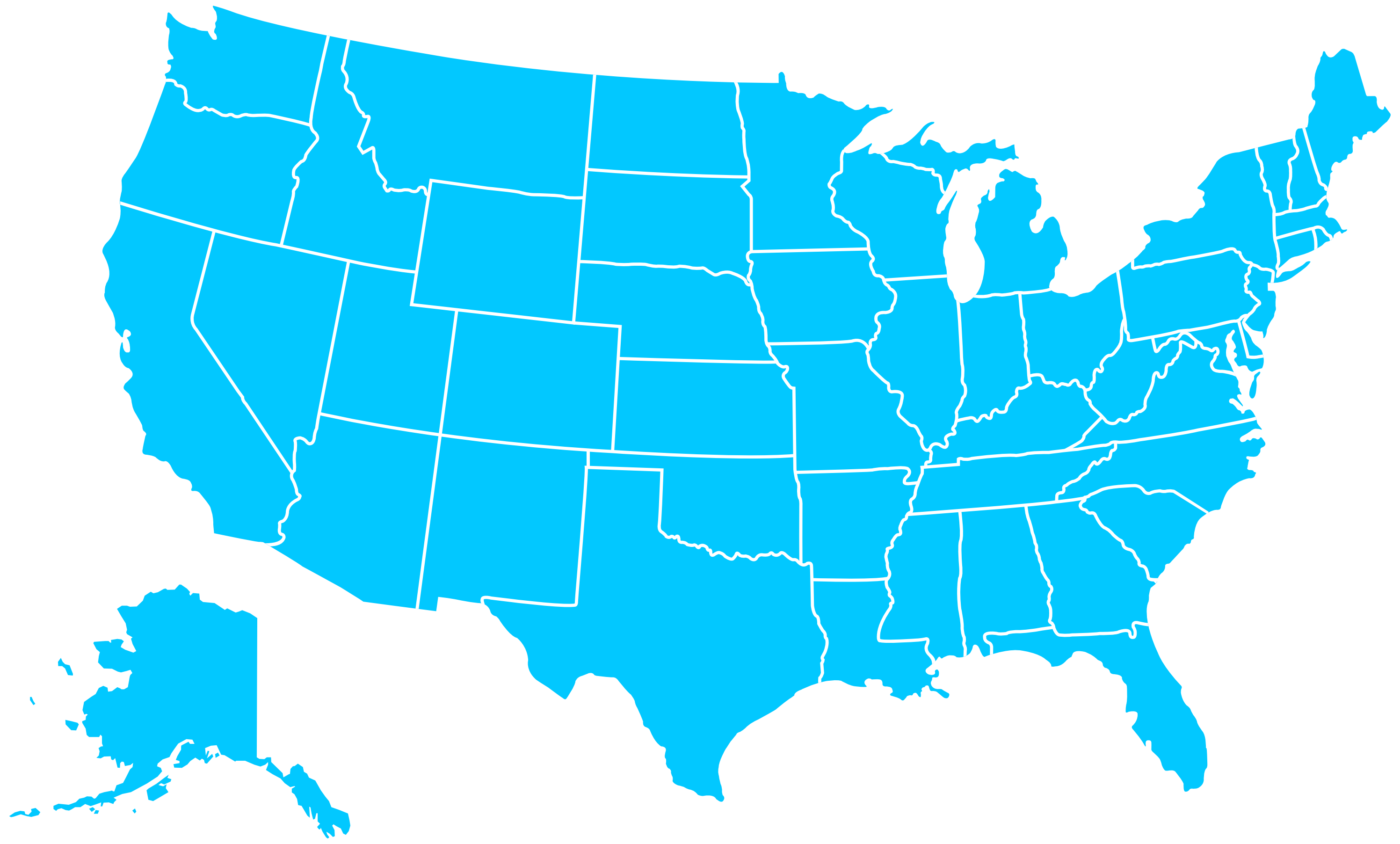
The LifeConnections Health Center, a Cisco benefit, in San Jose has now reopened with our **new partner, Crossover Health**, bringing you high-quality connected care. Our employees in San Francisco have been receiving care through Crossover Health @SOMA for many years, and we're pleased Crossover is now bringing its expert, convenient care to San Jose.

As you explore your options during Benefits Enrollment, remember that expert care is right around the corner at Building Q, 3571 North First Street. Visit ciscolifeconnections.com for more details.

And don't forget employees also have access to care in San Francisco at Crossover @SOMA, as well as care with UNC at the LifeConnections Health Center in Research Triangle Park.

# Map out your medical options.

Cisco gives you high-quality medical plan options. **In all of our plans, eligible in-network preventive care is 100% covered, and emergency and urgent care are covered everywhere.**



## Plans available across the U.S.

Our national plans offer the UnitedHealthcare (UHC) Choice Plus network with in- and out-of-network coverage. Medically-necessary fertility and preservation will be provided through the Carrot network starting in 2026.

### Health Plus Savings Plan (HPSP)

The HPSP is a high-deductible plan with low paycheck contributions and a Health Savings Account (HSA),[1] which helps you pay for eligible healthcare expenses.

### PPO

The PPO plan is a low-deductible plan with higher paycheck contributions.

## Plan available in California

### Kaiser Permanente HMO

The Kaiser HMO plan is a no-deductible plan with simple copays that offers in-network coverage only and out-of-network coverage for urgent and emergency care.

**Other medical**

Your benefits may be different if you're in the **out-of-area** plan, in **Hawaii** or if you're on **International Assignment**. See pages 27–32 for more details.

[1] Learn more about the HSA on page 19.

# Plans available across the U.S.

Our two national plans offer the same medical coverage and care through the UnitedHealthcare (UHC) Choice Plus network. They also cover emergency and urgent care anywhere and use the CVS Caremark network for prescription drugs. No matter which plan you choose, in-network preventive care is always 100% covered.

## How the plans work

### Health Plus Savings Plan (HPSP)

While this plan has a higher deductible, it comes with a [Health Savings Account (HSA)] with money from Cisco.

Once you enroll in this plan, you'll receive an HSA with an automatic contribution from Cisco (up to $600 for individual coverage and $900 for family coverage). You can then use money in your HSA to help you pay for eligible healthcare expenses.

- **Before meeting your deductible**
  You pay for care and prescriptions. Eligible in-network preventive care is 100% covered with no deductible.
- **After meeting your deductible**
  You and Cisco share the costs of care through coinsurance until your payments reach the out-of-pocket maximum.
- **After meeting your out-of-pocket maximum**
  Cisco covers 100% of eligible costs for the remainder of the calendar year.

### PPO

While this plan has higher paycheck contributions, it offers lower deductibles and predictable costs when you need care.

- **Before meeting your deductible**
  You pay for care, but you pay a copay or coinsurance for prescriptions with no deductible. Eligible in-network preventive care is 100% covered with no deductible.
- **After meeting your deductible**
  You and Cisco share the costs of care through copays and coinsurance until your payments reach the out-of-pocket maximum.
- **After meeting your out-of-pocket maximum**
  Cisco covers 100% of eligible costs for the remainder of the calendar year.

## Find in-network services for both plans:

### UHC Choice Plus Network:

Go to myuhc.com to find providers, facilities and hospitals.

### CVS Caremark:

Go to caremark.com to find an in-network pharmacy (including national chains and independent pharmacies).

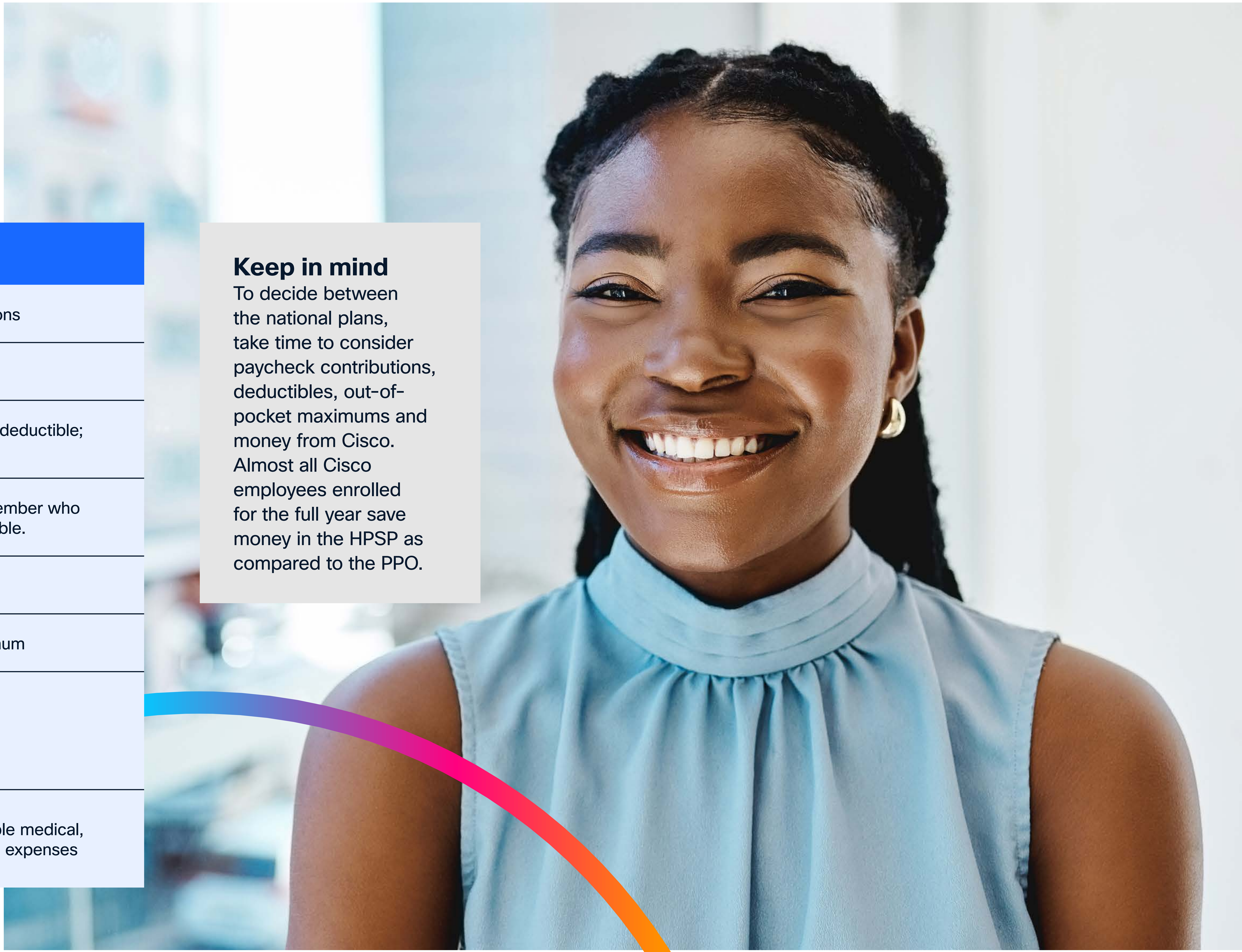
### Fertility

Family building benefits (including fertility, preservation, adoption and surrogacy) will be moving from UHC to Carrot starting in 2026. See page 5 or contact the Carrot Care Team for transition assistance at **888 828 7134**.

# Plans available across the U.S. (continued)

## How the plans compare

| HPSP | PPO |
|---|---|
| Lower paycheck contributions | Higher paycheck contributions |
| Higher deductible | Lower deductible |
| Prescriptions are subject to the deductible. | Prescriptions are **not** subject to the deductible; you pay a copay. |
| You must meet the family deductible before the plan pays for an individual. | The plan will pay for each family member who meets the individual deductible. |
| Lower coinsurance | Higher coinsurance |
| Lower out-of-pocket maximum | Higher out-of-pocket maximum |
| Health Savings Account (HSA) with money from Cisco ($600 for individual coverage or $900 if you cover dependents) to help pay for eligible expenses now or in the future | No HSA |
| Pairs with optional Limited Purpose Flexible Spending Account (FSA) for eligible dental and vision expenses only | Pairs with Health Care FSA for eligible medical, prescription drug, dental and vision expenses |



### Keep in mind

To decide between the national plans, take time to consider paycheck contributions, deductibles, out-of-pocket maximums and money from Cisco. Almost all Cisco employees enrolled for the full year save money in the HPSP as compared to the PPO.

# Plans available across the U.S. (continued)

We want to make sure you're getting the most out of your benefits. And there are a lot of additional programs offered through UHC when you enroll in the HPSP or PPO.

## UnitedHealthcare (UHC) Elite Advocacy Team

Get guidance from the right expert at every step. If you and your family enroll in a UHC medical plan, you'll get access to the UHC Elite Advocacy Team—a care team of health advocates and clinical staff at no extra cost to you.

You'll get:

- Support for clinical and non-clinical medical and behavioral health matters
- Help addressing claim issues and pre-authorizations
- A point of contact for families that have children with special needs, LGBTQIA+ members and those who need support with transgender health navigation
- Help navigating clinical programs and benefit resources Cisco offers

## Additional UHC Support and Resources

When you live with an ongoing health condition, support programs can help you connect with experts who are trained to guide you in finding healthy ways to cope, live a rewarding life and overcome challenges you face. UHC offers disease management support for conditions and services such as:

- Diabetes
- Chronic Obstructive Pulmonary Disease (COPD)
- Heart disease
- Bariatric services
- Transplant services
- Kidney disease
- Asthma
- Cancer resource services

# Plan available in California (Kaiser Permanente)

## How the plan works

### Kaiser Permanente HMO

With this plan, you'll receive in-network care only from Kaiser Permanente facilities, doctors and pharmacies. You're covered everywhere for urgent and emergency care. With this plan, you'll need to choose a primary care physician (PCP).

- **No deductible to meet**
  The plan shares costs with you right away. When you need care or prescriptions, you pay a copay. Eligible in-network preventive care is 100% covered with no deductible.
- **After meeting your out-of-pocket maximum**
  The plan covers 100% of eligible costs for the remainder of the calendar year.

### Find in-network care:

Go to kp.org to find a doctor, facility or pharmacy. Also, keep in mind that Kaiser doctors are available at the LifeConnections Health Center in Building Q, 3571 North First Street.

### All this and more

To learn about coverage for other services under this plan (including maternity, chiropractic and acupuncture care), visit usbenefitsportal.cisco.com.

# What you pay for medical

| | Health Plus Savings Plan | | PPO Plan | | Kaiser Permanente HMO (California) |
|---|---|---|---|---|---|
| | In-network | Out-of-network[1] | In-network | Out-of-network[1] | In-network only |
| **Network** | UnitedHealthcare Choice Plus | UnitedHealthcare Choice Plus | UnitedHealthcare Choice Plus | UnitedHealthcare Choice Plus | Kaiser Permanente |
| **Calendar-year deductible**<br>individual \| family<br>Deductible must be met before the plan pays, except where indicated. | **$2,000 \| $3,400**[2]<br>No deductible for preventive care | **$3,400 \| $5,200**[2] | **$500 \| $1,000**<br>No deductible for preventive care and prescriptions | **$1,000 \| $2,000**<br>No deductible for prescriptions | **$0** |
| **Calendar-year out-of-pocket maximum (including deductible)**<br>individual \| family | **$3,400 \| $5,200** | **$5,200 \| $7,000** | **$3,400 \| $6,800** | **$6,800 \| $13,600** | **$1,500 \| $3,000** |
| **HSA contribution from Cisco**<br>individual \| family | **$600 \| $900**<br>Money from Cisco | **$600 \| $900**<br>Money from Cisco | **N/A** | **N/A** | **N/A** |
| **Preventive care**[3] | **0%** | **30%** | **0%** | **40%** | **$0** |
| **Office visit** | **10%** | **30%** | **20%** | **40%** | **$20** |

1 For prescriptions, you pay coinsurance plus the difference between the amount billed and amount allowed by CVS Caremark. Out-of-network mail-order prescriptions are not covered.
2 For the HPSP, the family deductible must be met before the plan pays for any individual, if you cover one or more dependents.
3 Includes certain services recommended by the U.S. Preventive Services Task Force. Some prenatal care is covered 100% as preventive.

# What you pay for medical (continued)

| | Health Plus Savings Plan | | PPO Plan | | Kaiser Permanente HMO (California) |
|---|---|---|---|---|---|
| | In-network | Out-of-network[1] | In-network | Out-of-network[1] | In-network only |
| **Lab or X-ray** | **10%** | **30%** | **20%** | **40%** | In office: **$0** \| Outpatient: **$50** |
| **Medically-necessary fertility care and preservation** | **10%**<br>Combined lifetime benefit maximum of **$50,000**[2]<br>Carrot network[3] | **Not covered** | **20%**<br>Combined lifetime benefit maximum of **$50,000**[2]<br>Carrot network[3] | **Not covered** | Two cycles of IVF, GIFT, ZIFT (lifetime benefit maximum) |
| **Inpatient hospital \| emergency care** | **10%** | **30% \| 10%** | **20%** | **40% \| 20%** | **$150 \| $35** |
| **Inpatient mental health and substance abuse** | **10%** | **10%** | **20%** | **20%** | **$150** |
| **Prescription drugs**[4, 5, 6, 7] | Generic: **10%** or **8.5%** at LifeConnections Pharmacy<br>Preferred brand: **20%**<br>Non-preferred brand: **35%** | **40%**[1] | Generic: **$5** 30-day supply<br>**$10** 90-day supply<br>**$0** at LifeConnections Pharmacy<br>Preferred brand: **20%**<br>Non-preferred brand: **40%** | **40%**[1] | Generic: **$10** 100-day supply<br>Brand: **$30** 100-day supply |

1 For prescriptions, you pay coinsurance plus the difference between the amount billed and amount allowed by CVS Caremark. Out-of-network mail-order prescriptions are not covered.
2 This maximum includes all medically-necessary and elective fertility, preservation, adoption and surrogacy services.
3 Carrot registration is required for UHC plans.
4 For the HPSP and PPO, some specialty prescription drugs may require authorization from CVS Caremark.
5 For the PPO, the cost of preferred brands is 20%, and for a 30-day supply, the minimum is $25 and the maximum is $50. For a 90-day supply, the minimum is $50, and the maximum is $100. Non-preferred brands are 40%, and for a 30-day supply, the minimum is $50 and the maximum is $75. For a 90-day supply, the minimum is $100 and the maximum is $150.
6 For the PPO, the third time you fill a prescription for a long-term medication, you will pay double the copay/coinsurance amount unless you use the mail-order service or pick up a 90-day supply at a CVS Caremark retail pharmacy.
7 For the HPSP and PPO, if you choose a brand drug when an exact FDA-approved generic equivalent is available, you will pay the applicable brand coinsurance plus the difference in cost between the drug you've chosen and the generic equivalent–unless the doctor wrote "dispense as written" on your prescription. For the HPSP, you will be responsible for the full cost of the brand drug and any other prescriptions until you satisfy your deductible.

# Paycheck contributions

This is what you'll pay out of each paycheck for Cisco medical coverage. On average, Cisco pays 85% of the cost of coverage across all of our healthcare plans.

| | Employee only | Employee and spouse/domestic partner[1] | Employee and children[1] | Family[1] |
|---|---|---|---|---|
| **Health Plus Savings Plan** | **$29** | **$109** | **$87** | **$167** |
| **PPO** | **$47** | **$183** | **$142** | **$278** |
| **Kaiser Permanente HMO (California)** | **$23** | **$101** | **$81** | **$159** |

[1] In addition to paycheck contributions, domestic partner coverage, including coverage for the children of domestic partners, may be subject to imputed income and included as taxable income.

## Do you plan on covering a spouse/domestic partner?

You'll pay an extra $46.15 per paycheck if you cover a spouse/domestic partner under your Cisco medical plan and they're eligible for coverage through their employer (e.g., if your spouse/domestic partner waives their employer coverage).

You don't have to pay the surcharge if your spouse/domestic partner:

- Isn't employed,
- Can't purchase medical coverage from their employer, or
- Is a Cisco employee.

# Dental

Keep your smile healthy with two dental plan options. You can see any provider in both plans, but you'll pay less with an in-network MetLife dentist. To find an in-network provider, visit [metlife.com/dental](metlife.com/dental) and choose the PDP Plus network.

## 2026 paycheck contributions

What you pay for coverage

| | Basic PPO | Comprehensive PPO |
|---|---|---|
| Employee only | **$4** | **$6** |
| Employee and spouse/ domestic partner | **$7** | **$15** |
| Employee and children | **$6** | **$13** |
| Family | **$9** | **$22** |

Consider the Comprehensive PPO if you expect to have orthodontia expenses in 2026 or want more coverage for basic services and a higher calendar year benefit maximum.

## 2026 plan details

What you pay for in-network care

| | Basic PPO | Comprehensive PPO |
|---|---|---|
| **Deductible** | **$50** per person<br>**$150** per family | **$50** per person<br>**$150** per family |
| **Calendar-year benefit maximum** | Plan pays up to **$1,500** per person. | Plan pays up to **$2,500** per person. |
| **Preventive and diagnostic services**<br>Services do not count toward benefit maximum | **$0**; no deductible | **$0**; no deductible |
| **Basic services**<br>(like fillings or extractions) | **50%** after deductible | **20%** after deductible |
| **Major services**<br>(like porcelain crowns or implants) | **50%** after deductible | **50%** after deductible |
| **Orthodontia** | Not covered | **50%** after deductible<br>(Plan pays up to **$2,500** lifetime max.) |

# Vision

Your eye health is just as important as your physical health. See clearly with our comprehensive vision plan through VSP. You can visit any provider, but you'll pay less if you visit an in-network provider. To find an in-network provider, visit vsp.com.

**Keep in mind:** Vision coverage is a good idea even if you don't wear glasses or contacts. An annual eye exam could benefit your overall health and blue-light glasses can help alleviate eyestrain and discomfort.

## 2026 paycheck contributions

What you pay for coverage

| | VSP |
|---|---|
| Employee only | $1 |
| Employee and spouse/domestic partner | $5 |
| Employee and children | $4 |
| Family | $8 |

## 2026 plan details

What you pay for in-network care

| | VSP |
|---|---|
| **Vision exam**<br>Once every calendar year | **$25** (**$10** for digital retinal screening) |
| **Contact lens exam**<br>Fitting and evaluation | Up to **$60** maximum copay |
| **Essential medical eye care** | **$20** |
| **Prescription glasses**<br>Once every calendar year | **Lenses: $0** for single vision, lined bifocal and lined trifocal lenses<br>**Frames:** You pay charges beyond **$150**. (**$80** at Costco, Walmart and Sam's Club) |
| **Blue-light-filtering glasses or sunglasses**<br>Ready-made, nonprescription; every calendar year in lieu of prescription glasses or contacts | You pay charges beyond **$150**. |
| **Contacts**<br>Once every calendar year, in lieu of eyeglass lenses/frames | You pay charges beyond **$140**. |

# Spending & savings accounts overview

To help you save on taxes, you can choose from three flexible spending accounts (FSAs). These accounts let you use pre-tax dollars for eligible healthcare and dependent day care expenses you're already paying for. To take advantage of the savings in 2026, you need to enroll or re-enroll during Benefits Enrollment.

| | Health Savings Account (HSA) | Health Care FSA | Limited Purpose FSA | Dependent Day Care FSA |
|---|---|---|---|---|
| **Who can enroll** | Only offered to those enrolled in the **HPSP** | Only offered to employees enrolled in the **PPO or Kaiser California plan, or those who decline Cisco medical**[1] | Offered only to employees enrolled in the **Health Plus Savings Plan (HPSP) or who decline Cisco medical** and pairs with the HSA[1] | Offered to **all employees** (if married, spouse must be working, looking for work or attending school full time). |
| **How much you can contribute** | You can contribute up to (yours and Cisco's contribution combined):<br>**$4,400** for individual coverage<br>**$8,750** for family coverage<br>Additional **$1,000** if you're age 55 or older | $25 to $3,300 | $25 to $3,300 | $7,500 per household or $3,750 if married and filing separately |
| **What you can pay for**<br>Learn more about eligible expenses at learn.healthequity.com/cisco. | Medical, prescription, dental and vision expenses for you and your tax dependents[2]<br>**Examples include:**<br>• Deductibles, copays and coinsurance amounts<br>• Orthodontia<br>• Eye exams, glasses and contact lenses | Medical, prescription, dental and vision expenses for you and your tax dependents[2]<br>**Examples include:**<br>• Deductibles, copays and coinsurance amounts<br>• Orthodontia<br>• Eye exams, glasses and contact lenses | Dental and vision expenses only for you and your tax dependents[2]<br>**Examples include:**<br>• Dental and vision deductibles, copays and coinsurance amounts<br>• Orthodontia<br>• Eye exams, glasses and contact lenses | You can use it for eligible day care expenses for children under age 13, adult children unable to care for themselves and elders.<br>**Examples include:**<br>• Before- and after-school programs<br>• Day care (child or elder)<br>• Summer day camps |
| **Money from Cisco** | Yes, up to either **$600** (individual coverage) or **$900** (if covering dependents) each year (see page 19 for contribution details) | No | No | No |
| **How much rolls over** | Money is yours to keep. | Up to $640 of unspent funds in 2025 carry over to 2026; Up to $660 of unspent funds in 2026 carry over to 2027 | Up to $640 of unspent funds in 2025 carry over to 2026; Up to $660 of unspent funds in 2026 carry over to 2027 | None. Per IRS guidelines, any unused funds will be forfeited at the end of the year. |

1 If you decline Cisco medical and have a spouse/domestic partner enrolled in a high-deductible medical plan, you'll have to choose the Limited Purpose FSA for dental and vision expenses only (not the Health Care FSA).
2 Eligible dependents include your spouse/domestic partner, tax dependents and children under age 26. In some instances, you may be able to use FSA funds for individuals not on this list. Please refer to IRS Publication 969 or your tax consultant.

# How the HSA works

When you enroll in the Health Plus Savings Plan (HPSP), you're eligible to open a Health Savings Account (HSA)[1] with money from Cisco. It's a great way to trim your tax bill to save on eligible healthcare expenses now or on retirement expenses later. HSA contributions, withdrawals for eligible expenses and earnings are all free of federal tax.[2] Plus, Cisco deposits free money into your account!

## Enroll in the HPSP.

The HPSP is the only medical plan that comes with an HSA. After you enroll, you'll receive a welcome packet and debit card from HealthEquity.

## Get money from Cisco.

In January 2026, Cisco will deposit money into your HSA: **$600** for individual coverage and **$900** if you cover one or more dependents.

## Add your own money and save on taxes too.

Choose how much you want to contribute when you enroll. The 2026 IRS HSA contribution limit (yours and Cisco's contribution combined) is **$4,400** for individual coverage and **$8,750** for family coverage. And the money you put in is federally tax-free.[2] If you're age 55 or older, you can make an additional **$1,000** catch-up contribution.

## Invest and grow.

You can also plan for future expenses by investing your HSA balance over $1,000 in your choice of low-cost Vanguard funds from HealthEquity. Learn more at learn.healthequity.com/cisco. Your HSA balance belongs to you even if you change medical plans or leave Cisco.

Additionally, Charles Schwab and HealthEquity offer a Health Savings Brokerage Account (HSBA) for members seeking expanded choices to invest and potentially grow their HSA.[1] Members get all the advantages of a brokerage account with the flexible spending capabilities of an HSA. Learn more at learn.healthequity.com/cisco.

### Maximizing your savings opportunities

If you contribute to an HSA, you can also have a Limited Purpose FSA to pay for qualified dental and vision expenses so that you can save your HSA funds for later.

Connect with a **Financial Well-being Pro** to understand how the HSA can support your financial well-being goals. Make an appointment at usbenefitsportal.cisco.com.

1 Most employees qualify for an HSA, but you aren't eligible to make or receive contributions if you're covered by another medical plan that isn't a high-deductible plan, including Medicare and TRICARE, if you can be claimed as a dependent on somebody else's tax return, or if you or your spouse has a Health Care Flexible Spending Account (FSA). Visit usbenefitsportal.cisco.com for more details.

2 HSAs offer pre-tax savings under federal laws and most state income tax laws. California and New Jersey tax HSA contributions.

# How FSAs work

Take a minute to learn more about how Flexible Spending Accounts (FSA) work and which one may be right for you.

## 1 Making contributions

Determine how much you plan to spend out of pocket on eligible expenses. Then choose how much you want to contribute to your FSA.

Contributions are deducted from your paycheck, pre-tax, in equal amounts for the rest of the year.

## 2 Paying for expenses

When you have an eligible expense, how you pay depends on which account you have. Here's how.

**Health Care and Limited Purpose FSA:**
Use your FSA debit card or pay out of pocket and request reimbursement.

**Dependent Day Care FSA:**
Pay out of pocket and request reimbursement once funds are available.

## 3 Carrying over

By the end of the year, you shouldn't have much (if any) money left in your FSA. If you do, here's what happens to it.

**Health Care and Limited Purpose FSA:**
Up to $640 unspent funds in 2025 carry over to 2026 (you forfeit any amount above $640) and up to $660 of unspent funds in 2026 carry over to 2027.

**Dependent Day Care FSA:**
You lose any money you haven't spent.

## 4 Getting reimbursed

You have until **March 31, 2026**, to request reimbursement for expenses that you paid out of pocket in 2025 as a Cisco employee.

### Did you know?

The IRS decides what you can and can't pay for with your FSA. Find the full publications online.

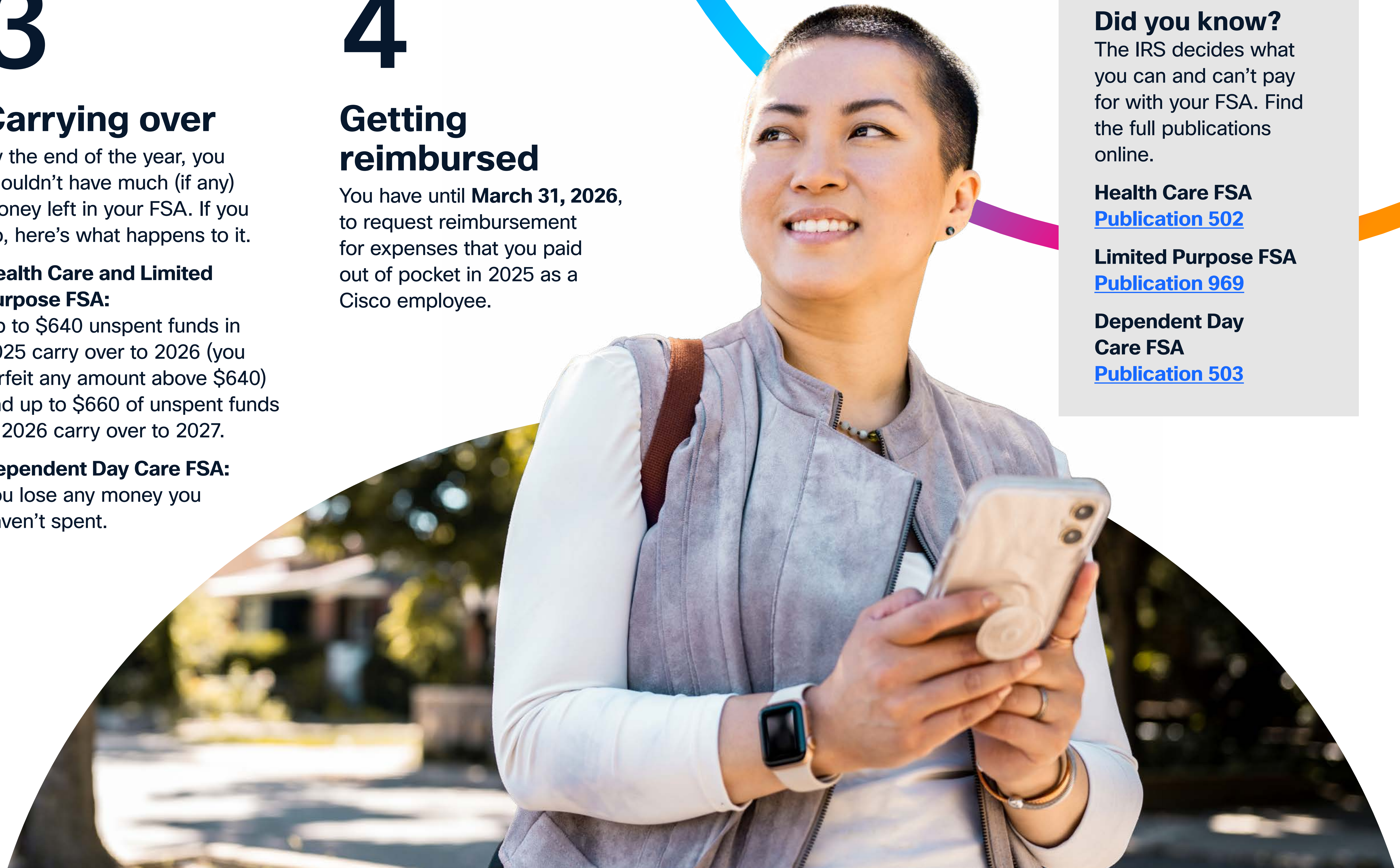
**Health Care FSA**
Publication 502

**Limited Purpose FSA**
Publication 969

**Dependent Day Care FSA**
Publication 503

### Health Equity is here to help.

Whether you need to check your FSA and HSA balance, submit a claim or get answers to your questions, Health Equity is available 24/7. Go to learn.healthequity.com/cisco or call **866 346 5800**.



# Income protection

We want you to find comfort in knowing your loved ones will be financially provided for in the event of your death or serious injury. That's why Cisco provides basic coverage at no cost to you. You can buy even more coverage for yourself, your spouse/domestic partner, or your eligible dependents. Find more details at [usbenefitsportal.cisco.com](usbenefitsportal.cisco.com).

## You have coverage provided by Cisco at no cost to you:

### Employee Life Insurance

You get **2x your annual salary** (up to $1.5 million; includes base pay and target bonus or commissions).

### Accidental Death & Dismemberment (AD&D) Insurance

You get **2x your annual salary** (includes base pay and target commissions).

### Long-Term Disability (LTD)

You get **60%** of your monthly predisability salary (up to a $20,000 benefit per month).

## But if you need or want more, you have the option to purchase more coverage:

### Employee Life Insurance

You can purchase **1x to 8x your annual salary** of Supplemental Life Insurance (up to $2.5 million; in addition to Cisco-provided coverage).

### Dependent Life Insurance

You can purchase Spouse/Domestic Partner Life Insurance, up to **$500,000** (proof of good health is required for amounts above $200,000) or Child Life Insurance, up to **$50,000**.

### Accidental Death & Dismemberment (AD&D) Insurance

You can purchase **up to 3x your annual salary** in additional coverage. This is in addition to the Cisco-provided coverage, giving you total maximum of 5x your salary (up to $1 million).

### Long-Term Disability (LTD) Buy-up

This is an opportunity to protect your income. You can purchase an additional **6.67%** of income replacement. This brings your LTD to 66.67% of your monthly income (up to a $20,000 benefit per month). Since this extra coverage is purchased with after-tax dollars, only a portion of your benefit is taxable, which means more disability pay for you.

### Critical Illness Insurance

You can purchase **$15,000 to $50,000** in coverage for yourself if you have purchased coverage. You may also elect coverage for your spouse/domestic partner. This offers a cash benefit if you're diagnosed with a covered illness. No proof of good health required.

### Proof of good health

If you apply for disability coverage or supplemental employee or spouse/domestic partner life, you may be required to provide proof of good health for you or your dependent by completing an Evidence of Insurability form.

# Income protection (continued)

## Cisco coverage varies based on where you live[1]

### Short-Term Disability (STD)

Cisco coverage varies based on where you live.

**Employees outside of California**
Cisco provides STD at no cost to you.[1] You get 100% of your eligible earnings as a paid benefit for up to 180 days. This benefit is taxable.

**Employees in California**
Coverage for short-term disability is offered through Cisco's Voluntary Disability Insurance (VDI), unless you opt out and participate in State Disability Insurance (SDI) (see below for details). You get 70% of your eligible earnings as a paid benefit for up to 180 days; and a state equivalent benefit for the next 180 days. This benefit is not taxable.

**You may choose to opt out of the California Voluntary Disability Plan (VDI)**
For employees working in California, you're covered by Cisco's VDI or State Disability Insurance (SDI). As a new hire, you're defaulted into our VDI due to its increased benefits and lower cost compared to the state SDI plan. You would need to opt out of Cisco's plan to be covered under SDI. Learn more at [usbenefitsportal.cisco.com](usbenefitsportal.cisco.com).

[1] In the states that provide a paid family and/or medical leave benefit, you may have an employee tax contribution.

# Prepaid Legal

This is your annual chance to enroll in, decline or change your MetLife Prepaid Legal Plan election for 2026.

## What you get

Prepaid Legal gives you access to legal help throughout the year for issues related to:

- Personal and family matters like estate planning, small claims assistance and adoption assistance
- Caring for aging parents like reviewing Medicare/Medicaid documents and nursing home agreements
- Buying, renting or selling a house
- And more!

Learn more at usbenefitsportal.cisco.com.

## Coverage options

Good news! There's no change to your paycheck contributions for Prepaid Legal in 2026. You'll pay **$8.08** per paycheck to cover yourself, your spouse/domestic partner and your dependents under age 26.

If you want to add coverage for certain services for your parents, in-laws and stepparents, choose the Plus Parents plan for **$10.85** per paycheck.

# Enrolling or making changes

You have until **11:59 p.m. Central Time on Friday, November 7**, to submit your new elections or make changes for 2026 on the U.S. Benefits Portal.

## Take action at usbenefitsportal.cisco.com from October 22 to November 7 if you:

### Want to change your benefits or covered dependents

You can change your current benefits or covered dependents for 2026 during Benefits Enrollment.

### Want to contribute to an FSA in 2026

You must enroll or re-enroll during Benefits Enrollment if you want an FSA for 2026. Your 2025 elections won't carry over.

### Want your HSA contributions to begin January 1

Although you can make or change your HSA contributions at any time, you must make an election during Benefits Enrollment to start them in January. Your 2025 HSA elections won't carry over to 2026.

### Want to change your Dependent Life Insurance coverage

We're reducing the number of coverage levels available for spouses/domestic partners and children. If you're currently in a tier that is going away, you'll be automatically moved to the next highest coverage tier with a premium increase unless you make changes during Benefits Enrollment.

### Want to buy more coverage

You can elect Long-Term Disability Buy-Up, Life Insurance, Accidental Death & Dismemberment Insurance, Critical Illness Insurance or Prepaid Legal for 2026.

### If you do nothing

If you do nothing this Benefits Enrollment, all of your current elections will carry over except:

- Your FSA elections
- Your HSA election

### Effective dates

Your new elections and any changes you make will take effect **January 1, 2026** (except new coverage for Life Insurance or Long-Term Disability Buy-Up, where proof of good health is required and then approved).

# We're here to help.

We have lots of ways to support you while you learn about your 2026 benefits and make decisions.

## Explore your options.

### Review the 2026 U.S. Benefits Enrollment Information Site.

Visit the site for an overview of what's changing and what it means for you. Plus, you can learn more about additional benefits available to you year-round.

### Visit the U.S. Benefits Portal powered by Alight to enroll or make changes.

Find more information about your benefit options, compare costs, use the in-network provider search and access financial planning tools.

You can also find detailed plan information, including Summaries of Benefits and Coverage (SBCs) on the portal, or call People Support to request paper copies.

### Get a medical plan recommendation.

Find out which plan may be best for you based on your answers to a few simple questions.

### Compare medical plan costs.

The Medical Expenses Estimator Tool will help you compare total out-of-pocket costs between the plans, based on your estimated future medical expenses. Start your enrollment process at usbenefitsportal.cisco.com to access the tool.

## Get expert support.

### Register for a Benefits Session.

Visit the 2026 U.S. Benefits Enrollment Information Site to sign up for a 2026 Benefits Session to hear more about your Cisco benefits for 2026, including what's changing. Spouses/domestic partners are welcome to join.

### Contact People Support.

If you have benefit questions:

- Visit usbenefitsportal.cisco.com to chat online, schedule an appointment or open a case.
- Call **866 282 3866** or **408 526 5999**, option 4, Monday through Friday from 8 a.m. to 8 p.m. Central Time.

### Contact the Carrot Care Team.

Carrot's team is available now 24/7 to answer any questions you have about family building benefits (including fertility, preservation, adoption and surrogacy) to help you prepare for the transition, including:

- Determining whether your current provider is in Carrot's network and help you find a new provider if needed
- Understanding what comes next, including if you're mid-treatment or have already started the adoption or surrogacy process

Your Carrot Care Team is eager to help you—please call them anytime at **888 828 7134**.

# Stay connected

On the move? Your Cisco benefits are too. Stay in the know—anytime, anywhere.

### Download the app.

Conveniently access your Cisco benefits from any mobile device with the Alight Mobile app.

1. Update your mobile phone number at usbenefitsportal.cisco.com by clicking "Manage Communications."
2. Scan the QR code below.
3. Open the app and search "Cisco Systems." Click "Log in with your employer credentials" and use your Cisco username and password.

### Sign up for text message reminders.

If you prefer to receive benefits enrollment reminders via text, visit the U.S. Benefits Portal to adjust your communication delivery preferences.

# Additional medical plans and leaves of absence

If you're currently on a leave of absence, please keep in mind the actions you need to take while on leave and when you return are different. If you currently live out of the standard coverage area, live in Hawaii or are on an international assignment, your medical plans also vary. Please review the information available below if you are:

- Currently on a leave of absence
- In a UnitedHealthcare out-of-area HPSP or PPO plan
- In the UnitedHealthcare Hawaii medical plan
- Currently on an international assignment

# Leave of absence

During Benefits Enrollment, take action by November 7 if you want to enroll or make changes to your benefit elections for 2026. Some elections can wait until you return from your leave.

## During Benefits Enrollment

### What you need to do:

- Change your current medical, dental, or vision benefits or covered dependents.
- Change your Working Spouse/Domestic Partner Surcharge election.
- Elect to contribute to a Health Savings Account (HSA) or Health Care or Limited Purpose Flexible Spending Account (FSA) for 2026. This will be effective upon your return from leave. If you don't make an election by November 7, you can make a contribution election when you return from leave of absence.
- Add, drop or change Prepaid Legal Plan coverage

Visit usbenefitsportal.cisco.com or call People Support at **866 282 3866** or **408 526 5999**, option 4, to submit your elections by 11:59 p.m. Central Time on November 7.

## When you return from leave

### Take action if you:

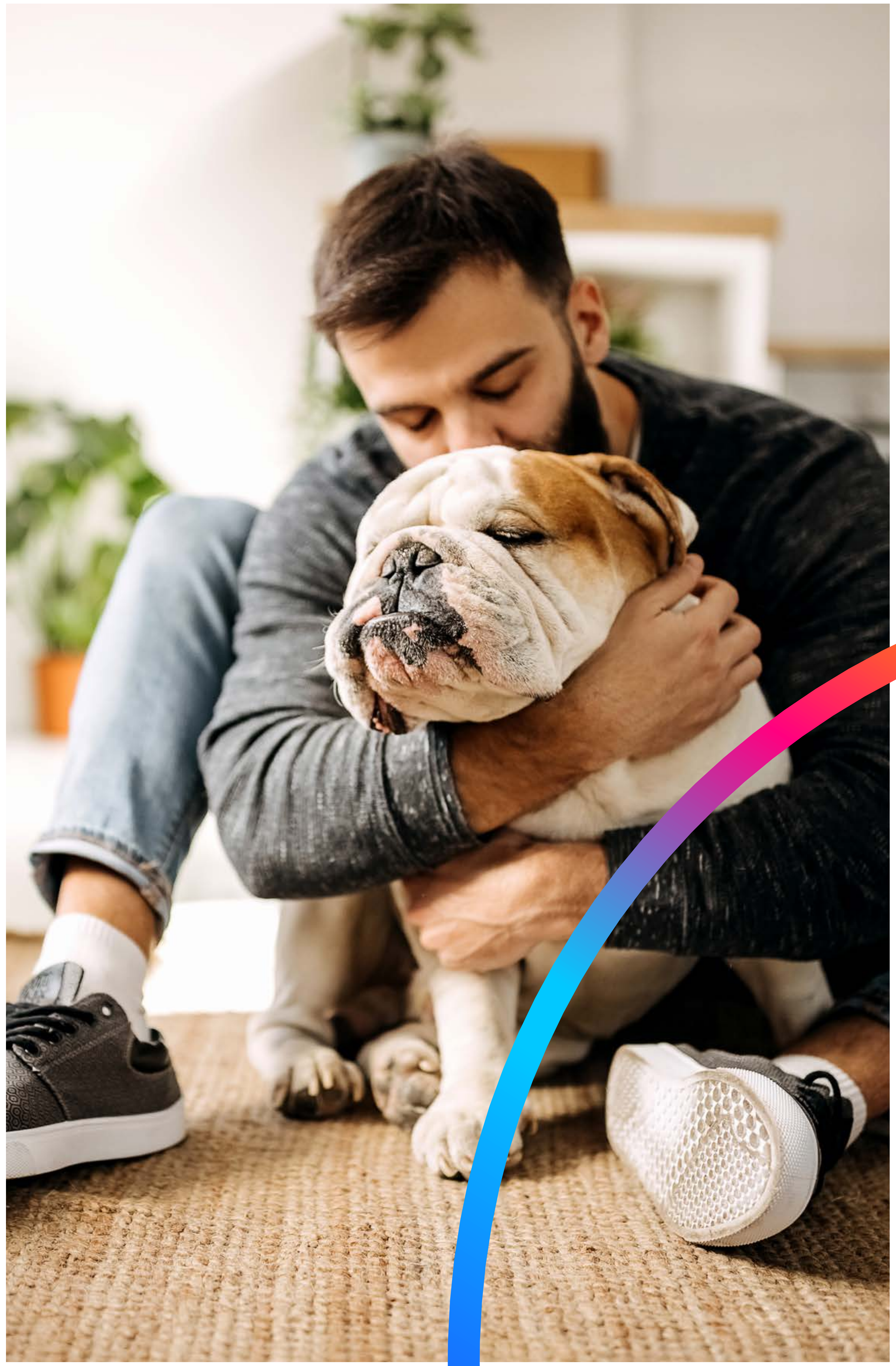
- Want to enroll in or change your Voluntary Life, Accidental Death & Dismemberment or Critical Illness Insurance coverage
- Want to enroll or make a change to a Health Care or Limited Purpose account, or enroll in a Dependent Day Care Flexible Spending Account
- Want to start contributing to your Health Savings Account (HSA) or change your HSA contribution amount

You'll have **60 days** to make any of the above benefit elections upon your return from leave. Look for the email reminder from the Cisco Benefits Team.

**If you have benefits questions or need help making your elections, contact People Support.**

Visit usbenefitsportal.cisco.com to chat online, schedule an appointment or open a case.

Or call **866 282 3866** or **408 526 5999**, option 4, Monday through Friday from 8 a.m. to 8 p.m. Central Time.



# Out-of-area medical plan information

## What you need to know

Based on your home ZIP code, you will be able to elect the **Out-of-Area Health Plus Savings Plan (HPSP)** or **Out-of-Area PPO plan**, both administered by UnitedHealthcare (UHC), if you are eligible. This means you're able to see out-of-network providers with the same coinsurance as you would for an in-network provider. Visit usbenefitsportal.cisco.com for your medical plan details.

## Your 2026 medical plan changes

### Paycheck contributions

Paycheck contributions are increasing for the Out-of-Area HPSP. Here's what you'll pay for care:

| | Out-of-Area HPSP | Out-of-Area PPO |
|---|---|---|
| Employee only | $25 | $40 |
| Employee and spouse/domestic partner | $97 | $145 |
| Employee and children | $77 | $111 |
| Family | $149 | $216 |

### Out-of-Area HPSP

Due to new IRS requirements, some deductibles and out-of-pocket maximums are increasing for the HPSP. The family deductible for the HPSP is increasing to **$3,400** ($100 more than in 2025). The individual out-of-pocket maximum is increasing to **$3,400** ($100 more than in 2025). The family out-of-pocket maximum is increasing to **$5,200** ($200 more than in 2025).

### Fertility

If you're enrolled in an Out-of-Area UHC HPSP or PPO medical plan, your fertility coverage and support will be moving to our new family building partner, Carrot.

There will now be a combined lifetime benefit maximum of $50,000 that applies across all medically-necessary and elective fertility, preservation, adoption and surrogacy services (previously, each benefit had separate maximums). Any medically-necessary fertility and preservation services you have previously used will count toward your lifetime benefit maximum.

## What you need to do

- Review this **Benefits Enrollment Guide** to read about other changes and the benefits you can elect or change during Benefits Enrollment.
- Enroll in or make changes to your 2026 Cisco benefits at usbenefitsportal.cisco.com by **11:59 p.m. Central Time on November 7**.

### If you have benefits questions, contact People Support.

Visit usbenefitsportal.cisco.com to chat online, schedule an appointment or open a case.

Or call **866 282 3866** or **408 526 5999**, option 4, Monday through Friday from 8 a.m. to 8 p.m. Central Time.

# Hawaii residents

If you live in Hawaii, you are eligible to elect the Hawaii PPO plan administered by UnitedHealthcare (UHC).

## What you need to know

### Plan details

Here's what you'll pay for care in the Hawaii PPO plan in 2026. There are no changes from 2025.

| | Hawaii PPO plan | |
|---|---|---|
| | In-network | Out-of-network |
| **Calendar-year deductible** individual \| family | **$100 \| $300** | **$100 \| $300** |
| **Calendar-year out-of-pocket maximum** individual \| family | **$2,500 \| $7,500** | **$2,500 \| $7,500** |
| **Preventive care** | **$0** | **$0** |
| **Office visits** | **10%** no deductible | **30%** after deductible is met |
| **Lab, X-ray or imaging** | | |
| **Inpatient hospital** | | |
| **Mental health and substance abuse** | | |
| **Emergency room** | **10%** no deductible | **10%** no deductible |

### Fertility

Your first cycle will be covered through your UHC Hawaii plan and will be subject to your plan's deductible, coinsurance and out-of-pocket maximums. You can access additional coverage through the Carrot network, subject to the combined $50,000 family building benefit lifetime maximum (including all medically-necessary and elective fertility, preservation, adoption and surrogacy services). No out-of-network coverage will be available through Carrot. To determine if your current provider is in network and get support, call Carrot at **888 828 7134**.

# Hawaii residents (continued)

## Prescription drug coverage[1]

Here's what you'll pay for prescriptions in the Hawaii PPO plan in 2026. There's no change from 2025.

| | **Retail** (30-day supply) | **Mail order** (up to a 90-day supply) |
|---|---|---|
| Generic | **$5** | **$10** |
| Preferred brand | **20%** (min $25, max $50) | **20%** (min $50, max $100) |
| Non-preferred brand | **40%** (min $50, max $75) | **40%** (min $100, max $150) |

[1] Prescription drug coverage is managed by CVS Caremark. If you go out of network, you'll pay 40% for generic, preferred brand and non-preferred brand prescriptions.

## Paycheck contributions

Paycheck contributions are increasing for 2026.

| Employee only | Employee and spouse/domestic partner | Employee and children | Family |
|---|---|---|---|
| **$47** | **$183** | **$142** | **$278** |

# What you need to do

- Review this **Benefits Enrollment Guide** to read about other changes and the benefits you can elect or change during Benefits Enrollment.
- Enroll in or make changes to your 2026 Cisco benefits at usbenefitsportal.cisco.com by **11:59 p.m. Central Time on November 7**.

### If you have benefits questions, contact People Support.

Visit usbenefitsportal.cisco.com to chat online, schedule an appointment or open a case.

Or call **866 282 3866** or **408 526 5999**, option 4, Monday through Friday from 8 a.m. to 8 p.m. Central Time.

# International assignment

## What you need to know

You'll find important information in the enclosed Benefits Enrollment Guide; however, the medical options don't apply to you because, while on international assignment, you're automatically enrolled in the Cigna Global Health Benefits Plan.

### Global Health Benefits Plan changes for 2026

There are no changes in the Cigna Global Health Benefits Plan in 2026.

### Your dental and vision options

- Your Cigna Global Health Benefits Plan includes some dental and vision coverage.
- If you want a higher lifetime maximum for orthodontia, you can also elect the MetLife Comprehensive PPO dental plan.
- If you want coverage for frames and lenses, you can also elect vision coverage through VSP. If you elect VSP for 2026, you'll be covered at 100% (up to $150) for frames and lenses every calendar year. (Your Cigna Global Health Benefits Plan covers one eye exam per year through EyeMed.)

More details about these plans and coverages can be found at usbenefitsportal.cisco.com.

## What you need to do

- Review this **Benefits Enrollment Guide** to read about other changes and the benefits you can elect or change during Benefits Enrollment.
- If you want to enroll in or make changes to your 2026 Cisco benefits, submit your elections at usbenefitsportal.cisco.com by **11:59 p.m. Central Time on November 7**.

### If you have benefits questions, contact People Support.

Visit usbenefitsportal.cisco.com to chat online, schedule an appointment or open a case.

Or call **866 282 3866** or **408 526 5999**, option 4, Monday through Friday from 8 a.m. to 8 p.m. Central Time.

### Contact Cigna with questions about your Cigna Global Health Benefits Plan:

- Call **+1 302 797 3100** collect from outside the U.S. or Canada.
- Call **+1 800 441 2668** toll-free from inside the U.S. or Canada.

You can also visit cignaenvoy.com.

### Family building with Carrot

Fertility benefits will not be changing. These will be separate from the $50,000 combined lifetime benefit maximum available under the Carrot family building program.

However, starting in 2026, elective fertility, preservation, adoption and surrogacy benefits will be administered through Carrot. This means you must use Carrot's network. No out-of-network coverage will be available.

# Three final reminders

Get the most from what Cisco offers you and your family:

1 **Review the U.S. Benefits Enrollment Information Site.**
Visit the site for an overview of what's changing and what it means for you. Plus, you can learn more about additional benefits available year-round.

2 **Make your elections on the U.S. Benefits Portal by November 7.**
You have until 11:59 p.m. Central Time on Friday, November 7.

3 **We're here to support you.**
Whether you use Benefit Pros to get the most from your benefits or find resources throughout the year from our array of well-being tools and support, Cisco has you covered so that we can continue looking forward, together.

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