



2025 Benefits Summary

Medical Insurance Carrier: Health Alliance

Deductibles and Out of Pocket Maximums are based on the calendar year resetting January 1 of each year.

		Horizon & Carle Providers		Health Alliance Preferred	Out of Network
Pay Period Deduction	26 Pay	Individual/Family Deductible	\$3,500/\$7,000	\$5,000/\$10,000	\$10,000/\$20,000
Employee	\$70	Net ded. if HSA is funded @ \$50/pay	\$2,200/\$5,700	\$3,700/\$8,700	
Employee + Spouse	\$140	Coinsurance	Ded then 100% coverage	Ded then 100% coverage	50%
Employee + Child(ren)	\$135	Individual/Family Out of Pocket Max	\$3,500/\$7,000	\$5,000/\$10,000	\$15,000/\$30,000 (unlimited)
Family	\$245	Net OPM if HSA is funded @ \$50/pay	\$2,200/\$5,700	\$3,700/\$8,700	
		Preventive Care	No charge	No charge	
		Primary Care/Specialty Office Visit	Ded then 100% coverage	Ded then 100% coverage	Ded then 40% of UCR
		Emergency Room Visit	Ded then 100% coverage	Ded then 100% coverage	Ded then 50% of UCR
		Urgent Care	Ded then 100% coverage	Ded then 100% coverage	Ded then 50% of UCR
		Pharmacy Benefit			UCR=Usual Customary & Reasonable
		Prescription Drug	In Network	In Network	Out of Network
			Ded then 100% coverage	Ded then 100% coverage	Not Covered

Note: The cost for services in Tier 1 (Horizon and Carle) and Tier 2 (Health Alliance Preferred including Multiplan) are calculated on a combined basis. Out of network are separate.

IMPORTANT NOTE: If enrolled in our coverage, services at Horizon Health are DISCOUNTED 65% for employees and dependents (upon claim processing)

After meeting the deductible, employees and dependents are covered at 100%. For the best benefit, take advantage of the HSA match.

HSA Account: A Health Savings Account (HSA) is a tax-advantaged account to help you save for medical expenses not covered by your insurance. An HSA, owned by the employee, can be funded by the employee and employer. If you voluntarily contribute to the HSA plan, Horizon Health will match employee contributions up to \$50 per pay. This account rolls over and accumulates from year to year.

Dental Insurance Carrier: The Standard (Ameritas Network)

BASE plan		In Network	Out of Network	
Pay Period Deduction	26 Pay	Individual/Family Deductible*	\$50/\$150	\$50/\$150
Employee	\$0.00	Maximum Benefit**	\$1,000	\$1,000
Employee + Spouse	\$6.92	Type I-Preventive	100%	100% of U&C
Employee + Child(ren)	\$6.46	Type II-Basic Services	80%	80% of U&C
Family	\$15.23	Type III-Major Services	50%	50% of U&C
		Orthodontia	Not Included	
				Notes: U&C=Usual & Customary Plan pays at the 90th U&C If charges are greater than U&C, there may be a "balance bill".
BUY UP plan		In Network	Out of Network	
Pay Period Deduction	26 Pay	Individual/Family Deductible*	\$50/\$150	\$50/\$150
Employee	\$2.49	Maximum Benefit**	\$1,500	\$1,500
Employee + Spouse	\$11.77	Type I-Preventive	100%	100% of U&C
Employee + Child(ren)	\$12.00	Type II-Basic Services	80%	80% of U&C
Family	\$24.00	Type III-Major Services	50%	50% of U&C
		Orthodontia for children	50%	50% of U&C
		Orthodontia Lifetime Max	\$1,000	\$1,000
		*Deductibles apply to Basic and Major Services Only		
		**Maximum Benefit per covered person, per benefit year		

Vision Insurance Carrier: The Standard (VSP Network)

Pay Period Deduction		26 Pay	In Network	Out of Network Reimbursement	Frequency
Employee	\$3.67	Exam Copay	\$20	Up to \$45	12 months
Employee + 1	\$5.34	Base Lenses	100%	Up to \$30/\$50	12 months
Family	\$9.54	Contact Lenses Elective Allowance	\$130	Up to \$105	12 months
		Frame Retail Allowance	\$130/\$150	Up to \$70	12 months

Important Note: Glasses OR contacts are covered each year (not both)

Life Insurance and Disability Carrier: The Standard

Employer Paid Life and ADD Insurance

Benefit: \$50,000 Life & AD&D (Benefits reduce at age 65 and every 5 years thereafter)

Voluntary Life Insurance

Employees may elect voluntary term life insurance for themselves at their cost in increments from \$10,000-\$250,000 (not to exceed 5x an employee's salary). No medical certification is required at initial enrollment. Employees enrolled in the Voluntary Life Insurance may elect voluntary life insurance for their spouse and eligible child(ren). This term insurance is portable. Contact HR for the rate tables.

Voluntary Short Term Disability

Employees may purchase STD insurance whereby receiving 60% of weekly earnings up to a maximum of \$1,000/week up to a 26 week period of continuous disability after 0 day accident / 7 day sickness waiting period. Contact HR for the rate tables.

Accident, Critical Illness, and Whole Life Carrier: Assurity

Voluntary Accident Insurance
Voluntary Critical Illness Insurance
Voluntary Whole Life (employee only)

Norton LifeLock Identity Theft Protection

Norton LifeLock, technology solutions in cybersecurity, privacy, and identity protection. Employees can choose from two levels of coverage. Premier levels of coverage both contain credit monitoring, device security, and PC cloud backup. Essential and

403(b) Retirement Savings

Employee can contribute immediately.

EMPLOYER MATCH: Will start first of the next quarter after 1 years service. Match max is 6%.

Vacation, Sick and Holiday Pay

Vacation Pay - 2 week accrual rate at new hire, accrues each pay period and balance must exist to use, accrual rate goes up to 3 weeks at 5 years service, rollover allowed

Sick Pay - 2 week accrual rate at new hire, accrues each pay period and balance must exist to use (always remains 2 weeks per year, rollover allowed, and can be used for yourself & immediate family for illnesses and appointments)

Holiday Pay - 6 paid holidays (paid 8 hours each for New Years, Memorial Day, 4th of July, Labor Day, Thanksgiving and Christmas)