



**2026-2027
BENEFITS OPEN ENROLLMENT**

About Today's Session

- When, What, Who, How of Benefits Open Enrollment
- Benefit Concierge Call Center
- Enrollment Process
- Benefits Overview



Benefits Open Enrollment

- **When?** Monday, July 13th thru Friday, July 24th.
- **What?** Make elections related to the following benefits:
 - Medical, Dental, Vision, Life Insurance, Short Term Disability, Long Term Disability, Flexible Spending Account (FSA), Group Accident and Critical Illness.
- **Who?** All full-time regular employees are eligible
- **How?** Benefits Concierge Vendor – See My Benefits Online

New benefit elections will begin on August 1st, 2026



The Millennia Companies®



BENEFITS CONCIERGE & ENROLLMENT PROCESS

Benefits Concierge



Phone 877-282-0808

Email info@seemybenefitsonline.com

[Home](#)

[Videos](#)

[Summaries & Forms](#)

[Contact](#)



The Millennium Companies
Employee Benefits Website

- Partnered with **See My Benefits Online**, provider of online enrollment benefits solutions and benefits communication
- They will provide enrollment support, including education, information, and enrollment process for all our eligible employees; from initial call to confirmation



The Millennium Companies®

Benefits Concierge

- Our own employee benefits website at www.millenniacompaniesbenefits.com
- Find **videos**, plan summaries, forms and information to learn about the plans
- Enrollment Support Monday thru Friday, **8 am to 6 pm EDT**)
- Toll-free number: **833-267-8699**
- Video support too!

Phone 833-267-8699 Email benefits@mhmltd.com

BENEFIT VIDEOS

SIT BACK, WATCH & LEARN



The Millennia Companies®

Enrollment Process

Between July 13th and July 24th:

1. Go to www.millenniacompaniesbenefits.com to review the benefit materials.
2. When ready, call the Benefits Concierge to enroll: **833-267-8699**.
3. If possible, be in front of a computer when calling.
4. Representatives will enroll you over the phone.



Enrollment Process

- When calling to enroll:
 - Have dependents birth dates and social security numbers. This information is required to enroll dependents in eligible benefits and to complete beneficiary designations.
 - You will need to identify if you are a smoker or non-smoker.
 - All employees will be required to submit a verbal certification confirming their smoker or non-smoker status.
 - Unless certification is verbally submitted, the smoker rate will be applied.
 - If you are enrolling a domestic partner.
 - You will be required to submit an affidavit.





**Benefits Overview:
Medical, Dental, Vision, EAP,
Life and Disability**



Millennia Housing Management Welcome to Medical Mutual

August 1, 2026

Network – SuperMed® PPO



- Broad network with access to nearly every healthcare professional in Ohio and 99% of the hospitals.
 - **Ohio:** All 88 counties
 - **Kentucky:** Boone, Campbell, and Kenton Counties
- National network via a collaboration with Cigna®, a global healthcare company.
 - Access to the Cigna® PPO for members residing or travelling outside of the SuperMed service area.
- Member ID card indicates where to get care and how providers can submit claims for payment.
- No referrals required.

Cigna® is a trademark of Cigna Inc. and is protected throughout the world by trademark registrations and treaties.

Member Sample ID Card (SMP Network)

- For members living **INSIDE** SuperMed® PPO service area

Front

 **MEDICAL MUTUAL**

SuperMed® PPO Network

John Q Member
Member Name

12345678910 **779106200**
Medical Mutual ID # Group #

1-800-424-8286 **711**
Customer Care TTY

MedMutual.com/Member ODI ★

XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

Print Date: XX/XX/XX

RX INFORMATION

PBM Name
Member: 1-800-417-1961
Pharmacist: 1-800-922-1557
RxID: 12345678910
RxBIN: 610014
RxPCN: COPAY
RxGRP: MMODRUG

COPAYS
Preventive Visit: \$XXXX
Urgent Care: \$XXXX
ER: \$XXXX
PCP Visit: \$XXXX
Specialist: \$XXXX
Optional: \$XXXX

Back

FOR MEMBER
Find a provider at MedMutual.com/Member.
24/7 NURSE LINE: 1-888-912-0636
EyeMed: 1-877-226-1115
Superior Dental Care (SDC): 1-800-801-4915
SDC Plan #: ABC123

FOR PROVIDER
Verify eligibility, benefits and prior auth with Medical Mutual: 1-800-362-1279 or MedMutual.com/Provider.
Medical Mutual & SDC Claims Submission
Electronic Claims Payer ID: 29076 & 31117
P.O. Box 6018, Cleveland, OH 44101-1018
Providers not in SuperMed PPO Network
(For services rendered out of the state of Ohio, Campbell, Boone and Kenton counties in KY)
Cigna Claims Submission
Electronic Claims Payer ID: 62308
P.O. Box 188061
Chattanooga, TN 37422-8061
Cigna Group #: 1234567

DEDUCTIBLE AND OUT-OF-POCKET:
In-Net DED Single/Family: \$XXXXX/\$XXXXX
In-Net OOP Single/Family: \$XXXXX/\$XXXXX

Possession of this card does not guarantee coverage.
Benefits are not insured by Cigna or affiliates.


AWAY FROM HOME CARE

Member Sample ID Card (Cigna® Network)

- For Members Living **OUTSIDE** SuperMed® PPO Service Area

Front

**MEDICAL MUTUAL**

**Cigna**
Cigna PPO

Cigna PPO Network

John Q Member
Member Name

12345678910 **779106200**
Medical Mutual ID # Group #

1-800-424-8286 **711**
Customer Care TTY

MedMutual.com/Member ODI ★

XXXXXXXXXXXXXXXXXXXXXXXXXXXX
XXXXXXXXXXXXXXXXXXXXXXXXXXXX

Print Date: XX/XX/XX

RX INFORMATION

PBM Name

Member: 1-800-417-1961
Pharmacist: 1-800-922-1557
RxID: 12345678910
RxBIN: 610014
RxPCN: COPAY
RxGRP: MMODRUG

COPAYS

Preventive Visit: \$XXXX
Urgent Care: \$XXXX
ER: \$XXXX
PCP Visit: \$XXXX
Specialist: \$XXXX
Optional: \$XXXX

Back

FOR MEMBER

Find a provider at MedMutual.com/Member.

24/7 NURSE LINE: 1-888-912-0636
EyeMed: 1-877-226-1115
Superior Dental Care (SDC): 1-800-801-4915
SDC Plan #: ABC123

FOR PROVIDER

Verify eligibility, benefits and prior auth with Medical Mutual: 1-800-XXX-XXXX or MedMutual.com/Provider.

Cigna Claims Submission

Electronic Claims Payer ID: 62308
P.O. Box 188061
Chattanooga, TN 37422-8061
Cigna Group #: 1234567

Providers in SuperMed PPO Network
(For services rendered in the state of Ohio, Campbell, Boone and Kenton counties in KY)

Medical Mutual & SDC Claims Submission

Electronic Claims Payer ID: 29076 & 31117
P.O. Box 6018, Cleveland, OH 44101-1018

DEDUCTIBLE AND OUT-OF-POCKET:

In-Net DED Single/Family: \$XXXX/\$XXXX
In-Net OOP Single/Family: \$XXXX/\$XXXX

Possession of this card does not guarantee coverage.
Benefits are not insured by Cigna or affiliates.

TPV LOGO

AWAY FROM HOME CARE

Medical Plans Overview

	Network		
Benefits	\$1,500 PPO	\$3,400 HSA	\$5,000 HSA
Deductible (Single/Family)	\$1,500/\$3,000	\$3,400/\$6,800	\$5,000/\$10,000
Coinsurance	20%	0%	0%
Coinsurance Maximum (Single/Family)	\$2,300/\$4,600	\$0/\$0	\$0/\$0
Primary Care Copay	\$30	\$30 after deductible	\$30 after deductible
Specialist Copay	\$60	\$60 after deductible	\$60 after deductible
Preventive Services Copay	\$0	\$0	\$0
Diagnostic Imaging	20% after deductible	0% after deductible	0% after deductible
Urgent Care Copay	\$75	\$75 after deductible	\$75 after deductible
Emergency Room Copay	\$350, then 20%	\$350 after deductible	\$350 after deductible
Prescription Drug Copay			
Retail	\$10/\$40/\$70	\$10/\$40/\$70 after deductible	\$10/\$40/\$70 after deductible
Specialty	25% to \$350 Max	25% to \$350 Max after deductible	25% to \$350 Max after deductible
Mail Order	\$25/\$120/\$210	\$25/\$120/\$210 after deductible	\$25/\$120/\$210 after deductible
Maximum Out-of-Pocket (Single/Family)	\$3,800/\$7,600	\$3,400/\$6,800	\$6,650/\$13,300

Telehealth – On-Demand Visits

If you or a family member needs medical care after hours and you cannot reach your doctor, you can obtain the care you need without leaving your home with on-demand telehealth services:

- MinuteClinic Virtual Care
 - Available 24/7, including holidays to all members 18 months and older
 - Web: MinuteClinic/VirtualCare.com
 - App Search: CVS Pharmacy
 - Access to licensed providers virtually by web or app.
 - Use this service after hours or when your physician is not available.
 - Receive medical treatment for non-emergency conditions, such as the common cold, respiratory infections, and minor burns or lacerations.



Pharmacy – Express Scripts

- Call the **Rx Information** number on your ID card to speak with a representative from Express Scripts, 24 hours a day, 7 days a week to help with any of your prescription drug concerns, including:
 - Finding an in-network pharmacy
 - Determining the cost of your medication
 - Moving your medication to mail order
 - Checking the status of mail order claims
 - Any other prescription drug questions you may have



Mail Order Program

- If you take long-term medications, save time and money by having them delivered conveniently to your home through mail order with Express Scripts
- **Easy to start:**
 - Your doctor can e-prescribe or fax your prescription directly to Express Scripts.
 - You can mail your prescription with a completed mail-order form and payment to Express Scripts.

SaveOnSP

- The SaveOnSP program saves you money by maximizing prescription drug copay assistance from pharmaceutical manufacturers for specialty drugs.
 - Through this program, you will pay \$0 instead of your plan's specialty drug cost share.
 - Your prescription will be filled through one of our specialty pharmacies and you will still receive the same 30-day supply per fill.
- For more information or to enroll, call SaveOnSP at 1-800-683-1074 or call the Rx Information number listed on your ID card.

Note: Enrollment in the program is voluntary. If you choose not to enroll in SaveOnSP, you will be responsible for paying the full member cost-share of your medication. The amount that you pay will not accumulate toward your annual deductible or out of pocket maximum.

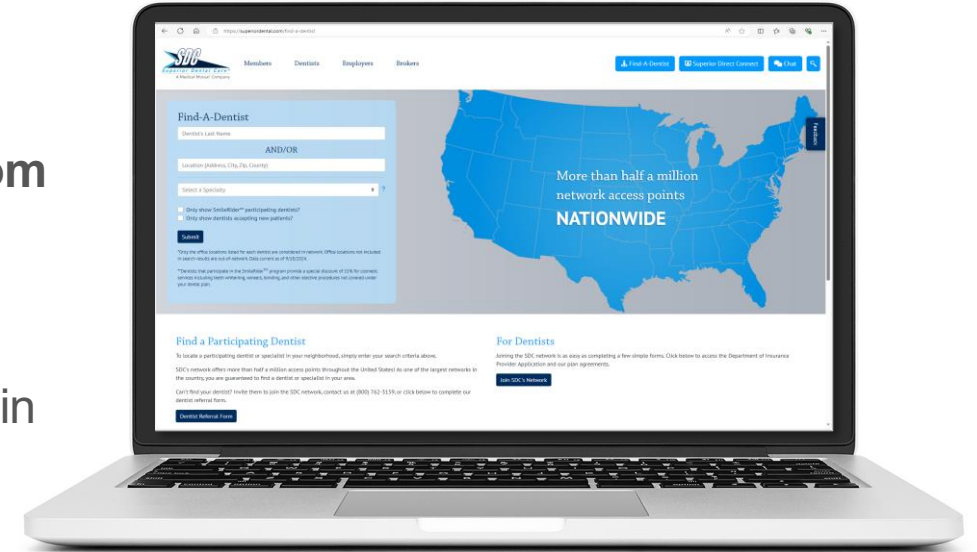
Coverage Management Programs

- Medical Mutual uses coverage management programs to make sure you get the right medication for your condition at the best value. This means that certain medications may not be covered until they have been approved.
- There are three types of coverage management:
 - **Prior authorization (PA)** is a check to make sure your drug is prescribed appropriately and is proven effective and safe for your condition.
 - **Step therapy (ST)** rules promote the use of lower-cost drugs in place of more costly medications.
 - **Quantity limit (QL)** rules define the amount of the medication your plan will cover at one time (for example, 30 tablets within a 90 day period).
- **If you are taking a medication that requires a coverage review**, ask your prescriber to visit the Express Scripts online portal at esrx.com/PA to arrange a review before your next refill.
- Once a decision has been made, usually within 5 business days, a letter will be sent to you and your provider to let you know if the request has been approved or denied.

Dental Benefits

SDC Network

- Staying in network maximizes benefits and saves both the member and Premier as the employer
- Members have access to **Find-A-Dentist** at **SuperiorDental.com** to easily find participating dentists and specialists
- *The SDC network extends across the United States*
- If a member's dentist or specialist does not currently participate in SDC's network, they can complete a dentist referral form, our recruitment team will outreach to the practice

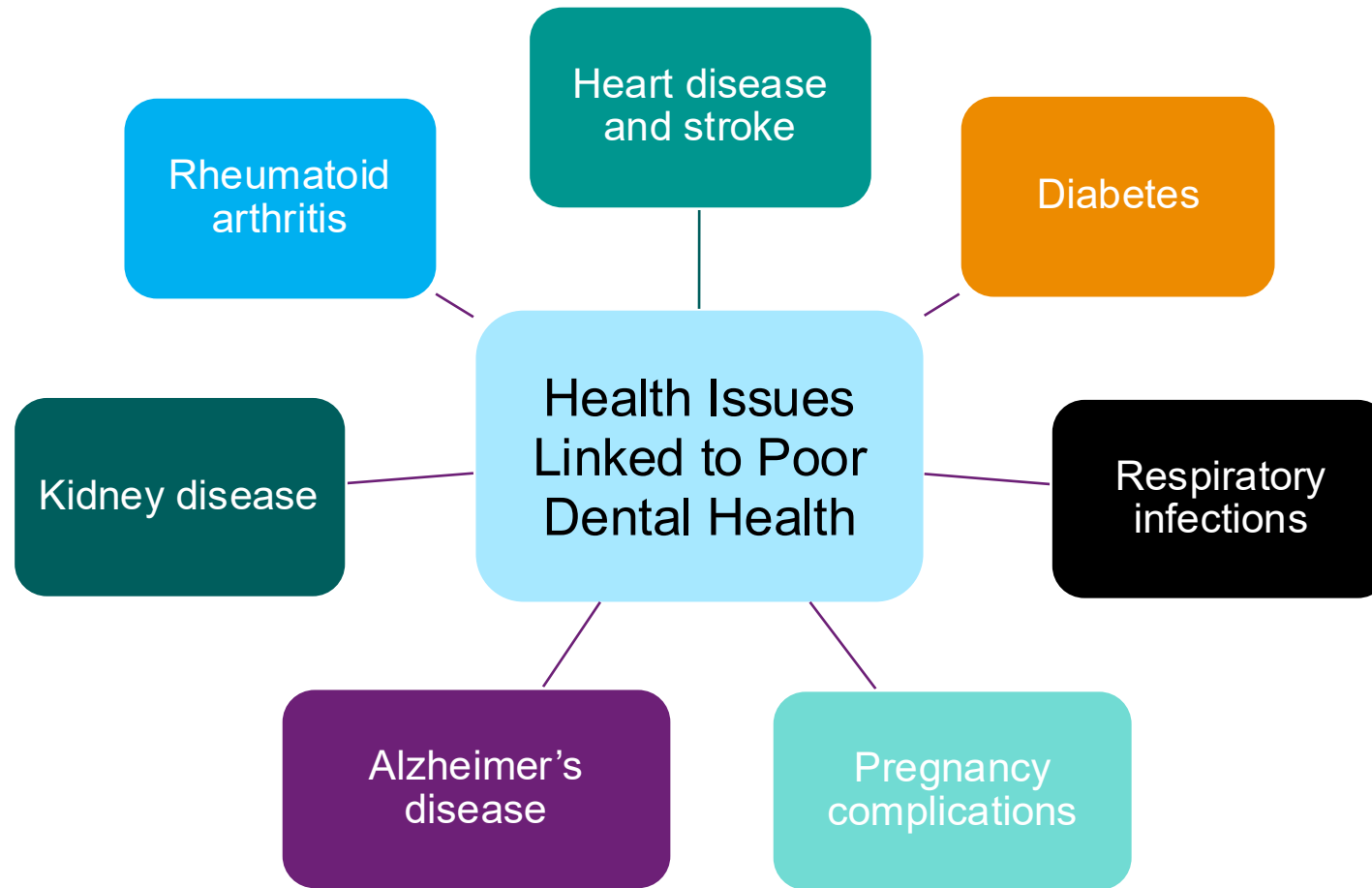


Dentists and specialists who participate through our national network may not recognize SDC outside of Ohio. To confirm network participation, members should reference the Careington **Maximum Care** logo on the back of their ID card.

Your SDC Dental Plan

	Plan #1757	
	In Network	Out of Network
Preventive	100%	100%
Basic	80%	80%
Major	50%	50%
Contract Maximum	\$2,250	\$2,250
Orthodontia – under age 20	50%	50%
Orthodontia Maximum	\$1,500	\$1,500
Deductible	\$50 per person/\$150 family total	\$50 per person/\$150 family total
Copay	N/A	N/A
Network Access	Network Allowable, No Balance Billing	90 th Percentile UCR, Balance Billing Possible

How Dental Health Impacts Overall Health



According to a study presented to the American Heart Association, people who receive regular teeth cleanings have a **24% lower risk of heart attacks** and **13% lower risk of stroke**.*

*American Heart Association. (2011, November 30). Professional dental cleanings may reduce risk of heart attack, stroke. ScienceDaily. <https://www.sciencedaily.com/releases/2011/11/111113141256.htm>

Vision Benefits

Vision Plan



	Network
Exam (1 per 12 months)	\$5 Copay
Frames (1 per 12 months)	\$130 allowance, 20% off balance \$70 Walmart/Sam's Club/Costco allowance
Lenses (1 per 12 months)	
Single	\$10
Bifocal	\$10
Trifocal/Lenticular	\$10
Standard Progressive	\$55
Contact Lenses (1 per 12 months)	
Conventional/Disposable	\$130 allowance
Medically Necessary	XXX%

- VSP Network includes Costco, Walmart, Sam's Club, VisionWorks, Pearle Vision, SVS Vision and eyeconic.com.
 - 92,000 access points with an emphasis on the independent provider
- Find a provider through My Health Plan.
 - Provider Type: Vision
 - Click on the VSP Link and select "Choice" Network

Health & Wellness Programs

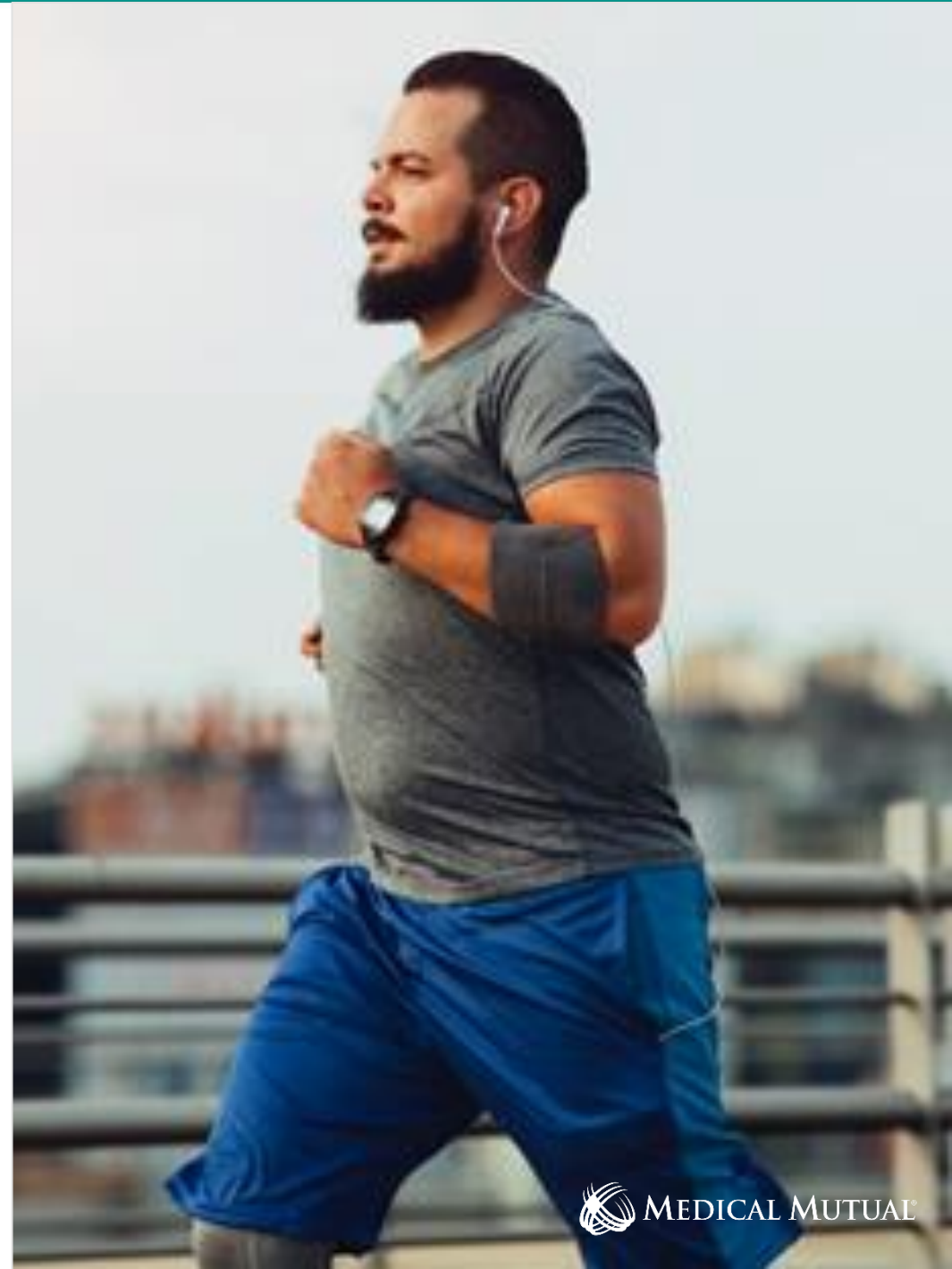
Total Health™

- Engagement opportunities based on members' health and preferences
 - Digital
 - Telephonic
 - Remote monitoring
- Customized support for members with various chronic conditions including:
 - Asthma
 - Heart failure
 - Coronary Artery Disease (CAD)
 - Chronic Obstructive Pulmonary Disease (COPD)
 - Diabetes
 - Hypertension
 - Musculoskeletal pain
 - Pelvic health issues (individuals with vaginal anatomy, regardless of gender identity)



Medical Mutual Wellness Programs

- Comprehensive suite of programs designed to help you maximize health, wellness and quality of life.
 - WeightWatchers® Discount Program
 - Pivot Tobacco Cessation
 - Fitness Discounts
 - Nurse Line
- Member portal to manage your health at your convenience.
 - Access through My Health Plan



Pivot Tobacco Cessation Program

- You have access to:
 - Behavioral change Pivot app
 - Dedicated health coach
 - 24/7 supportive community
 - Tools and challenges to curb cravings
 - FDA-cleared SmartSensor
 - Free Nicotine Replacement Therapy (gum, patches, lozenges)
- Start living tobacco-free. Enroll today.
 - Call 1-866-845-7702.
 - Log in to My Health Plan at MedMutual.com/Member.



Save Money & Earn Rewards with SmartShopper®

How it works

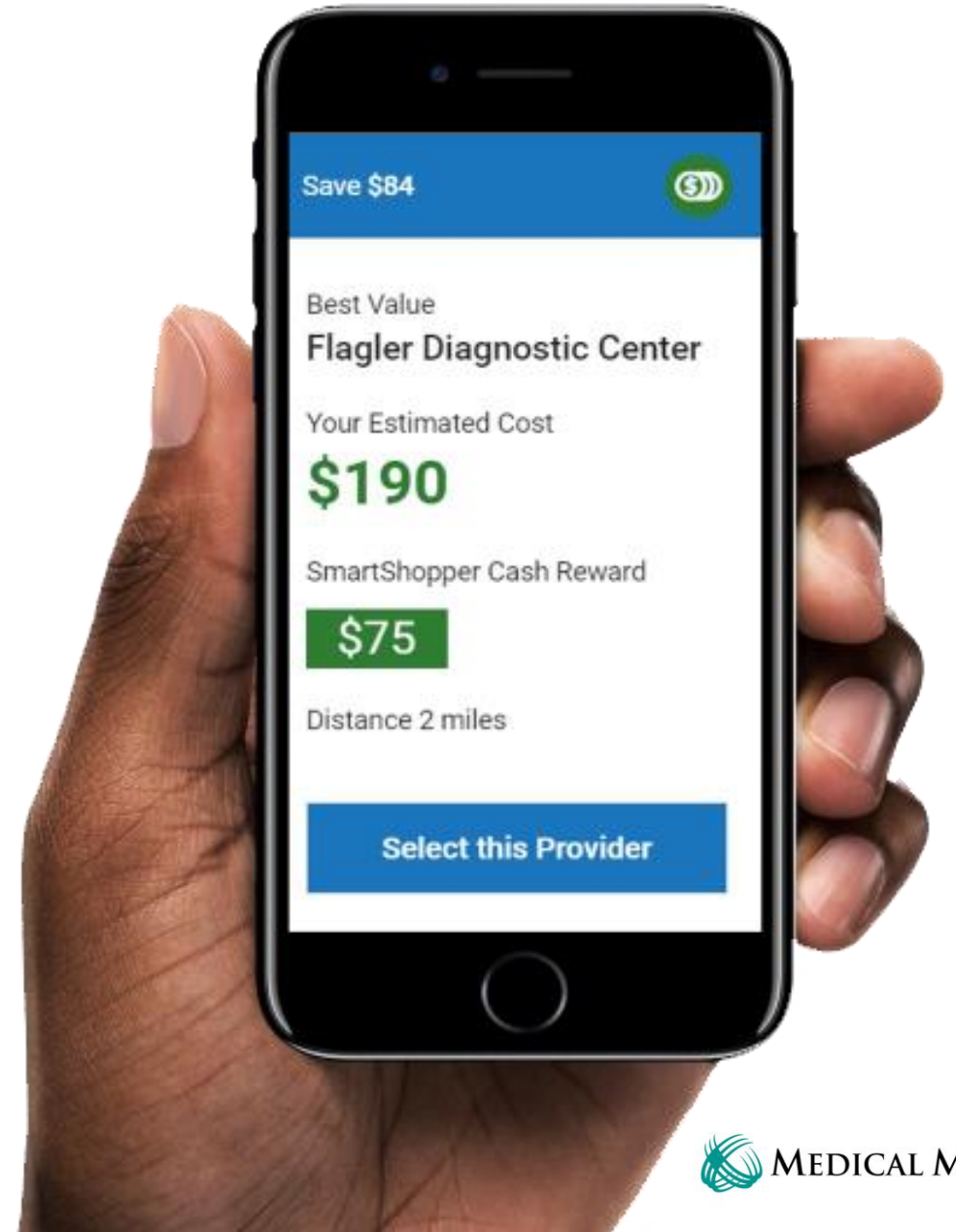
- Search for the procedure you need.
- Compare prices and rewards.
- Select a provider and schedule an appointment.
- Get rewarded 30% of the savings, up to \$750.

Getting started

- Log in to My Health Plan at [MedMutual.com/SmartShopper](https://www.MedMutual.com/SmartShopper).
- Click Agree and Go to reach the SmartShopper website.
- Browse in-network locations to compare costs and rewards.

Need help? Call the Care Concierge Team at 877-292-1541

They shop for services, schedule appointments, and assist with referrals.



My Health Plan Member Portal

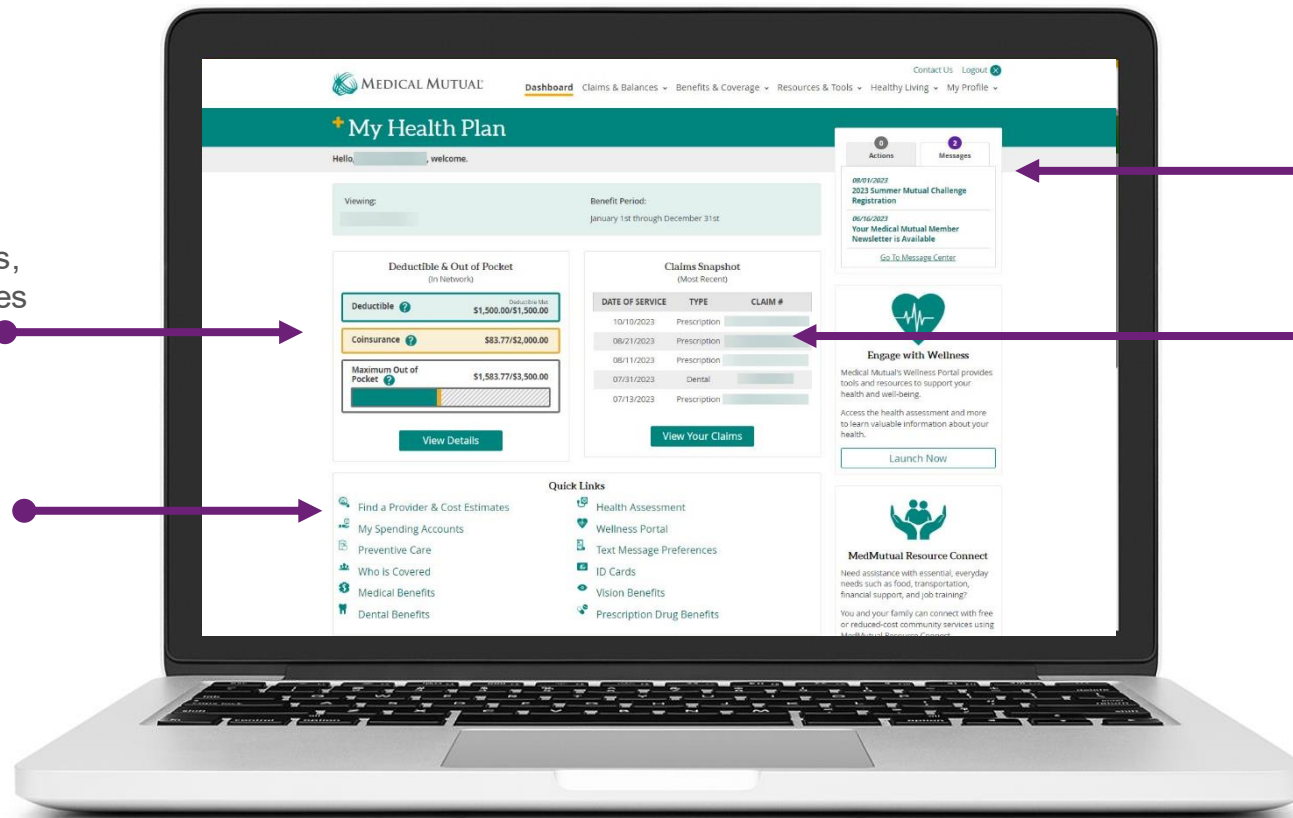
- 24/7 access to your health insurance plan

Track Expenses

Out-of-pocket costs, including deductibles and coinsurance

Provider Search/Estimate Costs

Find providers or price services based on a variety of search criteria



Message Center

Custom alerts and messages just for you

Track Claims

See current and past claims and status

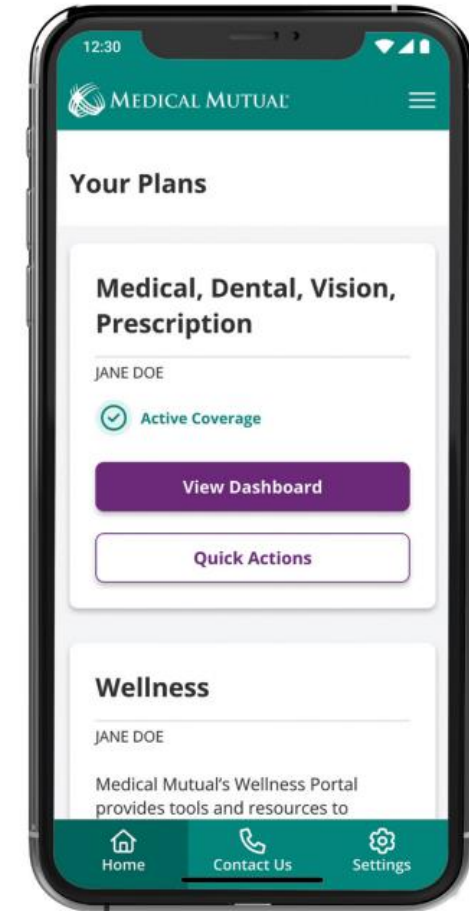
MedMutual Mobile App

Features

- Swipe to view the back of the card
- Email ID Card
- Fax ID Card
- Contact Us shows phone numbers based on what's on the ID Card

Provider Search

- Search by address
- Mirrors My Health Plan provider search
- Many search filters available (gender, language spoken, etc.)
- One click to call
- Add to phone contacts



iPhone (iOS 11.0 and above)

Android (7.0 and above)

Counseling & Mental Health Support for You

24/7 Telephonic Counseling

- Talk with a Master's- or Ph.D.-level counselor any time, day or night
- Get in-the-moment support, a safety check, and a personal action plan
- Unlimited support that never counts against your counseling sessions
- Call any time; the best time to reach a counselor is 8AM–8PM EST
- In an emergency call 911; in a crisis call 988

Counseling That Fits Your Life

- 3 counseling sessions per issue each contract year, at no cost to you
- Choose in-person, telehealth, or text, voice, and video messaging
- Get matched to a provider who fits your needs, lifestyle, and schedule
- Seamless coordination with your health insurance if you continue care

Talkspace Go App

- Boost your wellbeing in just 5 minutes a day
- 400+ self-guided courses for individuals, couples, and parents
- Live weekly therapist-led classes, plus 300+ available on demand
- Assessments, meditations, and journaling to track your progress
- Free for you and eligible family members ages 13+

Coaching & Wellness Benefits for You

Peak Performance Coaching

- Work one-on-one with expert coaches who are also licensed clinicians
- Build resilience, communication skills, and work-life balance
- Get support with workplace conflict, supervision, and retirement planning
- Free and completely confidential through your EAP

Certified Financial Coaching

- One-on-one guidance from certified financial coaches
- Manage debt, repair credit, and build saving and spending plans
- Get help with home buying and paying down student debt
- 200+ tutorials in your Personal Finance & Education Center

Health & Wellness Coaching

- Coaching for fitness, nutrition, weight loss, and stress
- Support for nicotine cessation and substance misuse
- One integrated team of coaches and clinicians behind you
- Self-help Wellness Center with assessments, articles, and videos

Your Insurance Benefit Options

Benefits that work as hard as you do.



Enrollment opportunities for this year

Term Life:

Employee Guaranteed Issue Amount: \$200,000

Spouse/Domestic Partner Guaranteed Issue Amount: \$30,000

Child(ren) Guaranteed Issue Amount: \$10,000

Disability:

You can enroll in short-term and long-term disability coverage without answering medical questions.

Accidental Death and Dismemberment (AD&D) insurance is always available
without having to answer medical questions.

Financial Protection Your Family Will Count On



NYL GBS Term Life insurance can provide your loved ones with financial security if you're no longer there to support them. It can help pay for:



Daily living expenses



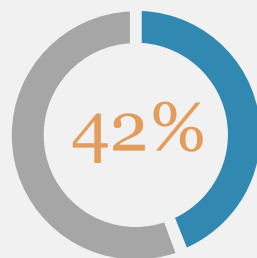
Mortgage & other debts



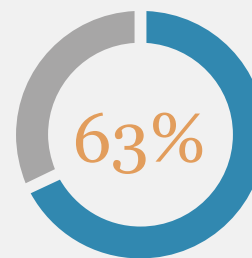
Children's education



Spouse's retirement



of households would face a financial hardship within six months if the primary wage earner died unexpectedly¹



of workers with children under age 18 count on their workplace life insurance benefit to protect their loved ones. superscript¹

The Basics of Term Life Insurance



Employer-Paid and Employee-Paid Term Life

- Provides financial support for your family members if you should pass away prematurely
- Employee-paid plans with easy payroll deduction
- Additional coverage options for if you cannot work: terminal illness, premium waiver, extended death, portability, conversion
- If you leave your employer, you can take the plan with you¹



How Your Coverage Works:

1. Select your plan amount based on company's offerings
2. Your company provides coverage based on your eligibility
3. If you pass away during the term, your beneficiary will receive the death benefit payment once they submit a claim
4. Once a claim is approved, funds are available to your beneficiary to cover life's expenses.

Your Term Life Coverage

Class Description: All active, Full-time Employees of the Employer who are citizens of the United States regularly working a minimum of 30 hours per week.

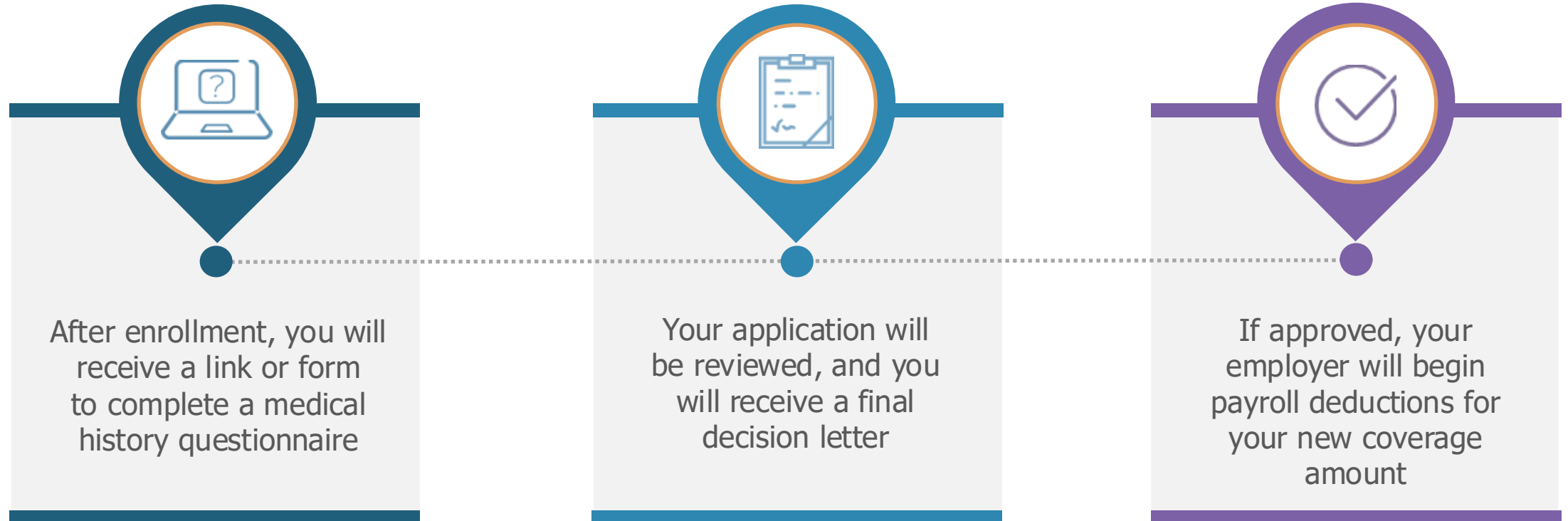
You, your spouse, and children will receive equal amounts of term life and accidental death and dismemberment insurance

Employer-Paid Term Life	Benefit Amount	Maximum	Guarantee Issue
Employee	\$15,000	\$15,000	\$15,000

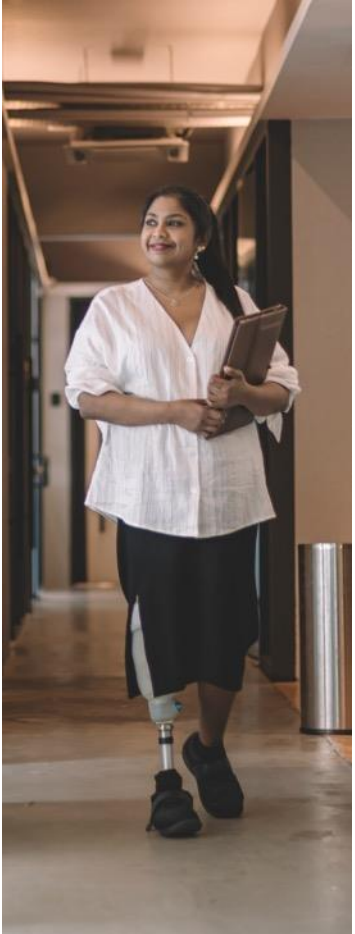
Employee-Paid Term Life	Benefit Amount	Maximum	Guarantee Issue
Employee	Units of \$10,000	The lesser of 5 times annual compensation or \$500,000	\$200,000
Spouse/domestic partner	Units of \$5,000	\$30,000	\$30,000
Child	\$10,000	\$10,000	All amounts

Evidence of Insurability (EOI) Process

When you enroll in life insurance coverage above the guaranteed issue amount, you may be required to go through a process called evidence of insurability:



The Basics of AD&D Insurance



Employer-Paid and Employee-Paid AD&D

Provides protection when unforeseen accidents occur that are fatal or dismembering

Examples of covered injuries:

- Fatality
- Paralysis
- Loss of limb(s)
- Loss of Eyesight
- Loss of Hearing
- Loss of Speech



How Your Coverage Works:

1. Once approved, funds are available to your beneficiary to cover expenses. You do not need to answer medical questions to get coverage.
2. Examples of provisions included:
 - Seatbelt and airbag
 - Common carrier
 - Exposure & disappearance

Your AD&D Coverage

Class Description: All active, full-time Employees of the Employer who are citizens of the United States regularly working a minimum of 30 hours per week.

You, your spouse, and children will receive equal amounts of term life and accidental death and dismemberment insurance.

Employer-Paid AD&D	Benefit Amount	Maximum
Employee	\$15,000	\$15,000

Employee-Paid AD&D	Benefit Amount	Maximum
Employee	Units of \$10,000	The lesser of 5 times annual compensation or \$500,000
Spouse/domestic partner	Units of \$5,000	\$30,000
Child	\$10,000	\$10,000

Protection Against Life's What-Ifs



Disability insurance replaces a portion of your income if illness or injury keeps you from working. Benefit payments can help you maintain your lifestyle and cover things like:



Just under **1 in 4**

of today's 20-year-olds can expect to be out of work for at least a year because of a disabling condition before they reach the normal retirement age¹



Nearly **4 out of 10**

American adults indicate they can't pay an unexpected \$400 bill without having to carry a balance on their credit card or borrow money from friends, family, or the bank.²

¹Social Security Administration, Disability and Death Probability Tables for Insured Workers Who Attain Age 20 in 2024. <https://www.ssa.gov/oact/NOTES/ran6/an2024-6.pdf> Table A, Column 1 (of Disability Before NRA).

²Federal Reserve, Report on Economic Well-Being of U.S. Households in 2023 – May 2024. <https://www.federalreserve.gov/publications/files/2023-report-economic-well-being-us-households-202405.pdf> Figure 21.

Short-Term Disability Insurance

- **Class Description:** All active, Full-time Employees of the Employer who are citizens of the United States regularly working a minimum of 30 hours per week.

Weekly Benefit	Maximum Weekly Benefit	Benefit Waiting Period	Maximum Benefit Period (Includes benefit waiting period)
50% of your weekly covered earnings	\$500	0 Days for Accident 7 Days for Sickness	13 Weeks for Accident 13 Weeks for Sickness



Short-Term Disability (STD)

If you become injured or sick and you cannot work, this coverage pays a portion of your paycheck for a period of time.

Covered STD examples may include:

- Broken leg
- Recovering after surgery
- Pregnancy
- Back and joint disorders
- Illness



How Your Coverage Works:

1. Review your plan amount based on company offerings
2. It's cost efficient and paid through payroll deduction
3. If a disability occurs, submit a claim
4. Receive claim payments in a lump sum or over time via payroll deposit or designated payee or payer
5. Benefits for pregnancy and other simple claims are paid without the need to submit medical records

Long-Term Disability Insurance

- **Class Description:** All active, Full-time Employees of the Employer who are citizens of the United States regularly working a minimum of 30 hours per week.

Monthly Benefit	Maximum Monthly Benefit	Benefit Waiting Period	Maximum Benefit Period
60% of your monthly covered earnings	\$5,000	90 Days	Your 65th birthday or the date the 42nd monthly benefit is payable, if later..



Long-Term Disability (LTD)

If you become injured or sick and you cannot work for an extended period, this coverage pays a portion of your paycheck.

Covered LTD examples may include:

- Cancer
- Pregnancy
- Fractures
- Mental health issues
- Long-term recovery from accident



How Your Coverage Works:

1. Review your plan amount based on company offerings
2. It's cost efficient and paid through payroll deduction
3. If a disability occurs, submit a claim
4. Receive claim payments in a lump sum or over time via payroll deposit or designated payee or payer

Understanding Pre-existing Conditions



Other Benefits

- **Flexible Spending Accounts (FSA):** enable you to put aside pretax dollars to pay for certain out-of-pocket expenses while reducing your income taxes at the same time. There are two types: healthcare account and dependent care account.
- **Group Accident:** helps your family cover unexpected out-of-pocket expenses and supplement lost income due to a covered on-the-job or off-the-job accident.
- **Critical Illness:** can pay a lump-sum benefit at the diagnosis of a specific covered disease (e.g., stroke, heart attack, cancer, advanced parkinson's or alzheimer's disease, etc.).
- **Hospital Indemnity:** can help provide a financial safety net, with cash benefits that help fill gaps left by major medical coverage associated with a hospital stay because of injury or illness.





Benefits Rates

HSA Contributions 2026-2027

Health Savings Account			
Employees electing one of the HSA plans will receive an employer contribution as follows:			
Base Plan		Mid Plan	
Employee Only	\$500 (\$125 per quarter)	Employee Only	\$250 (\$62.50 per quarter)
Employee + Spouse	\$1,000 (\$250 per quarter)	Employee + Spouse	\$500 (\$125 per quarter)
Employee + Child	\$1,000 (\$250 per quarter)	Employee + Child	\$500 (\$125 per quarter)
Employee + Children	\$1,000 (\$250 per quarter)	Employee + Children	\$500 (\$125 per quarter)
Family	\$1,000 (\$250 per quarter)	Family	\$500 (\$125 per quarter)

HSA Information: A Health Savings Account (HSA) is an individually-owned, tax-free, interest-bearing savings account that is used to pay for qualified medical expenses either now or in the future.





FAQs

FAQs

- When will the new benefit elections and coverage start?
 - *August 1st, 2026 and will remain in place until July 31st, 2027.*
- When will the current benefits coverage end?
 - *July 31st, 2026*
- Can I elect any coverage stand alone?
 - *Employees can elect any coverage and or tier offered.*
 - *Joe enrolls in medical employee only but enrolls in dental for family.*
 - *Jane enrolls in no medical but elects dental employee only.*
 - *John wants to purchase short term disability and critical illness*
 - *Employees can mix and match based on their personal situation and needs.*
- What is an EOI?
 - *Evidence of Insurability. If you are electing additional Voluntary Life Insurance, STD or LTD or electing it for the first time outside of your first 90 days of employment you will be required to fill out an Evidence of Insurability Form.*



FAQs

- Can I make changes after open enrollment ends?
 - *Once elections have been made and open enrollment ends, you can only change those elections due to a qualifying event, or next year during open enrollment in July 2022. So please elect your plans carefully.*
- If you are already on your spouse's plan, do I still have to call the benefit concierge?
 - *Yes. You have to waive your coverage.*
- If an employee is on a leave (E.g. personal, medical, FMLA, workers' comp) or PTO during open enrollment, do they still need to enroll during the open enrollment time frame?
 - *Yes. These employees must also enroll between July 13th and July 24th.*
- Will the premiums be taken out of 24 pay periods?
 - *Yes*
- Do employees have to call the benefit call center if they opt out of ALL benefits?
 - *Must call the Benefit Concierge to waive coverage.*





THANK YOU! .