



BENEFITS

• QUICK VIEW •



Plans may be subject to underwriting guidelines. This information is for discussion purposes only and should not be relied upon solely to determine rates or payment benefits. Should a discrepancy exist, plan and carrier documents and rates prevail. This is not a guarantee of benefits. Rates Expire 10/31/2026.

Health Insurance - Major Carriers

- Master plan and open market medical carriers available
- Available to employees working 30 hours or more per week
- Groups are subject to underwriting
- Participation and employer contribution requirements apply
- ACA compliant plans to choose from based on specific needs
- Employee deductions are available on a pre-tax basis
- Medical plans offer discounts on weight loss programs, fitness memberships, exercise equipment, and hearing aids.
- Master plans may include term life insurance, health advocate, and employee assistance program
- Online access to health information, claims and resources directly through the carrier website
- Minimum Essential Coverage (MEC) plans available to applicable large employers needing to avoid the ACA Employer Mandate pay or provide 4980H(2) penalty

Flexible Spending Account (FSA) - Inspira Financial

- Available to employees working 30 hours or more per week
- Enrollment in FSA is based on calendar year (1/1 to 12/31)
- Medical Expense Reimbursement (MER) FSA
 - Can be used for qualified medical expenses including deductibles, copayments and coinsurance
- Limited-Purpose (LP) FSA
 - Can be used in conjunction with an HSA and allows pre-tax dollars for dental and vision expenses
- For MER and LP FSA, the 2025 annual limit is \$3,300
- Dependent Care (DC) FSA
 - Can be used for qualified dependent care expenses, including
 - Daycare
 - Preschool
 - Elderly care or
 - Other dependent care
- FSA annual limits for 2026 are
 - \$7,500 for a married couple filing jointly
 - \$7,500 for a single parent/head of household
 - Subject to change annually

Health Savings Account (HSA)

- Available to employees enrolled in a high-deductible health plan (HDHP) with a FrankCrum-sponsored plan
- Contribute pre-tax and post-tax dollars for eligible health care expenses for you, your spouse and your tax dependents
- HSA accounts are employee owned; your HSA account stays with you, even if you switch employers, change health plans or retire
- There's no use-it-or-lose-it policy
- To receive HSA contributions, you must enroll
- HSA balances can be transferred to new HSA accounts
- Some common eligible expenses may include:
 - Deductibles, copay and coinsurance
 - Eligible prescriptions
 - Vision care, including LASIK laser eye surgery
 - Dental care, including orthodontia
- The IRS limit for HSA contributions for 2026 are:
 - Individual coverage \$4,400
 - Family coverage \$8,750
- HSA catch-up amount (age 55 and over) \$1,000

Commuter Benefits

- **Participation Features**
 - Save up to 40% by using pre-tax dollars
 - Easily enroll online and manage your account
 - Use the Inspira Card for eligible purchases
 - Access your account information any time: Web, Mobile App, Text Messaging, IVR Phone
 - Help the environment by using mass transit
- **Participation Requirements**
 - Transit expenses **must be** work-related
 - Parking expenses **must** take place at or near your place of employment, or at a location from which you commute to work
- Inspira Card must be used for transit expenses (cash reimbursements are not allowed)
- Keep your receipts
- Contributions must be within the IRS limits

Tax Advantaged Plan Limits and Thresholds

Transportation Benefits	2025
Parking Account	\$325/mo
Transit Account	\$325/mo

View current contribution limits at:

<https://inspirafinancial.com/individual/resources-education/health-benefits/hsa-fsa-contribution-limits>

Health Plan Assistance Benefit - Health Advocate (Additional fees apply)

- Personal health and well-being support anytime, anywhere
- Wide range of health and insurance-related issues support
 - Research and explore treatments for any medical issue
 - Coordinate services
 - Find a doctor
 - Make appointments
 - Resolve claims and billing issues
- Services are available to employees, spouses, dependents, parents, and parents-in-law
- Health Advocate is available to employees for a \$3 per employee per month fee that includes EAP assistance as well
- Available to Aetna master plan clients only

Employee Assistance Program (EAP) – Health Advocate/ACENTRA (Additional fees apply)

- Access to a 24-hour Emergency Hot Line
- Unlimited telephonic critical incident stress debriefing support
- Up to three (3) In-Person Sessions per issue for assessment and short-term problem resolution by a network of qualified EAP consultants
- Video counseling over computer, laptop, tablet or smartphone
- Health Advocate EAP is available to employees for a \$3 per employee per month fee that includes health plan assistance
- ACENTRA EAP is available to all employees regardless of hours worked for as little as \$2 per employee per month
- Available to clients without Aetna medical plans

Dental - MetLife

- Available to employees working 30 hours or more per week
- Multiple plans to select from with various coverage levels
- Employee deductions available on a pre-tax basis
- No ER contribution or participation required
- Child and adult Orthodontics included with High PPO Plan election
- Child Orthodontics are included with Mid PPO Plan election

Dental Cont.

Coverage Type	High PPO Plan		Mid PPO Plan		Low PPO Plan		DHMO Plan
	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network
PREVENTATIVE	100%	100% of R&C*	100%	100% of PDP**	100%	100% of PDP**	No Copay
BASIC	80%	80% of R&C*	80%	80% of PDP**	80%	50% of PDP**	No Copay
MAJOR	50%	50% of R&C*	50%	50% of PDP**	50%	20% of PDP**	SPD for Copay

The DHMO is available in CA, TX, and FL. TX, MA, MT, MS, and LA can only select the High PPO. All other states can choose High or Low PPO plans.

DEDUCTIBLE

Individual	\$50	\$50	\$50	\$50	\$50	\$75	None
Family	\$150	\$150	\$150	\$150	\$150	\$225	None

ANNUAL MAXIMUM

Per Person	\$5,000	\$1,500	\$2,000	\$1,000	\$1,000	\$1,000	NA
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LIFETIME ORTHODONTICS MAXIMUM

Per Person	\$1,500	\$1,500	\$1,000	\$1,000	NA	NA	NA
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Child orthodontics included in Mid PPO Plan. Child and adult orthodontics included in High PPO Plan.

Orthodontics available in DHMO: \$1,000 copay for partial, \$1,850 for full benefits, covers 24 months of R&C Orthodontic treatment and 24 months of retention.

*R&C-Reasonable & Customary-Rendered by a Non Participating Provider and based on the lowest of either the actual charge or the usual charge of most dentists in the same geographical area for the same service. **Fees that MetLife Preferred Dentist Program Network Dentists have agreed to accept as payment in full.

Monthly Rates	PPO High	PPO Mid	PPO Low	DHMO (FL)	DHMO (TX)	DHMO (CA)
EMPLOYEE	\$48.76	\$39.64	\$27.56	\$17.70	\$15.63	\$16.46
EMPLOYEE + SPOUSE	\$98.00	\$79.68	\$55.89	\$30.70	\$29.76	\$30.82
EMPLOYEE + CHILD	\$105.28	\$85.59	\$58.83	\$31.51	\$30.70	\$32.06
FAMILY	\$157.12	\$127.73	\$98.79	\$48.65	\$44.50	\$43.62

Vision - MetLife

MetLife Vision Plan Comparisons		
Plan	Low	High
*Eye Exam	\$10 copay	\$0 copay
**Frames (Allowance)	\$130 (Standard) after \$25 copay	\$150 (\$0 copay)
**Frames (Allowance) (At Costco/Walmart or Sam's)	\$70 after \$25 copay	\$85 (\$0 copay)
*+Standard Lenses	\$25 copay	\$0 copay
*Contact Lenses (vs. glasses)	\$60 copay (fitting) then \$130 allowance	\$60 copay (fitting) then \$150 allowance

*every 12 mos. ** every 24 mos.

+includes single vision, lined bifocal/trifocal/lenticular

Low Plan Monthly Rates:

Employee Only \$5.38
Employee + Spouse \$10.78
Employee + Children \$11.54
Family \$18.45

High Plan Monthly Rates:

Employee Only \$8.64
Employee + Spouse \$17.31
Employee + Children \$18.52
Family \$29.62

Hospital Indemnity - MetLife

Hospital Indemnity insurance can help you be better prepared by providing you with a payment to use as you see fit if you experience a covered event and meet the policy and certificate requirements.

Typically, a flat amount is paid for hospital admission and a per-day amount is paid for each day of a covered hospital stay, from the very first day of your stay.

This payment can help you focus more on getting back on track and less on the extra expenses an accident or illness may bring.

- Admission to a hospital
- Hospital stays
- Admission to an Intensive Care Unit
- Intensive Care Unit stays
- Inpatient Rehab Unit stays (accidents only)

Monthly Rates:

Employee Only \$31.52
Employee + Spouse \$60.08
Employee + Children \$56.00
Family \$95.20

Accident - MetLife

Pays cash directly to participant for accidental events and other medical services including dislocations, fractures, concussions, burns, ambulance rides, medical testing, and physical therapy.

Low Plan Monthly Rates:

Employee Only \$5.68
Employee + Spouse \$10.66
Employee + Children \$11.59
Family \$14.62

High Plan Monthly Rates:

Employee Only \$10.77
Employee + Spouse \$19.96
Employee + Children \$21.68
Family \$27.40

Critical Illness - MetLife

Pays cash directly to the insured for cancer, heart attack, stroke, heart transplant and other conditions as defined in the policy.

\$15,000 BENEFIT MONTHLY RATES:					\$30,000 BENEFIT MONTHLY RATES:				
Age*	Employee Only	Employee + Spouse	Employee + Children	Family	Age*	Employee Only	Employee + Spouse	Employee + Children	Family
<25	\$3.60	\$6.15	\$6.45	\$9.00	<25	\$7.20	\$12.30	\$12.90	\$18.00
25-29	\$3.90	\$6.45	\$6.75	\$9.45	25-29	\$7.80	\$12.90	\$13.50	\$18.90
30-34	\$5.55	\$8.85	\$8.40	\$11.70	30-34	\$11.10	\$17.70	\$16.80	\$23.40
35-39	\$7.95	\$12.45	\$10.95	\$15.30	35-39	\$15.90	\$24.90	\$21.90	\$30.60
40-44	\$12.30	\$18.75	\$15.30	\$21.60	40-44	\$24.60	\$37.50	\$30.60	\$43.20
45-49	\$18.90	\$28.05	\$21.75	\$30.90	45-49	\$37.80	\$56.10	\$43.50	\$61.80
50-54	\$28.35	\$41.25	\$31.20	\$44.25	50-54	\$56.70	\$82.50	\$62.40	\$88.50
55-59	\$40.65	\$58.65	\$43.50	\$61.50	55-59	\$81.30	\$117.30	\$87.00	\$123.00
60-64	\$59.25	\$84.60	\$62.10	\$87.60	60-64	\$118.50	\$169.20	\$124.20	\$175.20
65-69	\$89.70	\$127.20	\$92.55	\$130.05	65-69	\$179.40	\$254.40	\$185.10	\$260.10
70+	\$135.00	\$192.45	\$137.85	\$195.45	70+	\$270.00	\$384.90	\$275.70	\$390.90

Employer-Paid Term Life and AD&D - MetLife

Option 1: Flat Term Life/AD&D

(You may class out flat benefits, e.g., offer different amounts for salaried vs. non-exempt)

Coverage Options: \$10,000/\$25,000/\$50,000

Cost: \$0.16 per \$1,000

Option 2: Salary Multiplier Term Life/AD&D

(You may not class out multiplier benefits)

- 1x BAS (not to exceed \$200,000)
- 2x BAS (not to exceed \$400,000)

Cost for either option: \$0.21 per \$1,000

Flat and Multiplier Benefits CANNOT be combined.

Voluntary Term Life and AD&D - MetLife

• Total Available

Employee: \$10,000 increments to the lesser of 5 times your basic annual earnings or \$1,000,000; EOI lesser of 3 times pay and \$100,000

Spouse/Domestic Partner: \$5,000 increments up to \$100,000, up to 50% of your coverage amount; EOI \$25,000

Children: \$1,000/\$2,000/\$4,000/\$5,000 & \$10,000

• Guarantee Issue: Up to three times annual pay or \$100,000, whichever is less for the employee

• Eligibility: Available to employees working 30 hours or more per week

Voluntary TermLife and AD&D

A. Annual Earnings =	\$30,000
B. Age/Variable for Life and AD&D	40-44 / 0.20
C. Volume	\$100,000.00
D. Factored over a weekly pay frequency =	\$5.00

No employer participation or contribution is required.

Voluntary Term Life Rates

Age*	Monthly Cost per \$1,000 of Employee Coverage
<30	\$0.11
30-34	\$0.13
35-39	\$0.14
40-44	\$0.20
45-49	\$0.25
50-54	\$0.43
55-59	\$0.80
60-64	\$0.91
65-69	\$1.52
70+	\$4.16

Employer-Paid Short Term Disability - MetLife

- **Weekly Benefit Amount:** 60%
- **Maximum Weekly Benefit:** \$1,730
- **Minimum Weekly Benefit:** \$20
- **Elimination Period:** 14 days
- **Duration:** 13 or 26 weeks

Option 1: 13 Week Duration
(Can only be bundled with Option 1 LTD)
Cost: \$0.17 per \$10 weekly benefit

Option 2: 26 Week Duration
(Can only be bundled with Option 2 LTD)
Cost: \$0.24 per \$10 weekly benefit

Voluntary Short Term Disability - MetLife

- **Benefit Duration:** 13 or 26 weeks
- **Elimination Period:** 14 days for injury or sickness including pregnancy
- **Benefit:** 60% of weekly earnings up to a weekly benefit maximum of \$2,308

Voluntary STD Example (Using 13 week benefit plan for age 40-44)	
	Contribution
A. Annual Earnings =	\$30,000
B. Weekly Earnings = (A divided by 52)	\$577
C. Weekly Benefit = (B multiplied by 60%)	\$346.15
D. Value Per \$10 = (C divided by 10)	\$34.62
E. Estimated Monthly Contribution = (D multiplied by 0.32)	\$11.08

Disability Age Per \$10 Weekly Benefit		
Age	13 Week Benefit Duration	26 Week Benefit Duration
>25	\$0.30	\$0.43
25-29	\$0.32	\$0.45
30-34	\$0.32	\$0.46
35-39	\$0.29	\$0.42
40-44	\$0.32	\$0.45
45-49	\$0.38	\$0.56
50-54	\$0.47	\$0.69
55-59	\$0.59	\$0.85
60-64	\$0.69	\$1.00
+65	\$0.83	\$1.20

Employer-Paid Long Term Disability - MetLife

- **Monthly Benefit:** 60% of pre-disability earnings
- **Maximum Monthly Benefit:** \$7,500
- **Maximum Salary:** \$150,000
- **Minimum Monthly Benefit:** \$100
- **Elimination Period:** 90 or 180 days or until the end of the STD Max Benefit Period

Option 1: 90 Day Elimination Period
Cost: \$0.35 per \$100 covered monthly payroll

Option 2: 180 Day Elimination Period
Cost: \$0.28 per \$100 covered monthly payroll

Voluntary Long Term Disability – MetLife

- **Elimination Period:** 90 or 180 days
- **Benefit:** 60% of monthly earnings up to a monthly benefit maximum of \$10,000

Short Term and Long Term Disability are available to hourly and salaried employees working 30 hours or more per week. No employer participation of contribution required.

Benefit Duration	
Age on Date of Disability	Benefit Duration
< 60	To age 65
60-64	5 Years (60 Months)
65-69	To age 70
70+	12 Months

Voluntary LTD Example (Using 90 day elimination period plan for age 40-44)	
	Contribution
A. Annual Earnings =	\$30,000
B. Weekly Earnings = (A divided by 12)	\$2,500
C. Value Per \$100 = (B Divided by 100)	25
D. Estimated Monthly Contribution = (C multiplied by 0.57)	\$14.25

Disability Age Per \$100 Covered Monthly Payroll		
Age	90 Day Elimination Period	180 Day Elimination Period
<35	\$0.20	\$0.11
35-39	\$0.41	\$0.33
40-44	\$0.57	\$0.46
45-49	\$0.77	\$0.63
50-54	\$1.03	\$0.83
55-59	\$1.17	\$0.97
60-64	\$0.92	\$0.72
65+	\$0.35	\$0.26

Additional Benefits

- **Pet Assure Veterinary Discount Plan:**
- **Metlaw:** MetLife Legal Plans, formally known as Hyatt Legal Plans, gives you access to experts who can assist you with a broad range of personal legal needs you might face throughout your life. This could be when you're buying or selling a home, starting a family, dealing with identity theft, or caring for aging parents.
 - **Monthly Cost \$18**
(covers spouse and dependents)
- **LifeLock with Norton:** Comprehensive identity theft protection from LifeLock helps safeguard your finances, credit and good name. In today's always-connected world, that's more important than ever.

LifeLock with Norton - Monthly Rates			Pet Assure Veterinary Discount Plan	
Coverage	Benefit Essential	Benefit Premier	Vet Discount Plan	\$8/month for unlimited # of pets
Employee	\$8.50	\$21.25	Rx Discount Plan	\$4.50/ month for one pet
Employee + Dependent(s)	\$17.00	\$42.50		\$8.50/month for unlimited # of pets

Perks

- **Entertainment Discounts:** TicketsAtWork
- **Credit Union Membership:** Corporate America Credit Union (CAFCU)

401(k) Retirement Savings Plan – Slavic

- Available to employees working 30 hours or more per week
- Establishment fee applies
- Plan documents, testing, audits, and Form 5500 are handled by FrankCrum at no additional cost
- Numerous investment options to select from
- Employees can defer up to 95% of their salary or the annual maximum on a pre-tax basis
- Employers choose a contribution plan from four options: Match plan with up to 100% match of employee deferral, non-match plan, safe harbor non-elect plan, and safe harbor match plan with up to 4% match

If you are interested in any of the FrankCrum benefits, please **call the Benefits Department at 800-393-0815, option 10** or email benefits@frankcrum.com