

Smart Moves To Make Before The Year Ends

Check out these to-do's before 2026 ends.

1

CHECK IN ON YOUR 401(k) PLAN

For 2026, you can contribute up to $24,500 ($32,500 if you will be age 50–59 or 64 or older in 2026, or $35,750 if you will be age 60–63 in 2026). Contribution limits for 2027 will be communicated later this year. Save at least 6% to get the full 3.75% match from AEO.

2

WATCH THE CLOCK ON YOUR FSA DOLLARS

Health Care and Limited Purpose FSA: The deadline to use your 2026 FSA dollars is **December 31, 2026**. You have until **March 31, 2027**, to request reimbursement and file claims. You can carry over up to $680 into the next calendar year; any amounts above that will be forfeited.

Dependent Care FSA: You have until **March 15, 2027**, to incur 2026 expenses. 2026 claims must be submitted by **March 31, 2027**. Any remaining amount will be forfeited.

3

GET THE WELLNESS INCENTIVE BEFORE TIME RUNS OUT

For 2026, you can earn up to $350 for completing certain wellness activities. Your spouse or domestic partner can earn up to $175. This includes the health assessment, biometric screening and preventive screening.

4

ENROLLED IN AN HRA PLAN?

You have until December 31, 2026, to use any remaining HRA funds. There will be a 90-day grace period for you to file claims against any remaining HRA balance. The Cigna and Kaiser Permanente HRA plans will not be offered in 2027.

Get a Head Start on the Holidays

Kick off your holiday shopping and travel plans with BenefitHub.

- Find deals on gifts from your favorite brands.
- Get discounts on travel, hotels, restaurants and cars.
- Earn cashback rewards from 2% to 20% on everyday purchases and big ticket items.

For more details, visit **aeo.benefithub.com** or call **813-675-2210**.

Stress Relief Support

Already feeling the holiday stress? AEO's resources can help.

AEO WELLNESS POWERED BY WEBMD ONE

Meet with a mental health coach and check out on-demand resources (available if you're enrolled in an AEO medical plan). Visit **webmdhealth.com/AEO** or call **888-388-8248**.

CONFIDE EMPLOYEE ASSISTANCE PROGRAM (EAP)

Get up to 10 face-to-face or telephone visits per issue for help with stress, anxiety, depression and much more. The EAP is available for you and your household members – no medical enrollment required. Visit **myCigna.com** or call **844-338-4232**.

MEDICAL PLAN BENEFITS

All AEO medical plans offer mental health benefits. Call the number on your ID card to find a doctor or therapist near you.

Know What's Ahead for 2027

Benefits you elected during Open Enrollment take effect on January 1, 2027. This includes:

- Lantern, which offers support for surgeries, infusions and cancer care (available if enrolled in a Cigna medical plan)
- WebMD wellness rewards for getting a dental exam (available if enrolled in an AEO medical plan)
- Family care support from Corporate Care



Health Spotlight

Fall and winter health observances are a great reminder to take care of your health.

BREAST CANCER AWARENESS

- **Schedule a mammogram if you need one.** Women at average risk for breast cancer are recommended to start screenings at age 40. All AEO medical plans cover mammograms according to preventive health guidelines.
- **Clinical breast exams and self-exams** are also important.

DIABETES

- **About 27% of Americans** who have diabetes don't know it.
- **Know your numbers:** blood pressure, cholesterol and target weight range.
- **Ask your doctor** if you need a blood glucose test (often included as part of your annual physical exam and bloodwork).