



# THANK YOU FOR ANOTHER GREAT YEAR!

Your dedication, creativity, and teamwork have made a lasting impact, and we're truly grateful for everything you've contributed. As we look ahead, we're excited for what's to come—and proud of what we've accomplished together.

## HOLIDAY REFRESH: NOURISH YOUR MIND, BODY, AND SPIRIT

The holiday season is here. While a time of celebrations and gatherings, it's also a time of obligations and year-end deadlines. This time of year also offers a unique opportunity to pause, reflect, and recharge—to intentionally nourish your mind, body, and spirit.

- **Mind:** Reflect on the past year's growth and set positive intentions. This can be accomplished through meditation, journaling, or simply unplugging from electronics and screens.
- **Body:** Enjoy festive treats, but also prioritize movement, hydration, and sleep. A brisk winter walk, a cozy yoga session, or a warm cup of herbal tea can do wonders for your physical well-being.
- **Spirit:** Reconnect with joy and meaning. Whether through gratitude practices or acts of kindness like giving back, nurturing your spirit brings a deeper sense of fulfillment.

## RESOURCES FOR YOUR HOLIDAY WELL-BEING

The holiday season can be joyful, but it can also bring added stress, emotional strain, and financial pressure. To maintain the joy, try setting realistic expectations, taking breaks when needed, practicing gratitude, and accessing support resources like Learn to Live for Blue Cross Blue Shield of Texas (BCBSTX) medical plan members and the Employee Assistance Program (EAP) through ComPsych GuidanceResources for all employees and their family members. **Both resources are provided at no cost.**

- **Learn to Live:** Receive support at any time by logging in to the Blue Access for Members portal at [bcbstx.com](https://www.bcbstx.com). Select "Wellness," and then "Digital Mental Health."
- **ComPsych GuidanceResources EAP:** For 24/7 live assistance, call **1-855-239-0743**. You can also visit [guidanceresources.com](https://www.guidanceresources.com) or download the GuidanceNow app (Web ID: Guardian).





## PREPARE TO RING IN YOUR 2026 BENEFITS

### USE YOUR 2025 BENEFITS BEFORE YEAR-END

As the end of the year approaches, now is the perfect time to review your 2025 benefits and ensure you are not leaving money unused. Many benefits reset on January 1. Consider the following as you prepare for a strong start to 2026.

- **Health Care Flexible Spending Account (FSA) Balance:** Don't forget! Your FSA is "use it or lose it"! Any funds left in your Health Care FSA after March 15 of next year will be forfeited. Make sure you use your FSA funds on eligible expenses and submit your claims before the deadline.
- **Dependent Care FSA:** Submit your receipts for daycare expenses for your eligible dependents, which include children under age 13 as well as adults, children, spouses, or parents who are mentally or physically disabled and unable to care for themselves (and who qualify as your IRS dependent).
- **401(k) and HSA Contributions:** Consider reviewing your budget and the contributions you are making to your 401(k) and Health Savings Account (HSA) to ensure you are maximizing these tax-advantaged accounts. To review and make modifications to your accounts, visit:
  - **Charles Schwab 401(k):** Visit [workplace.schwab.com](https://workplace.schwab.com) or call **1-800-724-7526**.
  - **WEX HSA:** Visit [www.wexinc.com](https://www.wexinc.com) or call **1-866-451-3399**.
- **2025 Deductibles and Out-of-Pocket Maximums:** Your Ensign benefits will reset on January 1, 2026. Review the status of your plan deductibles and out-of-pocket maximums and consider scheduling any needed care before the end of 2025. Seeing an in-network provider can help stretch your dollars further. To locate an in-network provider:
  - **Medical:** [bcbstx.com](https://bcbstx.com) for Blue Cross Blue Shield of Texas members or [kp.org](https://kp.org) for Kaiser members.
  - **Dental:** [guardiananytime.com](https://guardiananytime.com) for a Guardian dental provider.

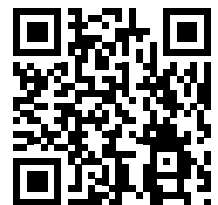
## ENSIGN BENEFITS INFORMATION, ANYTIME, ANYWHERE

### IN THE PALM OF YOUR HAND!

Download **My Smart Contacts**, a free mobile solution for you and your covered family members, with convenient access to current benefits information, such as:

- Phone numbers for customer support
- Instructions to search for in-network providers
- High-level details about plan coverage
- Links to carrier websites and carrier mobile apps

To access My Smart Contacts, scan the QR code or visit [mysmartcontacts.com/EnsignEnergy](https://mysmartcontacts.com/EnsignEnergy).



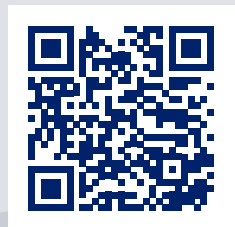


Receive texts with helpful benefit information throughout the year. Text EnsignBenefits to **1-833-340-0265** if you haven't already opted in!

### ONLINE AT THE US BENEFIT HUB

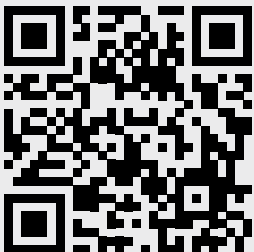
The US Benefit Hub is your source for everything benefits. You and your dependents can access US benefit information right at your fingertips, including required forms, vendor websites and apps, contact information, and much more.

Visit [myensignenergybenefits.com](https://myensignenergybenefits.com) or scan the QR code:



### QUESTIONS?

For more information about these benefits, including how to contact the carriers directly, visit the US Benefits Hub at [myensignenergybenefits.com](https://myensignenergybenefits.com).



### YOU MAY ALSO CONTACT

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