// US BENEFITS HARMONIZATION

Employee FAQs

Introduction

These FAQs provide an overview of upcoming changes to your benefits as part of the Benefits Harmonization initiative. **As an active enrollment year, you are required to enroll in your 2027 benefits during Open Enrollment.** Please review this information carefully to understand your options and steps required to ensure you have coverage that best meets your needs.

General

Where can I find information about my company-specific 2027 benefits?

Starting September 14, visit your company's benefits page for information about your 2027 benefits. Because current plans vary by company, the information provided will be tailored to your organization. Each benefits page will include plan documents, Benefits at a Glance plan comparisons, FAQs, information session details, enrollment resources, and other company-specific materials. We encourage you to review these resources prior to Open Enrollment to understand your options to make informed elections.

How do I enroll in benefits?

Enrollment can be completed online using the bswift enrollment platform. You will receive communications with your login information and instructions to guide you through the enrollment process.

What is bswift?

bswift is a benefits administration platform that allows you to review your benefits options, compare plans, enroll or make changes, and see your costs before finalizing your selections. It also gives you access to your information at any time. bswift sends enrollment data directly to our providers to ensure your selections are processed accurately.

Why are we using bswift?

As part of our move to a single, unified benefits program, all four Graham US entities (Graham US, XL, MW, and Moltz) will now use bswift to support a consistent and streamlined enrollment experience. Graham US and XL already use bswift, and the platform supports integration across multiple payroll systems.

How do I access bswift?

You can access bswift using this link: grahamgroupus.bswift.com You can also find the link to bswift on the Benefits website here Benefits website.

Do I need to access bswift from the company portal?

No. You can access bswift from any internet-enabled device, anywhere. It is not connected to the company network.

Will our payroll or HRIS systems change?

No. Payroll and HR systems are not changing as part of the Benefits harmonization project.

When can I elect my benefits?

You can elect benefits during the annual Open Enrollment, or within 30 days of a qualifying life event.

When is Open Enrollment?

Open Enrollment is November 2 to 13, 2026.

How do I see my premium?

Your premiums are displayed in bswift as you make your selections, allowing you to compare costs across plans and coverage levels. You can also refer to rate sheets for additional details.

Do I have to enroll?

Yes. Open Enrollment for 2027 is an active enrollment, meaning you must complete your benefits selections.

What is an active enrollment?

An active enrollment means that your current benefits elections will not roll over to 2027. You must actively select your 2027 coverage to have benefits.

Why is Open Enrollment an active enrollment?

As the new benefits program replaces the existing plans, current elections cannot be automatically carried over. Employees must actively choose their coverage.

What happens if I do not complete my Open Enrollment?

If you do not complete your enrollment, you will be automatically enrolled in a default medical plan with employee-only coverage. Dependents will not be automatically enrolled. You will not have another opportunity to make changes to your coverage until the next Open Enrollment period unless you have a qualifying life event.

What is a qualifying life event?

A qualifying life event is a significant change in your life, such as marriage, divorce, or the birth of a child, that allows you to make changes to your benefits outside of Open Enrollment.

Will Open Enrollment be an active enrollment going forward?

No. Beginning in 2028, enrollment will be passive, meaning your elections will automatically roll over each year. Savings plans (FSA and HSA) will still require an annual election.

What is the change in premium cost to me?

The premium cost impact to you will be based on the elections you make during open enrollment. Detailed information on rates will be available on your company benefits page on September 14.

Do employees on leave need to complete their benefit enrollment?

Yes. Employees on leave must complete their benefit elections during Open Enrollment, as returning from leave is not considered a qualifying life event. Employees on leave will receive enrollment information directly.

Questions

Where can I get more information or ask questions about the Benefits Harmonization and my plans?

Additional information and resources are available on the Benefits website. If you have questions, you can contact the Graham Benefits Team at ushrbenefits@graham.ca