



# Annual Benefits Enrollment 2026



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# 2026 Annual Enrollment Highlights

November 6th thru November 21<sup>st</sup>, 2025



## What's Changing:

- Medical, prescription drug, and dental premiums are increasing.
- Medical plan designs have changed for in-network benefits.
- Dental rates have moved to a four-tier structure to match medical, prescription drug, and vision plans.
- The dental Flex Plan has an enhanced orthodontia lifetime maximum.
- Biometric screenings will no longer satisfy the completion of the wellness incentive for 2027 premium incentives.
- Care.com will no longer be offered.

## What's Staying the Same:

- Aside from medical and dental plan design changes, there are no additional plan design changes for 2026.
- No carrier changes.
- Continued partnership with SLUCare/ SSM Health in Tier 1 Medical Plans.
- Enrollment through Workday.
- SLU will continue to provide HSA dollars for you and your enrolled family members.

This presentation highlights your benefits. Official plan and insurance documents govern your rights and benefits under each plan. For more details about your benefits, including covered expenses, exclusions, and limitations, refer to the individual summary plan description, plan document, or certificate of coverage. If any discrepancy exists between this presentation and the official documents, the official documents will prevail. Saint Louis University reserves the right to make changes at any time the benefits, costs, and other provisions relative to benefits.



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# Medical and Prescription Drug Benefits



# 2026 Cost Sharing: Monthly & Bi-Weekly



## 2026 Cost Share

Plan	Monthly Premium Non Wellness	Monthly Premium Wellness	Bi Weekly Premium Non Wellness	Bi Weekly Premium Wellness
<b>UHC Plus Plan</b>				
Employee Only	\$224.00	\$154.00	\$103.39	\$71.08
Employee and Spouse	\$594.00	\$489.00	\$274.15	\$225.69
Employee and Child(ren)	\$517.00	\$447.00	\$238.62	\$206.31
Family	\$815.00	\$710.00	\$376.15	\$327.69
<b>UHC Plus Plan Employees Earning up to \$43,340</b>				
Employee Only	\$70.00	\$0.00	\$32.31	\$0.00
Employee and Spouse	\$435.00	\$330.00	\$200.77	\$152.31
Employee and Child(ren)	\$360.00	\$290.00	\$166.15	\$133.85
Family	\$647.00	\$542.00	\$298.61	\$250.15
<b>UHC Plus Plan Employees Earning over \$150,000 or More</b>				
Employee Only	\$243.00	\$173.00	\$112.16	\$79.85
Employee and Spouse	\$649.00	\$544.00	\$299.54	\$251.07
Employee and Child(ren)	\$564.00	\$494.00	\$260.31	\$228.00
Family	\$886.00	\$781.00	\$408.92	\$360.46
<b>UHC Qualified High Deductible Health Plan</b>				
Employee Only	\$136.00	\$66.00	\$62.77	\$30.47
Employee and Spouse	\$401.00	\$296.00	\$185.07	\$136.61
Employee and Child(ren)	\$343.00	\$273.00	\$158.30	\$126.00
Family	\$539.00	\$434.00	\$248.77	\$200.31
<b>UHC Qualified High Deductible Health Plan Employees Earning over \$150,000 or More</b>				
Employee Only	\$155.00	\$85.00	\$71.54	\$39.24
Employee and Spouse	\$450.00	\$345.00	\$207.69	\$159.23
Employee and Child(ren)	\$383.00	\$313.00	\$176.77	\$144.46
Family	\$606.00	\$501.00	\$279.69	\$231.23

**NOTE: Wellness rates are reduced by \$70 for employees and an additional \$35 for covered spouses upon the establishment of a relationship with a primary care provider (PCP) and completion of an annual wellness visit.**

# State of Health Care

Medical and prescription drug plans are experiencing materially high trends going into 2026. Organizations such as Aon are projecting plan cost increases to exceed 10% going into next year, and the SLU plan is experiencing trends at this level as well.

Even though SLU's total plan costs are increasing more than 10%, in an effort to maintain affordability for employees, employees' premiums will increase only 6%.

SLU continues to evaluate peer organizations' benefits offerings to ensure that employees receive competitive, comprehensive benefits.

# Medical and Prescription Drug Plan



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- **Medical:** UnitedHealthcare (UHC)
  - Continue to offer two (2) medical plan options: Plus Plan and QHDHP Plan.
  - Change to in-network deductibles and in-network cost shares.
  - **Continued partnership with SLUCare/SSM Health in Tier 1.**
- **Prescription Drugs:** Express Scripts (ESI)
  - Continue to offer two (2) prescription drug plan options that pair with each respective medical plan.
  - All plan designs will remain the same for 2026.



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# 2026 Medical Plan Options



UHC	UHC Plus Plan			UHC Qualified High Deductible Health Plan		
	SLUCare+SSM	In Network	Out of Network	SLUCare+SSM	In Network	Out of Network
<b>Deductible</b>				<b>Non Embedded:</b> (One member can satisfy entire family deductible)		
<b>Individual</b>	\$500	\$2,000	\$3,600	\$1,750	\$3,500	\$5,000
<b>Family</b>	\$1,000	\$4,000	\$7,200	\$3,500	\$7,000	\$10,000
<b>Coinsurance</b>	15%	25%	40%	15%	25%	50%
<b>Out of Pocket Maximum</b> (includes medical deductibles and medical copays)				<b>Non Embedded:</b> (One member can satisfy entire family OOP Max)		
<b>Individual</b>	\$2,700	\$4,000	\$9,900	\$3,000	\$6,000	\$10,000
<b>Family</b>	\$5,400	\$8,000	\$19,800	\$6,000	\$10,600	\$20,000
<b>Physician Office Visits</b>						
<b>Primary Care</b>	\$20 Copay	25% after ded.	40% after ded.	0% after ded.	25% after ded.	50% after ded.
<b>Specialist Care</b>	\$40 Copay			15% after ded.		
<b>Preventive Care</b>	100%	100%	100%	100%	100%	100%
<b>Inpatient Hospital</b>						
	15% after ded.	25% after ded.	40% after ded.	15% after ded.	25% after ded.	50% after ded.
<b>Emergency Room</b>						
	\$250 copay	\$250 copay	\$250 copay	15% after ded.	25% after ded.	20% after ded.
<b>Urgent Care</b>						
	\$60 copay	\$60 copay	40% after ded.	15% after ded.	25% after ded.	50% after ded.

# 2026 Pharmacy Plan Options



## 2026 Rx Plan Design

Express Scripts	UHC Plus Plan		UHC Qualified High Deductible Health Plan	
	Retail (34 day supply)	Mail Order (90 day supply)	Retail (34 day supply)	Mail Order (90 day supply)
<b>Prescription Drug Costs</b>				
<b>Out of Pocket Maximum (Includes Rx Copays and Coinsurance)</b>				
<b>Individual</b>		\$1,500		Combined with Medical
<b>Family</b>		\$3,000		Combined with Medical



# ESI Smart90 – Maintenance Rx

## 2026 Maintenance Rx

- Maintenance medications are required to be filled on 3-month supplies rather than 34-day supplies. Members must visit Walgreens or contact Express Scripts by phone or online.
- Filling a 3-month supply of your long-term medication can help you save time, money, and trips to the pharmacy.
- Register at <https://www.express-scripts.com/> or call (888) 778-8755 to avoid paying a higher cost.



EXPRESS SCRIPTS®

- Delivered to your door with FREE standard shipping
- Transfer prescriptions easily online, by phone, or via Express Scripts® mobile app
- Auto-refills and refill reminders available
- Talk with a pharmacist by phone 24/7

*Walgreens*

- Multiple convenient locations – many open 24/7
- Transfer your prescriptions easily in-store, by phone, online, or via Walgreens mobile app
- Auto-refills and refill reminders available

# SLUCare/SSM Tier 1 Partnership



2026 SLUCare/SSM

## REMINDER:

- SLUCare providers and St. Louis-area SSM physicians and facilities are designated as Tier 1 under the medical plan.
- When you choose to use a Tier 1 provider, you will pay less out-of-pocket through lower deductibles, out-of-pocket maximums, coinsurance, and copays.
- To find an SSM Tier 1 Physician, visit [SSMHealth.com](https://www.ssmhealth.com) and search for providers listed as **SSM Health Medical Group**.
- In addition to these providers, **SSM Urgent Care Centers** and St. Louis area **SSM Health Express Clinics** (formerly Walgreens Take Care Clinics) are also part of the Tier 1 Network.

# Wellness Program Discount



## Wellness Initiative Program Discount

## 2026 Wellness

- Saint Louis University is requiring completion of an annual wellness exam with a primary care provider for anyone that wishes to receive a wellness initiative discount in 2026 and beyond.
  - Employees can establish a relationship with a primary care provider and complete an annual wellness visit to obtain a wellness discount.
  - Biometric screenings will **not** satisfy the requirements moving forward.
- 2025 new hires that completed a wellness visit upon hire will not be required to complete an additional Fall 2025 visit to receive the 2026 premium discount.
- Wellness activities must be completed by November 30<sup>th</sup>, 2025.
- Wellness Initiative Discounts will **remain the same** for 2026:
  - \$70 for employees and \$35 additional for covered spouses
    - *If you make less than \$43,340, complete a wellness activity, and have employee-only coverage, the **Choice Plus Plan** will continue to be provided to you **free of charge!***

# Wellness Program Completion

## 2026 Wellness Program

### Primary Care Relationship and Visit Details

- A relationship can be established with any primary care provider, such as a general health practitioner, a family medicine practitioner, or a women's health practitioner. This includes physicians, nurse practitioners, and physician's assistants.
- Once a relationship has been established, you must complete a wellness visit with your provider to earn your wellness premium discount.

### Biometric Screening Details

- Biometric screenings will no longer satisfy the wellness program requirements.

# Decision Support Tools

## Decision Support

### ■ ALEX by Jellyvision

- Benefit assistance tool using interactive, online applications to walk members through plan design decision-making. **Information provided to ALEX is confidential.**
  - Helps compare options between SLU's Plus Plan and QHDHP Plan based on individual member needs.
- Available to all members during Open Enrollment period.
- Visit [ALEX Go \(myalex.com\)](http://myalex.com) to learn more.



alex®

# Price Transparency Tool Options

- **UHC: [myuhc.com](https://myuhc.com) and Health4Me app**
  - View benefit summaries
  - View deductible accumulator
  - Find an in-network doctor or facility
  - Use treatment cost estimator to price out services
  - Check statements
  - Pay bills to healthcare providers
  - Contact a registered nurse 24/7
- **ESI: [express-scripts.com](https://express-scripts.com)**
  - Automatically refill and renew prescriptions
  - Price and compare different prescriptions and pharmacies
  - See how you can save with My Rx Choices
  - View your claims and balances
  - Connect with pharmacists
  - Track your home delivery orders
  - Compare plans at: [express-scripts.com/saintlouisuniversity](https://express-scripts.com/saintlouisuniversity)

## Price Transparency



***Download the apps for UHC and ESI today!***



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# Health Savings Account



# HSA Contributions



## 2026 Maximum Contribution Limits

## 2026 Health Savings Account

2026	IRS Maximum	SLU Seed Money*	Your Maximum Contribution
Individual	\$4,400	\$400	\$4,000
Family	\$8,750	\$800	\$7,950

- IRS maximum reflects a combined employer and employee contribution.
- **You must make new elections for the 2026 plan year during annual enrollment. Current elections cannot be carried forward.**
- Employees age 55+ can fund an additional \$1,000/year as a “catch-up” contribution.
- SLU will only contribute money into an OptumBank administered HSA. If you choose to go to a financial institution of your choice, you will not receive the seed money.
- SLU’s full contribution will be deposited on your first paycheck in January 2026.
- Funds must physically be in your account before disbursements can be made.
- Any money remaining in the account at the end of the calendar year rolls over into the next year.



# HSA Qualified Eligible Expenses

## Eligible Expenses

- Medical deductible and coinsurance payments
- Medical, dental, and vision care services not covered through plan design
- Medical, dental, and vision care services for your spouse or tax code dependents
- Medicare Part A, B, & D and COBRA coverage premiums
- Over-the-counter medications

## 2026 Health Savings Account

## Ineligible Expenses

- Insurance premiums
- Babysitting/childcare
- Cosmetic surgery
- Health club costs

Visit [www.irs.gov](http://www.irs.gov) and view Section 213(d) of the IRS Tax Code Publication 502 “Medical and Dental Expenses” for a complete list of eligible expenses.



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# Flexible Spending Accounts



# Flexible Spending and Dependent Care Accounts

## 2026 Flexible Savings Accounts

- You must be enrolled in the Plus Plan or not enrolled in a medical plan to be eligible for a Healthcare FSA. You are **NOT** eligible if you are enrolled in the QHDHP plan.
- Administration remains with Optum.
- You must make new elections for the 2026 plan year during open enrollment. Current elections **cannot** be carried forward.
  - Healthcare FSA: Total election amount less previous reimbursements are available at the time of transaction
  - Dependent Care FSA: Only the cash balance in your account is available at the time of transaction
- You cannot roll over unused balances from one year to the next
  - Use it or lose it rule applies
  - Grace period through March 15<sup>th</sup> for Healthcare FSA only
- Debit card allows direct payment
  - Eases payment but does not substantiate claims — receipts may still be needed!
- ***If you are enrolling in the QHDHP for 2026, you must use all your FSA funds by 12/31/2025 or your employer seed money and employee contributions will be delayed until April.***

## 2026 IRS Funding Limits on FSAs

<b>Healthcare FSA</b>	\$3,400
<b>Dependent Care FSA</b>	\$7,500*

\*\$3,750 if married and filing separately



# Eligible FSA Expenses

## 2026 Flexible Savings Accounts

### Healthcare FSA Eligible Expenses:

- Copays, coinsurance, and deductibles for medical, prescription, and dental plans
- Eye exams, contacts, and eyeglasses
- Laser eye surgeries
- Hearing aids
- Over-the-counter medical supplies
  - Bandages, splints, contact lens solution, etc.
- Over-the-counter medications
- Menstrual care products

### Dependent Care FSA Eligible Expenses:

- Childcare or after-school care
- Care for an aging parent

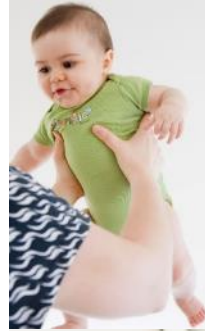
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# Voluntary Dental Benefits



# Voluntary Dental Benefits

- Coverage remains with Delta Dental.
- Flex Plan has an enhanced orthodontia maximum of \$1,500!
- Rates have slightly increased for 2026.
- Continue to have the choice between two (2) dental plans.
- Find a provider on [www.deltadentalmo.com](http://www.deltadentalmo.com).
  - Highest level of benefits with PPO dentists



## 2026 Dental Rates

	Flex	Basic Plus
<b>Monthly</b>		
Employee Only	\$40.06	\$23.11
Employee + Spouse	\$84.13	\$48.52
Employee + Child(ren)	\$96.15	\$55.45
Family	\$140.22	\$80.87
<b>Bi-Weekly</b>		
Employee Only	\$18.49	\$10.67
Employee + Spouse	\$38.83	\$22.39
Employee + Child(ren)	\$44.38	\$25.59
Family	\$64.72	\$37.32

# Voluntary Dental Plan—Delta Dental



## 2026 Dental Plan Design

	Flex Plan		Basic Plus	
	PPO Network	Premier/ Out of Network	PPO Network	Premier/ Out of Network
<b>Deductible</b>				
<b>Individual</b>	\$50	\$50	\$25	\$25
<b>Family</b>	\$150	\$150	\$75	\$75
<b>Calendar Year Maximum</b>				
<b>Per Person</b>	\$1,500	\$1,500	\$1,000	\$1,000
<b>Preventive Care (member responsibility shown)</b>				
	0% no deductible	0% no deductible	0% no deductible	50% no deductible
<b>Basic Restorative Care (member responsibility shown)</b>				
	10% after deductible	30% after deductible	30% after deductible	65% after deductible
<b>Major Restorative Care (member responsibility shown)</b>				
	40% after deductible	60% after deductible	60% after deductible	80% after deductible
<b>Orthodontia</b>				
<b>Lifetime Maximum (per person)</b>	\$1,500	\$1,500	\$1,000	\$1,000
<b>Orthodontia</b>	50% For all members	60% For all members	50% For children to age 19 only	75% For children to age 19 only



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# 2026 Annual Enrollment





# 2026 Annual Enrollment

- Plan elections are effective January 1, 2026, and are binding for the 2026 plan year, unless you experience a qualifying life event, such as:
  - Marriage
  - Birth/adoption
  - Divorce
  - Death
  - Change in employment status
  - Change in dependent status
- Changes to Dependent Care FSA are allowed in limited circumstances.
- Life status changes allow you to make benefit election changes.
- Benefit changes must be requested in Workday within 31 days of life change.

# 2026 Annual Enrollment

- Open enrollment will be held from November 21<sup>st</sup> through midnight November 21<sup>st</sup>, 2025.
- If making changes, do so through **Workday**.
  - Open enrollment is a good time assess your current benefits, review if your benefits are still appropriate for the upcoming year, and review your life insurance beneficiaries.
  - Current medical, dental, vision, life, and accident elections will carry forward.
    - If you are planning to cover your spouse on the medical plan in 2026, then you are required to complete a Medical Plan Affidavit in Workday.
  - All HSA, dependent care FSA, and healthcare FSA participants will need to make an election for 2026; current deductions **will not carry forward**.
- For more information, refer to your 2026 Benefits Guide.
- Questions? Contact [benefits@slu.edu](mailto:benefits@slu.edu) or (314) 977-2595.



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# Appendix

# Working Spouse Rule

- Applies to spousal eligibility on the medical plan only.
- Full-time, working spouses who have access to medical coverage through their employer are not eligible for SLU's medical plan.
- Spouses are eligible if they:
  - Are not employed or are self-employed.
  - Do not have access to qualifying coverage where his/her employer contributes at least 50% of the premium for single coverage.
  - Are on Medicare and do not have access to an employer plan.
- Completion of the annual Medical Plan Affidavit will be required through the Workday system during open enrollment benefits selections. You will be required to attest to your spouse's eligibility during the online open enrollment process. The University reserves the right to request completion of the Medical Plan Affidavit to be covered by the medical plan.

# Considerations of the QHDHP

- Enrolling in the QHDHP plan may provide advantages depending on your individual and family healthcare needs.
  - Premiums are lower for the QHDHP option.
  - You're able to set aside money for future medical and prescription drug costs through a tax-advantaged Health Savings Account (HSA).
  - SLU is contributing to your HSA – providing \$400 for individual and \$800 for family coverage.
- Unlike the PPO, there are no copays – so when using the plan, you could have higher out of pocket expenses.
  - You will pay 100% until your deductible is met, and then coinsurance will apply.
  - If you're on a higher cost monthly medication or obtain costly services earlier in the year, you could be responsible for larger out-of-pocket cost.
- ALEX will continue to be offered as a decision tool to determine if the QHDHP maybe the right option for you.

# Health Savings Accounts

- For Qualified High-Deductible Health Plan (QHDHP) participants only.
- HSAs are designed to help you save and pay for your healthcare now and when you retire.
- Triple tax savings:
  - Put money in pre-tax
  - Grow your savings tax free
  - Pay for qualified medical expenses income tax free
- The account is always yours and will travel with you throughout your life.

Health Savings Accounts A health-wise investment that helps you ...



Deposit your health care dollars.



Grow your savings.



Save on taxes.



Pay for health care, now or later.

# HSA Eligibility for Account Holders Only



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- You are eligible to open and contribute to an HSA if you:



Are covered by a qualified high-deductible health plan (QHDHP)



Are not covered by any other health plan which is not a QHDHP



Are not enrolled in Medicare, Medicaid, or TRICARE



Have not received VA benefits within the past 3 months  
*(Exception for service-related disabilities)*



Are not claimed as a dependent on someone else's tax return



Are not covered by a Healthcare FSA  
*(Must have \$0 in your Healthcare FSA before contributing to an HSA)*

- If you don't meet one of these eligibility requirements, you can still enroll in the QHDHP plan, but you will not be eligible to contribution to an HSA.

# Voluntary Vision Benefits – VSP

- Coverage remains with Vision Service Plan (VSP)
  - No change to benefits or contributions
- In-Network vs. Out-of-Network Claims
  - **In-Network** = no claim forms to complete
  - **Out-of-Network** = must submit claim form for reimbursement
- [VSP.com](https://www.vsp.com)
  - Find a provider (Network: Choice)
  - Register and review benefit information
  - Discounts available
  - Print an ID card if desired (not needed to use benefits)

## 2026 Vision Rates

Vision Plan		
Tier	Monthly	Bi-Weekly
Employee Only	\$7.02	\$3.24
Employee and Spouse	\$12.76	\$5.89
Employee and Child(ren)	\$13.38	\$6.18
Family	\$20.66	\$9.54



# Voluntary Vision Plan—VSP



vsp VISION

## 2026 Vision Plan Design

	Vision Plan	
	In Network	Out of Network
<b>Exam</b>		
<b>Wellvision Exam</b>	\$10 copay	Up to \$45 allowance
<b>Lenses</b>		
<b>Single</b>	\$10 copay	Up to \$30 allowance
<b>Bifocal</b>	\$10 copay	Up to \$50 allowance
<b>Trifocal</b>	\$10 copay	Up to \$65 allowance
<b>Frames</b>		
	\$150 allowance for a wide selection of frames; \$170 allowance for featured frame brands; 20% on the amount over your balance	Up to \$70 allowance
<b>Contacts (in lieu of glasses)</b>		
	\$150 allowance for contacts; including the contact lens exam (fitting and evaluation)	Up to \$105 allowance
<b>Frequency</b>		
<b>Exam/Lenses/Contacts (in lieu of glasses)</b>	Every calendar year	
<b>Frames</b>	Every other calendar year	

# Voluntary Life/AD&D Benefits – The Hartford



- Voluntary life and AD&D benefits are available through The Hartford. There are no plan design or rate changes for 2026.
- SLU continues to provide a basic life benefit at no cost to you. The benefit is equal to one (1) times your annual earnings to a maximum of \$400,000.
- Guaranteed Issue and Maximums
  - Employees may elect voluntary life in an amount up to three (3) times annual earnings to a maximum of \$600,000.
  - Employees may elect voluntary AD&D in an amount up to ten (10) times annual earnings to a maximum of \$500,000.



## 2026 Voluntary Life/AD&D Rates

Voluntary Life Plan		
Age	Monthly Rate per \$1,000	Bi Weekly Rate per \$1,000
<30	\$0.039	\$0.018
30-34	\$0.052	\$0.024
35-39	\$0.059	\$0.027
40-44	\$0.072	\$0.033
45-49	\$0.124	\$0.057
50-54	\$0.221	\$0.102
55-59	\$0.383	\$0.177
60-64	\$0.584	\$0.270
65-69	\$0.974	\$0.450
70-74	\$1.532	\$0.707
75+	\$2.06	\$0.951
Voluntary AD&D Plan		
Employee	\$0.021	\$0.010
Spouse	\$0.021	\$0.010
Child	\$0.021	\$0.010

# Long-Term Disability – The Hartford

- Hartford will continue to be SLU's Long-Term Disability (LTD) insurer in 2026.
- Your benefit will continue to be 60% of your base earnings to a maximum of \$15,000 per month.
- The University pays the entire cost of coverage up to a base annual earnings of \$36,000. Employees pay for coverage above \$36,000.
- SLU long-term disability rates will remain **the same** for 2026.
  - 2025 LTD Rate: \$0.280 per \$100 of covered payroll
  - 2026 LTD Rate: \$0.280 per \$100 of covered payroll
  - For example, if your annual earnings are \$50,000, SLU covers the LTD premium for the first \$36,000. Your LTD premiums would be based on the remaining \$14,000 of earning. Your monthly contribution would be \$3.27 in monthly contributions for LTD coverage.

# Voluntary Accident Benefits – Voya



- Benefit offered through Voya Financial.
- Plan helps reimburse expenses that occur due to an accident.
  - 24-hour coverage - accidents on- or off-the-job are eligible.
  - When you have an expense, you must submit a claim form; reimbursement will then be mailed as a check.
  - \$100 wellness benefit.
- Coverage is guaranteed issue - no health questions asked.
- No “network”.

## 2026 Accident Rates

	Accident Plan	
	Monthly	Bi-Weekly
Employee Only	\$16.58	\$7.65
Employee and Spouse	\$29.33	\$13.54
Employee and Child(ren)	\$32.48	\$14.99
Family	\$45.23	\$20.88



# Voluntary Accident Plan—Voya



*Below is a sample list of benefits. It does not include all the benefits available under the policy.*

## 2026 Accident Plan Design

Service	Benefit Amount
<b>Accident Hospital Care</b>	
Surgery (open abdominal, thoracic)	\$1,500
Hospital Confinement	\$375/day up to 365 days
Coma (14 or more days)	\$18,500
<b>Follow Up Care</b>	
Medical Equipment	\$275
Physical Therapy	\$60/treatment
Prosthetic Device	\$1,250 (1) / \$2,000 (2 or more)
<b>Emergency Care</b>	
Ground Ambulance Transport	\$400
Air Ambulance Transport	\$2,000
Emergency Room Treatment	\$250
<b>Common Injuries</b>	
Burns, Laceration, Torn Knee Cartilage, Paralysis, Tendon/Ligament/Rotator Cuff	Varies

Service	Benefit Amount
<b>Common Injuries Dislocations</b>	
Hip Joint	\$4,000/\$8,000
Knee	\$2,500/\$5,000
Shoulder	\$2,000/\$4,000
<b>Common Injuries Fractures</b>	
Hip	\$5,000/\$10,000
Leg	\$2,700/\$5,400
Ankle	\$2,250/\$4,500
Kneecap	\$2,250/\$4,500
Nose	\$650/\$1,300
<b>Other Benefits</b>	
Wellness Benefit (completion of health screening test)	\$100/employee, spouse, or child (no maximum)
Sickness Hospital Confinement Benefit	\$375/employee, spouse, or child (up to 365 days)

**NOTE:** Closed reduction is non-surgical reductions of a completely separated joint.  
Open Reduction is surgical reduction of a completely separated joint.

# Voluntary Legal Benefits – MetLaw



- MetLaw provides access to a wide-range of legal services and resources, for you and your family, including unlimited access to a top-quality network of attorneys.
- Use the benefit for a variety of personal legal needs related to events such as getting married, starting a family, buying or selling a home, caring for aging parents, or sending kids off to college.
- Advantages include:
  - Access to telephonic advice or office consultations,
  - No copays or deductibles to pay and no claims forms when you use a network attorney
  - Use of a convenient app
- For more information, visit [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits).

## 2026 MetLaw Rates

	MetLaw Plan	
	Monthly	Bi-Weekly
Family	\$18.00	\$8.31

# Voluntary Identity Theft – LifeLock



- LifeLock Identity Theft provides comprehensive protection for your identity, personal information, and connected devices.
- Features include more options than Lifelock’s retail products:
  - LifeLock Identity Alert™ System
  - Dark Web Monitoring
  - LifeLock Privacy Monitor
  - Online account monitoring
  - 24/7 Live Member Support
  - Fictitious Identity Monitoring
  - Credit, Checking & Savings Account Activity Alerts
  - Three-Bureau Credit Monitoring, Annual Credit Reports & Credit Scores
  - 401K & Investment Account Activity Alerts

## 2026 LifeLock Rates

	LifeLock Plan	
	Monthly	Bi-Weekly
Employee Only	\$11.49	\$5.30
Family	\$22.98	\$10.61

- Lost Wallet Protection
- U.S.-Based Identity Restoration Specialists
- Million Dollar Protection™ Package
- Plus Norton Features: Parental Controls, Cloud Backup, SafeCam, Password Manager, Online Threat Protection and Smart Firewall

- For more information, visit [www.Norton.com/benefitpremier](http://www.Norton.com/benefitpremier)