

# 2025-2026

## BENEFITS - AT - A - GLANCE



This summary provides a brief overview of the employee benefits provided to eligible employees, generally full-time employees working a minimum of 30 hours per week. Newly hired employees are eligible for benefits 90 days after date of hire. Eligible dependents include your spouse, domestic partner, and child(ren) up to age 26. Refer to your Benefits Guide for additional details on eligibility, benefit coverage, and plan limits. This plan year will run from November 1, 2025 through October 31, 2026.

BENEFIT	COVERAGE OPTIONS
<b>MEDICAL</b>	<ul style="list-style-type: none"> <li><b>Meritain POS:</b> You will pay various copays and coinsurance after satisfying an in-network deductible of \$500 per individual and \$1,000 per family. Your in-network out-of-pocket maximum is \$3,000 per individual and \$6,000 per family. If you are utilizing out-of-network benefits, please note this plan has an out-of-network deductible of \$2,000 per individual and \$4,000 per family with an out-of-pocket maximum of \$7,000 per individual and \$14,000 per family. In-network preventive care is always covered at 100%.</li> <li><b>Meritain EPO:</b> You will pay various copays and coinsurance for covered services after satisfying a deductible of \$1,500 per individual and \$3,000 per family. Your out-of-pocket maximum is \$4,000 per individual and \$8,000 per family. In-network preventive care is always covered at 100%. Please note this plan does not provide out-of-network benefits.</li> <li><b>Meritain EPO HSA:</b> You will pay various copays and coinsurance for covered services after satisfying a deductible of \$2,000 per individual and \$4,000 per family. Your out-of-pocket maximum is \$4,500 per individual and \$9,000 per family. In-network preventive care is always covered at 100%. Please note this plan does not provide out-of-network benefits.</li> </ul>
<b>PRESCRIPTION</b>	<ul style="list-style-type: none"> <li><b>Meritain POS:</b> For retail pharmacy you will pay a \$10 copay for generic drugs, \$40 copay for preferred brand drugs, and a \$75 copay for non-preferred brand drugs. For mail order you will pay a \$25 copay for generic, \$100 copay for preferred brand, and a \$200 copay for non-preferred brand.</li> <li><b>Meritain EPO:</b> For retail pharmacy you will pay a \$15 copay for generic drugs, \$50 copay for preferred brand drugs, and a \$75 copay for non-preferred brand drugs. For mail order you will pay a \$35 copay for generic, \$125 copay for preferred brand, and a \$200 copay for non-preferred brand.</li> <li><b>Meritain EPO HSA:</b> You will pay 40% coinsurance after satisfying your medical deductible for retail and mail order generic drugs, preferred brand drugs, and non-preferred drugs.</li> <li><b>Specialty Drugs:</b> The retail and mail order benefit for specialty medication will be 50% up to \$500 <b>for all three (3) plans.</b></li> </ul>
<b>HEALTH SAVINGS ACCOUNT (HSA)</b>	<ul style="list-style-type: none"> <li>Eligible employees who enroll in the EPO HSA plan will have the opportunity to enroll in an HSA through Inspira Financial. The 2025 IRS contribution limit for an HSA is \$4,300 for an individual and \$8,550 for a family.</li> </ul>
<b>NEW! DENTAL</b>	<ul style="list-style-type: none"> <li><b>Cigna DPP0:</b> Cigna will now be the administrator of the DPP0 plan and it provides In and Out-of-Network coverage for Preventive, Basic, and Major dental care up to the plan maximum of \$1,250 per year. This plan maximum can increase by \$100 each year up to \$1,550 if an individual receives preventive care the year prior. Preventive care is 100% covered and you pay 20-50% of the cost of Basic and Major services after satisfying a deductible of \$50 per individual or \$150 per family.</li> <li><b>Cigna DHMO:</b> Cigna will now be the administrator of the DHMO plan and it provides In-Network only coverage for Preventive, Basic, Major, and Orthodontic dental care. Preventive care is 100% covered while Basic, Major, and Orthodontic care will follow a fee schedule. You must select a primary care dentist if you elect this coverage. For more information or to view the fee schedule that accompanies this benefit, please reach out to your HR team.</li> </ul>
<b>VISION</b>	<ul style="list-style-type: none"> <li><b>Horizon Vision Plan:</b> Includes an eye exam every 12 months for a \$10 copay when you visit an in-network provider. The plan provides a standard \$130 balance for frames and an enhanced \$180 balance for frames when a Visionworks location is utilized and a \$130 allowance for contact lenses. You may receive new frames and contacts once every 12 months.</li> </ul>

BENEFIT	COVERAGE OPTIONS
<b>NEW! BASIC LIFE AND AD&amp;D</b>	<ul style="list-style-type: none"> <li>Unum will now be the administrator of the Basic Life and AD&amp;D coverage. All active, full time employees working 30 or more hours a week will be automatically enrolled. The Basic Life and AD&amp;D benefit is \$20,000.</li> </ul>
<b>NEW! LONG-TERM DISABILITY (LTD)</b>	<ul style="list-style-type: none"> <li>Unum will now be the administrator of the LTD coverage. All active, full time employees working 30 or more hours a week will be automatically enrolled. For 2025-2026, the LTD benefit will increase to a maximum of \$15,000 of your monthly earnings.</li> </ul>
<b>NEW! ADDITIONAL VOLUNTARY BENEFITS</b>	<ul style="list-style-type: none"> <li>New for 2025-2026, employees will now be able to enroll in Critical Illness, Accident, and Hospital Indemnity coverage through Unum. These benefits help to supplement your income in the event of an unexpected qualified critical illness, accident, or hospital stay. For more information on these benefits please reference your Benefits Guide.</li> </ul>
<b>SMART CONNECT</b>	<ul style="list-style-type: none"> <li>SmartConnect is an exclusive program created specifically for working or retiring adults who are Medicare-eligible and may not have fully explored the benefits of Medicare coverage. SmartConnect puts your specific needs first and matches you with the education and experienced provider you need to make the best decision for you.</li> </ul>
<b>PROGENY HEALTH</b>	<ul style="list-style-type: none"> <li>ProgenyHealth is the only national company dedicated to the care management for NICU infants. Their care coordination team includes neonatologists, pediatricians, lactation consultants, nurses, and social workers with a deep understanding of the latest evidence-based health protocols needed to improve outcomes for premature and medically complex newborns.</li> </ul>
<b>CANCER CARE PROGRAM</b>	<ul style="list-style-type: none"> <li>The CancerCare program is a free, fully integrated cancer solution included in your health plan that supports you from the first day of your diagnosis well into the stages of aftercare. CancerCare coordinates care and benefits for patients with new or existing cancers. The expert medical team advocates for the best possible care in your community or at a leading national Centers of Excellence location.</li> </ul>
<b>BENEFITS MAC</b>	<ul style="list-style-type: none"> <li>The Benefits Member Advocacy Center (Benefits MAC), provided by Conner Strong &amp; Buckelew, can help you and your covered family members navigate your benefits. Contact information is located in your Benefits Guide.</li> </ul>
<b>GOODRX</b>	<ul style="list-style-type: none"> <li>GoodRx allows you to compare drug prices at local and mail-order pharmacies and discover free coupons and savings tips.</li> </ul>
<b>BENEFIT PERKS</b>	<ul style="list-style-type: none"> <li>Benefit Perks provides a broad array of services, discounts, and special deals on consumer, travel, recreational services and much more.</li> </ul>
<b>HUSK MARKETPLACE</b>	<ul style="list-style-type: none"> <li>HUSK Marketplace grants access to exclusive best-in-class pricing with some of the biggest brands in fitness, nutrition, and wellness.</li> </ul>
<b>HEALTHYLEARN</b>	<ul style="list-style-type: none"> <li>HealthyLearn is a resource that covers over a thousand health and wellness topics in a simple, straightforward manner. The HealthyLearn On-Demand library features all the health information you need to be well and stay well.</li> </ul>

