

2026

EMPLOYEE BENEFITS



Benefits at a Glance

As a full-time Current Company employee, you have access to the following suite of employee benefits designed to help you maximize the health and wellbeing of you and your family.

Benefits Include:

- Medical & Prescription Drug
- Dental
- Vision
- Health Savings Account (HSA)*
- Healthcare FSA, Limited Purpose FSA, and Dependent Care FSA
- Short Term and Long-Term Disability (Employer Paid)
- Basic Life and AD&D Insurance (Employer Paid)
- Voluntary Life Insurance
- Supplemental Benefits (Critical Illness, Hospital Indemnity and Accident)
- Employee Assistance Program
- Worldwide Travel Assistance
- Commuter Benefits
- Pet Insurance
- Identity Theft Protection
- Discounts through Perkspot

The following is a high-level overview of the benefits offered by Current Company. Please see the benefits guide for additional details.

Medical Plan Highlights – Cigna

Medical Plan Highlights – Cigna	High PPO	Mid PPO	Base PPO	HDHP with HSA
	In-network	In-network	In-network	In-network
Annual Deductible (Individual/Family)	\$1,000 / \$2,000	\$2,000 / \$4,000	\$4,000 / \$8,000	\$3,200* / \$6,400 (\$3,400 embedded)
Coinsurance	10%	20%	20%	20%
Annual Out-of-Pocket (Individual/Family)	\$4,000 / \$8,000	\$5,000 / \$10,000	\$6,000 / \$12,000	\$5,000 / \$10,000
Office Visit				
Primary Care Physician	\$25	\$30	\$40	20% after ded.
Specialist Visit	\$40	\$55	\$65	20% after ded.
Preventive Services	\$0	\$0	\$0	\$0
Emergency Services				
Urgent Care Facility	\$75	\$75	\$100	20% after ded.
Emergency Room	20% after ded.	20% after ded.	20% after ded.	20% after ded.
Prescription Drugs				
Retail (30-day supply)	No ded.	No ded.	No ded.	Medical ded.
Generic	\$10	\$10	\$15	20% coinsurance
Brand Preferred	\$30	\$30	\$40	20% coinsurance
Brand Non-preferred	\$50	\$50	\$65	20% coinsurance
Mail Order (90-day supply)	\$25 / \$75 / \$125	\$25 / \$75 / \$125	\$38 / \$100 / \$163	20% coinsurance

* For in-network providers: \$3,200/individual – employee only or \$6,400/family maximum (no more than \$3,400 per individual within a family)
 Out-of-Network benefits are available for all of the above plans. More details about benefit plan features and rules can be found in the benefits guide.

Dental Plan Highlights – Cigna

Dental Plan Highlights – Cigna	Low DPPO	High DPPO
	In-network	In-network
Calendar Year Deductible		
(Individual/Family)	\$50 / \$150	\$50 / \$150
Calendar Year Maximum		
Per Person	\$1,000	\$1,500
Covered Services (You Pay)		
Diagnostic/Preventive	\$0	\$0
Basic Services	20%	20%
Major Services	50%	50%
Orthodontia		
Children up to Age 19	Not Covered	50%
Lifetime Maximum	N/A	\$1,000

Vision Plan Highlights – Cigna

Vision Plan Highlights – Cigna	Cigna Vision
	In-network
Examination (Once a Year)	\$10
Lenses (Once a Year)	\$25
Frame Allowance (Once Every 2 Years)	\$130 allowance + 20% off overage
Elective Contacts Lenses (Once a Year)*	\$130 allowance

Employees can elect dental and/or vision regardless their medical enrollment status.

Additional Benefits

In addition to the core medical, dental and vision benefits offered, Current Company proudly offers the following benefits:

Life and Accidental Death and Dismemberment (AD&D)

Current Company provides Basic Life insurance and AD&D insurance at no cost to you. The benefit amount is 1 times your annual salary up to \$150,000.

Voluntary Life insurance is available to you, your spouse and your dependent children in the following amounts:

- **Employee:** Increments of \$10,000 up to \$500,000
- **Spouse:** Increments of \$5,000 up to a maximum of \$100,000 or 100% of employee coverage
- **Child:** Birth to 6 months: \$1,000 | 6 months to 26 years: Increments of \$2,000 up to \$10,000

Short-Term Disability

This benefit is 100% employer-paid. This benefit pays you 60% of your weekly earnings in the event you are not able to work due to a non-work-related accident or illness for up to 12 weeks.

Long-Term Disability

This benefit is 100% employer-paid. This benefit pays you 60% of your monthly income, should you become disabled on a long-term basis (longer than 12 weeks).

The benefit guide, plan documents, and UKG contain more detailed information on the plans and rates.

Supplemental Benefits

Accident, Critical Illness and Hospital Indemnity are plans that provide you financial protection in the event you are unable to work due to an accident or illness.

Spending Accounts

These accounts are a great way for employees to put pre-tax dollars aside to help pay for qualified expenses. There are different types of spending accounts:

- HSA available to those enrolled in the HDHP plan and includes a \$500/\$1,000 employer contribution.
- FSA not available to those enrolled in the HDHP.

FSA funds unused at the end of the year will be forfeited – use it or lose! HSA funds rollover from year to year.

Employee Assistance Program

Current Company provides an Employee Assistance Program that includes 3 face-to-face consultations per year with a counselor and is designed to help you with:

- Emotional well-being
- Family and relationships
- Legal and financial matters
- Healthy lifestyles
- Work and life transitions
- And More...