



Welcome to

2027 Open Enrollment!

For Your Health. For Your Wealth. For Your Life.

October 12 – October 23, 2026 | Enroll by 11:59 p.m. Eastern on October 23, 2026

Your benefits are here to support your health, your financial wellbeing, and your life — today and for what comes next. Open Enrollment is a good time to take a fresh look at what Pearson offers and make sure your choices still work for you and your family.

What's Changing for 2027

Across the health care industry, costs continue to increase due to factors such as higher prices for services and prescription drugs, increased demand for care, and ongoing inflationary pressures. Unfortunately, Pearson is not immune from these cost pressures. For 2027, the overall cost of Pearson's medical plans is increasing by approximately 8%.

As costs rise, we continue to look closely at our medical plan offerings and how we can provide access to quality care while managing costs for both Pearson and our employees. That includes looking at where our current medical plans and provider networks are offered and whether maintaining multiple options continues to provide meaningful choice.

As a result, we're simplifying our medical plan offerings for 2027 as follows:

Aetna Medical Plans

Beginning January 1, 2027, all medical plans administered by Aetna **will no longer be offered except in the state of Texas**. In many areas, the Aetna network overlaps with other medical networks already available to Pearson employees. Maintaining multiple networks that provide access to many of the same providers adds cost and complexity without necessarily adding meaningful choice.

For employees in Texas: Aetna will continue to be available for the 2027 plan year. However, **2027 will be the final year Aetna is offered as a Pearson medical plan option. Beginning January 1, 2028, Aetna will no longer be offered in Texas.** We are sharing this information now so you are aware of the upcoming change as you consider your 2027 medical plan options.

The \$400 Deductible Plan

The **\$400 Deductible Plan will not be offered in 2027**, making the \$900 Deductible Plan Pearson's lowest-deductible medical plan option. Moving away from the \$400 Deductible Plan is another step toward simplifying our medical plan lineup and managing increasing health care costs, while continuing to provide a range of options for employees.

In spite of the changes noted, there is plenty of good news this year, including new benefits and expanded resources, along with important changes to your medical plan options. Continue reading to learn about these new offerings.

Table of Contents



Welcome to 2027 Open Enrollment!	2
All New! More for Your Health, Wealth, and Life	4
Which Medical Plan Is Right for You?	5
If Your Medical Plan Is Changing While You're Receiving Care	6
2027 National Medical Plan Comparison	6
Deductible and Plan Name Change	7
Make the Most of Your Tax-Advantaged Accounts	7
NEW! Long-Term Care Coverage	8
NEW! More Ways to Use Your Backup Care Benefits	9
NEW! Lower 401(k) Fees	10
When Enrolling, Don't Forget Your Tax-Advantaged Accounts	10
Join an Open Enrollment Webinar: Learn, Get Help, and Take Action	11
Ready to Enroll?	11
You're Invited: A Taste of Boston, Exclusively for Pearson Employees	12

All New!

More for Your Health, Wealth, and Life



Greater Access to Preventive Cancer Screenings

Beginning in 2027, Pearson is expanding access to important preventive cancer screenings by removing certain coverage limitations. These enhancements are designed to make it easier to access important preventive screenings when you and your provider determine they are appropriate. **Skin cancer screenings will be covered at 100% as preventive care**, helping make routine screening more accessible.

Breast cancer ultrasounds will also be covered at 100%, regardless of whether a mammogram is completed.

Age and/or gender limitations will be removed from the following preventive screenings: mammograms, pap tests, colon cancer screening, Prostate-Specific Antigen (PSA) tests, and lung cancer screening.

Long-Term Care Coverage

Pearson is introducing a new Long-Term Care benefit with life insurance through Trustmark, giving you another way to prepare for the future and help protect yourself, your finances, and the people who matter to you.

More Flexible Backup Care through Care.com

Your Care.com Backup Care benefit now goes further, with Pet Backup Care, tutoring support, and Care for College through Backup Care Exchange, plus support for summer camps.

Lower 401(k) Fees

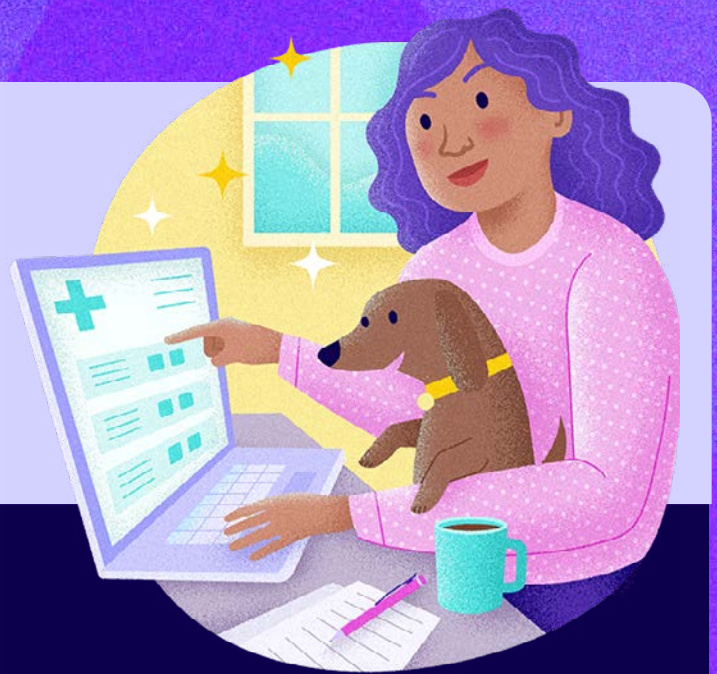
Effective January 1, 2027, Pearson 401(k) recordkeeping fees and Financial Engines fees will be reduced by **25%**.

Higher Dependent Care Account Limit

The annual Dependent Care Account contribution limit is **\$7,500**. (Highly compensated employees may not be able to contribute the full annual maximum due to nondiscrimination testing.)

Which Medical Plan Is Right for You?

Choosing a medical plan is personal. Consider the plans available where you live, the providers you want to see, how you use health care, and the total cost of coverage — not just the deductible.



Start with What's Available

Medical plan and network options vary by location. Aetna will no longer be available outside of Texas.



Check Your Network

Confirm that the doctors, specialists, hospitals, and facilities you prefer participate in the network you are considering.

Think About How You Use Care

Consider routine care, prescriptions, specialists, planned procedures, and other health care needs you may expect in 2027.

Compare the Full Cost

Look at paycheck contributions, deductibles, copays or coinsurance, and out-of-pocket maximums.



Consider Tax Advantages

If an available medical plan is Health Savings Account (HSA)-eligible, consider how an HSA can help you save and pay for eligible health care expenses. Remember, Pearson contributes up to \$500 (single) or \$1,000 (all other coverage tiers) annually to your HSA if you enroll in one of the HSA-eligible plans.

If Your Medical Plan Is Changing While You're Receiving Care

A change in your medical plan doesn't necessarily mean an immediate change in care.

If you're currently receiving ongoing treatment, [Transition or Continuity of Care](#) may allow you to temporarily continue care with your current provider at in-network coverage levels while an appropriate transition to an in-network provider can be arranged. Certain conditions, requirements, and timeframes apply.

2027 National Medical Plan Comparison

*Deductible is waived for certain medications.

In-Network Coverage	\$900 Deductible Plan	\$1,850 Deductible Plan with HSA	\$3,500 Deductible Plan with HSA
Individual Deductible	\$900	\$1,850	\$3,500
Family Deductible	\$1,800	\$3,700	\$7,000
Plan Coinsurance	Plan pays 80%	Plan pays 80% after deductible	Plan pays 70% after deductible
Out-of-Pocket Maximum	\$3,000 individual / \$6,000 family	\$3,500 individual / \$6,500 family	\$5,500 individual / \$11,000 family
Primary Care Physician	\$40 copay	80% after deductible	70% after deductible
Specialist	\$80 copay	80% after deductible	70% after deductible
Urgent Care	80% after deductible	80% after deductible	70% after deductible
Inpatient Hospital	80% after deductible	80% after deductible	70% after deductible
Outpatient Hospital	80% after deductible	80% after deductible	70% after deductible
Emergency Room	80% after deductible	80% after deductible	70% after deductible
Retail Prescription Drugs – Generic	\$10 copay	80% after deductible*	70% after deductible*
Retail Prescription Drugs – Preferred Brand	70% (min. \$25 / max. \$50)	80% after deductible*	70% after deductible*
Retail Prescription Drugs – Non-Preferred Brand	45% (min. \$40 / max. \$80)	80% after deductible*	70% after deductible*
Retail Prescription Drugs – Specialty	Applicable copay	Applicable cost share	Applicable cost share
HSA Eligible	No	Yes	Yes



Deductible and Plan Name Change

The in-network deductible for the \$3,400 plan administered by Anthem, Aetna (Texas only), and Kaiser will increase to \$3,500 single / \$7,000 **family**. There are no changes to the out-of-pocket maximums. This change is required to make the plan compliant with revised Internal Revenue Service (IRS) guidelines. The plan will now be called the **\$3,500 Deductible Plan** to coincide with the deductible change.

Make the Most of Your Tax-Advantaged Accounts

Tax-advantaged accounts can help you save on eligible health care and dependent care expenses. Review your expected expenses and contribution elections for 2027.

Health Savings Account (HSA)

Individual contribution limit:
\$4,400

Family contribution limit:
\$8,750

Age 55 or older? You can contribute an additional \$1,000 to your HSA as a catch-up contribution.

Flexible Spending Accounts (FSA)

Health Care annual contribution limit:
\$3,400

Dependent Care annual contribution limit:
\$7,500

The **Dependent Care Account** can help you pay eligible expenses such as child care, preschool, before- and after-school care, and care for an eligible adult dependent while you work.

The contribution limits shown are based on the 2026 IRS limits available at the time this brochure was published. 2027 limits were not yet available and may change.



NEW! Long-Term Care Coverage

For Your Life Today and Whatever Tomorrow May Bring

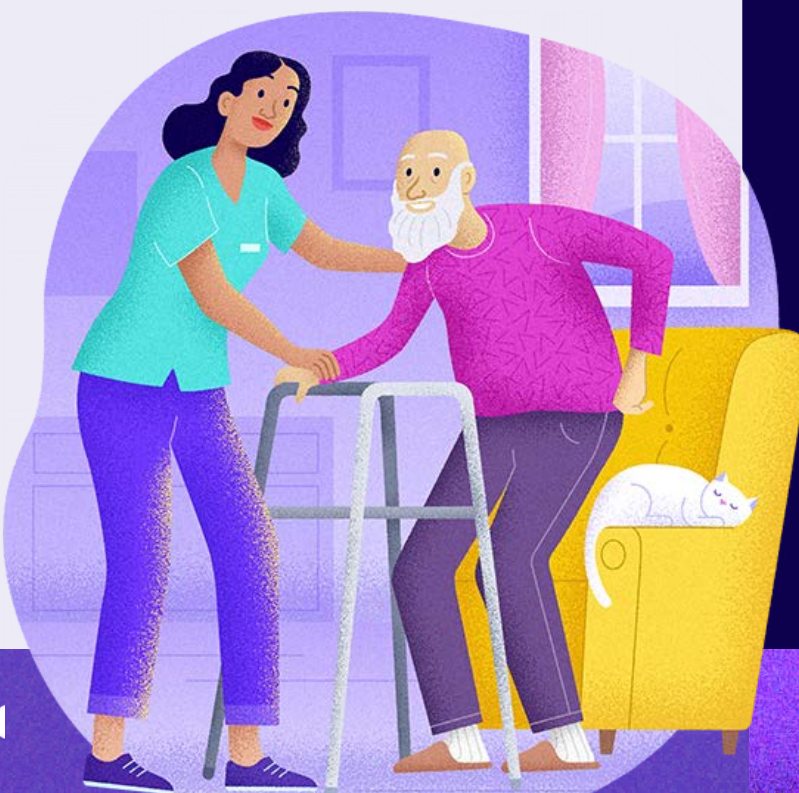
We plan for the future in lots of ways. We save for retirement, protect the people we love with life insurance, and make choices to care for our health. But what if, at some point, you needed help caring for yourself?

A long-term care need can happen at different stages of life and for different reasons. When it does, the impact can extend beyond the person who needs care to family, finances, and the choices available for care.

That's why Pearson is introducing a new **Long-Term Care benefit with life insurance through Trustmark for 2027**.

Long-Term Care coverage can provide financial support if you experience a qualifying condition and need assistance with certain activities of daily living. That support can help with eligible care expenses while helping protect the savings and financial resources you've worked to build.

The benefit also includes a life insurance component, providing another layer of financial protection for the people who matter to you.



What to Consider During Open Enrollment

- **Your coverage options** and how the Long-Term Care and life insurance benefits work together.
- **Your cost** and the coverage available to you.
- **During this initial enrollment opportunity**, employees up to age 70 can get coverage via Guaranteed Issue up to \$200,000 (no health questions or medical underwriting required). Coverage approval (including but not limited to Guaranteed Issue and total amount issued) is subject to the insurance carrier's underwriting criteria and the terms of the plan. For complete and authoritative terms of coverage, refer to the official policy documents.
- **Coverage for the future:** You can port the policy to direct draft at the same rate you lock in today whenever you leave or retire from Pearson.

You may not expect to need long-term care anytime soon. But understanding your options today can help you make choices and save on coverage for whatever tomorrow may bring.

Given this special Guaranteed Issue opportunity, we are encouraging all team members to log in and either elect or decline the coverage opportunity.

[Explore your long-term care coverage options to learn more and make your election.](#)

Have Questions?

[Schedule a meeting with a Benefits Advisor](#) or [email support](#).



NEW! More Ways to Use Your Backup Care Benefits

Because Backup Looks Different for Everyone

Sometimes you need care for a child. Other times, you may need someone to look after your pet, help your child with schoolwork, or guide your family through the college admissions process.

Your **Care.com Backup Care benefit** is now more flexible, with more ways to use your available Backup Care days.

Pet Backup Care

When your regular pet care isn't available and you need to work, exchange one Backup Care day for a **\$150 credit toward pet care through Rover**, including pet sitting, walking, and boarding services.

Tutoring Support

Exchange one Backup Care day for access to **Collegewise online tutoring**, including 1:1 tutors, learning tools, and customized educational support for students from K-12 through college and beyond.

Care for College

Exchange one Backup Care day for **1:1 support from a dedicated Collegewise counselor** throughout the college admissions journey, along with additional planning resources.

Summer Camp Support

Your Backup Care benefit can also help with summer camp. Find and book camps through your Care Benefits portal, or, if you have Backup Care days available, you may be eligible for reimbursement for a camp you've already selected.

Most supervised programs for children age 15 and younger qualify. Reimbursement requests must be submitted within 30 days of the first day of camp.



[Explore your Pearson Care benefits on Care.com.](#)



NEW! Lower 401(k) Fees

Effective January 1, 2027, Pearson 401(k) recordkeeping fees and Financial Engines fees will be reduced by 25%.

Lower fees mean less of your retirement savings goes toward plan expenses, helping you keep more of your money working toward your future.

Make the Most of Your Pearson 401(k) Plan

Your **For Your Wealth Benefits** can help you do more with your money. Find out if you're getting the most from your Pearson 401(k) Plan, including your generous company match and diverse investment options, and explore resources if you have student debt.

You'll also discover how **Rafael Roque, your Empower Strategic Retirement Plan Advisor**, can provide personalized guidance to help you make confident financial decisions at every stage of your journey.

Learn more on the [Pearson Benefits Savings & Retirement page](#).

When Enrolling, Don't Forget Your Tax-Advantaged Accounts

Tax-advantaged accounts require a new election each year. If you want to contribute in 2027, be sure to make the applicable election during Open Enrollment, even if you want to contribute the same amount as you do today.

Recently Hired?

If you were hired on or after October 1, 2026, you may need to enroll twice: once for your 2026 benefits and again for your 2027 benefits during Open Enrollment.

Be sure to complete both enrollment events in Aptia365.

Need Help During Open Enrollment?

If you have questions about your 2027 benefit options or need help enrolling, contact **Aptia365**.

- **Phone:** 1-855-237-6421
- **Monday through Friday:**
7:00 a.m. – 10:00 p.m. Eastern
- **Saturday:**
10:00 a.m. – 2:00 p.m. Eastern

Complete your 2027 benefit elections by 11:59 p.m. Eastern on Friday, October 23, 2026.

Join an Open Enrollment Webinar: Learn, Get Help, and Take Action

Join a 2027 Open Enrollment webinar to learn what's changing, what's new, and where to find resources to help you make your benefit decisions.



Session 1 Registration

Date: Tuesday, October 6

Time: 2:00–3:00 p.m. Eastern

Session 2 Registration

Date: Thursday, October 8

Time: 10:00–11:00 a.m. Eastern

Session 3 Registration

Date: Monday, October 12

Time: 2:00–3:00 p.m. Eastern

Ready to Enroll?

Open Enrollment runs from Monday, October 12 through Friday, October 23, 2026.

- Review what's new and changing for 2027.
- Compare the medical plans and networks available to you.
- Evaluate whether you want to enroll in any tax-advantaged accounts for 2027.
- Learn about the new Long-Term Care benefit and expanded Backup Care resources.
- Review your beneficiaries and make any updates needed, particularly if you've experienced a major life change.

How to Enroll

Visit [Aptia365](#) and select “Enroll in your 2027 benefits.”

1. **Review your information.** Confirm your personal information and add or update dependents as needed.
2. **Review your options.** Compare the plans, coverage, and costs available to you for 2027.
3. **Make your selections.** Choose the benefits that work best for you and your family.
4. **Review your elections.** Check your Benefit Summary carefully for accuracy.
5. **Complete your enrollment.** Submit your elections and save or print your confirmation for your records.

You're Invited: A Taste of Boston, Exclusively for Pearson Employees

Great food. Great conversation. And a little time invested in you.

Join us at the Empower Boston Investor Center for a special event exclusively for Pearson employees and their partners/spouses.

Connect with colleagues, spend one-on-one time with the Pearson Benefits and Empower teams, and get answers to the questions that matter to you.

What's on the Menu?

Open Enrollment and Benefits Overview

Open Enrollment is right around the corner. Hear directly from the Pearson Benefits team about what you need to know, including Pearson's new Long-Term Care benefit, and get answers to your questions.

Your Financial Picture

Join your local Empower team for a conversation about saving or investing and how your Pearson 401(k) can fit into your broader financial picture.

A Taste of Boston

Enjoy local favorites while connecting with colleagues, the Pearson Benefits and Empower teams, and benefits partners.

Space is limited. Please register soon.

Register for a Taste of Boston

Date:

Wednesday, October 14

Session Times:

10:00 a.m.–1:30 p.m. or
2:30 p.m.–6:00 p.m.

Venue:

Empower Boston Investor Center

Address:

Federal Room, 2nd Floor,
100 Federal Street,
Boston, Massachusetts

Free parking available.

