

# January 1st, 2026 Benefit Summary



**Eligibility and Effective Dates:** Employees scheduled to work at least 30 hours per week are eligible for benefits effective the first day of the month following 60 days of FT employment. You are eligible to enroll during open enrollment or if you have a Qualifying Event.

Medical plan benefit premium contributions are pre-tax, bi-monthly pay-check deductions (24 annual pay-periods).

Health Insurance (UMR – UnitedHealthcare Choice Plus Network)		
<b>Plan 1 - \$3,400 Qualified High Deductible Health Plan “low”</b>		<b>Per-Pay-Period Premium</b>
Annual Deductible:	\$3,400/\$6,800 (Embedded*)	Employee: \$200.00
Coinsurance:	0%	Employee/Spouse: \$445.00
Out of Pocket Max:	\$3,400/\$6,800	Employee/Child(ren): \$400.00
Office visit Co-pay:	Deductible	Family: \$600.00
Rx:	Deductible	
<b>Plan 2 - \$6,000 Qualified High Deductible Health Plan “high”</b>		<b>Per-Pay-Period Premium</b>
Annual Deductible:	\$6,000/\$12,000 (Embedded*)	Employee: \$70.00
Coinsurance:	0%	Employee/Spouse: \$375.00
Out of Pocket Max:	\$6,000/\$12,000	Employee/Child(ren): \$340.00
Office visit Co-pay:	Deductible	Family: \$500.00
Rx:	Deductible	

\*\*Family members meet individual deductible before plan pays

*Both plan options are Health Savings Account (HSA) Eligible  
Both plan options cover In-network Preventive care at 100%*

Dental Plan (Ameritas – Classic PPO & Plus Network)		
		<b>Per-pay-period Premium</b>
Deductible:	\$0 Preventive \$50/\$150 for Basic and Major	Employee: \$13.42
Preventive:	0%	Employee/Spouse: \$26.64
Basic:	20% after Deductible	Employee/Child(ren): \$35.48
Major:	50% Coinsurance	Family: \$53.20
Annual Benefit Max:	\$1,000 per person	
Orthodontic:	50% up to \$1,000 Lifetime ( <i>Dependents up to age 19</i> )	
Rollover Benefit:	\$1,000 max carryover - \$500 threshold	

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Vision Plan (Ameritas – VSP Choice Network or EyeMed Insight Network)		Per-Pay-Period Premium	
Exam:	\$10 co-pay	Employee:	\$3.38
Glasses:	\$25 co-pay	Employee/Spouse:	\$6.75
Frames & Lens:	Included in \$25 co-pay	Employee/Child(ren):	\$7.22
Basic:	\$130, and 20% discount	Family:	\$11.54
Contacts:	Balances above \$130.00		

## Voluntary Life and AD&D Insurance:

This plan allows you to purchase additional life insurance for yourself and your dependents. You may elect the lesser of 5x your annual salary or \$300,000 with guaranteed coverage up to \$150,000. Spouses are eligible for the lesser of 50% of your election or \$150,000 with guaranteed coverage up to \$30,000. Dependent children (unmarried Birth to age 26) are eligible for coverage up to \$10,000 (all amounts are guaranteed).

## Voluntary Short-term Disability:

Short term disability (STD) pays 60% of your weekly pay in the event you become disabled (injury or illness) and are unable to work. Benefits are payable on the first day of injury and the 8<sup>th</sup> day of an illness. This benefit caps at **\$1,000** of benefit per week up to 25-weeks or until you are no longer disabled (whichever is less).

## Voluntary Long-term Disability:

Long term disability (LTD) pays 60% of your monthly pay in the event you become disabled (injury or illness) and are unable to work. Benefits are payable on the 181<sup>st</sup> day of disability. This benefit caps at **\$8,000** per month and continues until you reach social security age or until you are no longer disabled (whichever is less).

Rates for Voluntary Life and AD&D, STD, and LTD are available to you at a group discount and premiums are paid through payroll deduction. **See rate grids below for pricing details.**

## Health Savings Account (HSA) (HSA Bank): Funded by employee

Health Savings Accounts are available to employees enrolled in the health insurance plans. The HSA is administered by HAS Bank. Employees are able to contribute pre-tax dollars to be used towards medical, dental and vision expenses. Contribution maximum for employee only coverage is **\$4,400** and for employee plus dependent(s) is **\$8,750**. Employees over the age 55 are allowed an additional \$1,000 catch-up contribution.