

2027 U.S. NXP Benefits Annual Enrollment

Frequently Asked Questions

When is NXP's Annual Enrollment?

Annual Enrollment will take place from **October 19 through October 30**. Changes will take effect on January 1, 2027.

Where can I find information about NXP benefits?

Visit npx.com/benefits for information about NXP benefits. You can also visit mynxpbenefits.com or call the NXP Benefits Service Center and speak to a representative at (888) 532-3971. Representatives are available Monday through Friday from 7:00 a.m. to 7:00 p.m. U.S. Central time.

What are the key benefit changes for 2026?

- Securian Financial will be our new life insurance provider.
 - > The new guaranteed issue (GI) amount for supplemental life is \$750k, with no medical questionnaire
- Medical premiums will increase for all plans 4.5% to 6.7%
- First paycheck for 2027 will be January 4, 2027
- Your first 2027 benefits deduction will occur on January 15, 2027
- Deductibles will change for the high-deductible health plan only. Plans 2 and 3 remain the same.
 - > Plan 1: \$1,750 Single / \$3,500 Family
 - > Plan 2: \$500 Single / \$1,000 Family
 - > Plan 3: \$400 Single / \$800 Family
- Health Care Flexible Spending Account (FSA) and Limited Use Health Care FSA contribution limits are \$3,400 per household*
 - > FSA does not roll over, this is a use-it-or-lose-it account
- The new Dependent Care Flexible Spending Account (DCFSA) contribution limits:*
 - > Up to \$7,500 per household
 - > Employees earning over \$200,000 may contribute up to \$5,000
- The new Health Savings Account (HSA) contribution limits:*
 - > \$4,500 Single / \$9,000 Family
 - > Employees age 55 and older can contribute an additional \$1,000
 - > You must enroll to receive the employer match
- NXP will no longer allow borrowed PTO (40 hours may be borrowed/approved for leave of absence only)

Do I have to enroll or make changes to my benefits for 2027?

You are required to make an election if you wish to change your current coverage, contribute to a Health Savings Account (HSA), Health Care Flexible Spending Account (FSA), Limited Use Flexible Spending Account (LFSA) or a Dependent Care Flexible Spending Account (DCFSA). If you do not enroll or make any changes to your benefits for 2027, your 2026 elections will roll over to 2027 (except for the HSA, FSA, LFSA and DCFSA mentioned above)

Will my spending account elections roll over to 2027?

No, you will need to make elections for all spending accounts which include your Health Savings Account (HSA), Health Care Flexible Spending Account (FSA), Limited Use Flexible Spending Account (LFSA), and Dependent Care Flexible Spending Account (DCFSA).

How do I enroll in 2027 Benefits?

You have several convenient ways to enroll in your 2027 benefits:

✓ 1. Enroll Online

- Visit mynxpbenefits.com — available 24/7.
- Use the Single Sign-in link on the nxp.com/benefits homepage.

Can't remember your password?

- Click "Forgot Username or Password?"
- Enter your SSN, date of birth, and ZIP code, then click Continue.
- Still having trouble? Call the Benefits Service Center at 888-532-3971.

☎ 2. Call the NXP Benefits Service Center

- Dial 888-532-3971
- Representatives are available Monday–Friday, 7:00 a.m. – 7:00 p.m. CT
- Please note: Due to high call volumes during Annual Enrollment, waiting times may vary. We recommend using the online or mobile app options for faster service.

📱 3. Use the MyChoice Mobile App

You can enroll on the go using the MyChoice app:

Option A: Scan the QR Code

- Open your phone's camera and scan the QR code below.
- Tap the pop-up link to download the app.



Option B: Download from mynxpbenefits.com

- Log in with username and password
- Click “Access the App” to:
 - Scan your personalized QR code, or
 - Select your device type (Apple or Android), enter your mobile number, and click the blue text link button to download the app.

Once downloaded:

- Enter your time-sensitive access code.
- Answer a few security questions.
- Set your 4-digit PIN and log in.

Will I receive new Medical and pharmacy Identification cards?

In 2027, new medical and pharmacy ID cards will only be issued to members enrolled in Medical Plan 1 and to those who change medical plans for 2027. Members who remain enrolled in the same medical plan may continue using their current cards. Make sure your address is current in Workday, so you don’t miss important benefits communications.

You can also access your ID cards digitally or print a copy anytime:

Medical

- Online: Log in to [UnitedHealthcare®](#), then go to View and Print Member ID Cards
- Mobile: Use the UHC mobile app to view your ID card on the go

Pharmacy

- Mobile: Access your digital ID card in the Rightway app
- Online: Log in to [joinrightway.com/rx](#), then go to Member log in. Use your NXP email address for account access.

Can I still go to a pharmacy of my choice?

Yes. Your Rightway program gives you access to an extensive national pharmacy network, including most major retail chain pharmacies and most independent pharmacies. For mail order prescriptions, you will need to create an account through Walgreens at [WalgreensMailService.com](#) or call 888-273-6100.

If I drop a dependent/spouse/domestic partner during Annual Enrollment, will they receive a COBRA packet?

No, Annual Enrollment is an open election time when you can make any changes but does not follow the Qualified Event Status rules for COBRA. If you have a qualified event such as a divorce, please make a separate qualifying life event enrollment outside of the Annual Enrollment window, and the appropriate COBRA packet will be mailed.

Why did NXP change life insurance carriers to Securian Financial?

- Faster claims processing: Securian’s technical integration with Businessolver allows

eligibility information needed to process a death claim to be transmitted automatically through electronic file feeds. This helps reduce administrative delays and enables faster claim processing for beneficiaries.

- No-cost medical exams for Evidence of Insurability (EOI): If a medical exam is required as part of the Evidence of Insurability process, Securian will cover the cost. Previously, employees were responsible for paying these exam fees.
- Empathy support for beneficiaries: Securian provides access to the Empathy platform, which offers personalized support during difficult times. Beneficiaries can work with a dedicated care manager who can assist with:
 - Estate and probate navigation
 - Funeral planning
 - Administrative tasks
 - Emotional and grief support
 - Personalized care planning
- Maintains NXP's existing plan design: Securian offered the flexibility to align with NXP's current life insurance program, helping ensure a seamless transition and a familiar employee experience.
- Legal and estate planning resources: Employees have access to valuable legal resources, including:
 - Will preparation
 - Estate planning assistance
 - Immigration support
 - Additional legal guidance services
- Higher Guaranteed Issue opportunity: As part of the transition to Securian, NXP negotiated an increase in the Guaranteed Issue amount to up to \$750,000 or 3x annual salary (whichever applies under the plan) without completing a medical questionnaire. This is a **one-time enrollment opportunity** available because Securian is a new carrier. Employees may be able to elect additional coverage without undergoing medical underwriting or health screenings that would normally be required.

What if I already have supplemental life insurance for me and/or dependents?

If you make no new elections, your existing coverage limits will be maintained.

When can I change my benefit elections for HSA and 401(k)?

HSA: You can make changes to your HSA annual contribution amount anytime either online by using the Benefits Sign-in link on the nxp.com/benefits/homepage or by calling the NXP Benefits Service Center at (888) 532-3971. Representatives are available Monday through Friday from 7:00 a.m. to 7:00 p.m. U.S. Central time.

You can change your HSA contribution election from January 1 through November 30, subject to payroll cutoffs.

Important Note:

- To receive NXP employer subsidy, you must actively elect either "\$0" or the specific amount you wish to contribute.
- If you leave the option set to "Waive", you will not receive the NXP subsidy.

401(k): You can make changes to your 401(k)-contribution percentage anytime either online at www.netbenefits.com or by calling the NXP Retirement Service Center at (844) NXP-401K. Representatives are available Monday through Friday from 7:30 a.m. to 7:00 p.m. U.S. Central time.

I have coverage from my spouse's medical plan. How do I opt out of the NXP medical plan coverage?

If you choose to opt out, you can do so during Annual Enrollment by using the Benefits Sign-in link on the nxp.com/benefits homepage. If you do not wish to enroll in coverage for 2027, you must actively select "Waive" during the enrollment process. If you do not make a selection, you will default to your current coverage. You are not required to provide proof of other coverage to waive NXP benefits.

Where can I learn more about medical plan costs and Benefits?

You can find detailed information about all benefit plans—including medical plan options, coverage details, and cost comparisons—by visiting nxp.com/benefits.

This site includes:

- Plan summaries and comparison tools
- Cost breakdowns by coverage level
- Helpful FAQs and enrollment resources

Will my beneficiaries roll over to 2027?

Yes, beneficiaries designated in Businessolver and Fidelity will roll over to 2027. Please review all beneficiary elections to ensure they have not changed.