

Watertown Enterprises

EMPLOYEE BENEFITS REVIEW
PLAN YEAR 2025-2026

Presented By:



DISCLAIMER

This employee benefits presentation provides an overview of your current benefits but is not a contract. This presentation does not include all plan rules and details and is not considered a summary plan description or a certificate of coverage. The terms of your benefits are governed by your legal plan documents including the insurance contracts. If there is any differences between the benefit descriptions on this presentation and the legal plan documents and/or insurance contracts, the legal plan documents and insurance contracts are the final authority in coverage.

HEALTH AND ANCILLARY INSURANCE OVERVIEW

- The Health Insurance carrier is changing from United Healthcare to Anthem BCBS starting 10/1/2025.
- Voluntary Dental, Voluntary Vision, Life, and Short-Term Disability renewed with Guardian
- Adding an Employee paid Cancer Care Policy through Guardian effective 10/1/2025.

HEALTH INSURANCE – ANTHEM BCBS

In- Network Benefits	Single	Family
Annual Embedded Deductible	\$4,000	\$8,000
Coinurance	100%	100%
Out-of-Pocket Maximum	\$7,150	\$14,300
Preventive Care Services	No Cost	No Cost
Primary / Specialist	\$30 / \$60 Copay	\$30 / \$60 Copay
Urgent Care	\$75 Copay	\$75 Copay
Emergency Room	\$350 Copay	\$350 Copay

HEALTH INSURANCE CONTINUED...

In- Network Benefits	In-Network Cost
Retail – Tier 1 (Generic)	\$10
Retail – Tier 2 (Preferred Brand)	\$40
Retail – Tier 3 (Brand)	\$70
Retail – Tier 4 (Specialty Drugs)	25% or \$350 whichever is greater
Mail Order – Tier 1	\$20
Mail Order – Tier 2	\$120
Mail Order – Tier 3	\$210
Mail Order – Tier 4 (Specialty)	25% or \$350 whichever is greater

HEALTH REIMBURSEMENT ACCOUNT (HRA)

- An HRA is an employer-funded health benefit that reimburses employees, tax-free, for qualified medical expenses, up to a fixed annual amount.
- HRA's are used to reimburse expenses that are applied to the In-Network deductibles effective 10/1/2025 – 9/30/2026. (See HR for reimbursement instructions)
- Members must meet the first \$2,000 participant/\$4,000 family deductible before the HRA reimbursements start for the second half of the deductible.
- The Maximum reimbursements is as follows:
 - \$2,000 per participant
 - \$4,000 per Family

MAXIMIZE YOUR BENEFITS

Ways to reduce your out-of-pocket costs:

- **Sydney App**- Anthem's member portal. Houses all member information and group benefits.
- **Quest Diagnostics**- www.questdiagnostics.com/locations
- **LabCorp**- www.labcorp.com - **100% covered** for diagnostic and preventative labs and bloodwork.
- **Live Health Online (Virtual Care)**- **No Charge** for Medical and Mental Health Services; deductible does not apply.
- **Condition Care**- A care management team that helps manage and provide resources for chronic conditions such as Asthma, Diabetes, Heart Disease, Heart Failure, and COPD.
- **GoodRx**- A prescription discount program that may offer consumers cheaper out of pocket prescription drug costs. May be cheaper than insurance copays.



Sydney Health app; your personal health assistant

Download and register on the Sydney Health app to take full advantage of your Anthem plan.

Use it to:

- Find care and check costs.
- See all your benefits.
- View claims and payment information.
- View and use digital ID cards.
- Manage prescriptions.
- Get answers quickly with the interactive chat feature.
- Access virtual care.
- Access wellness resources and rewards.
- Sync with your fitness tracker.
- Reach Member Services for support.



DENTAL & VISION INSURANCE

Dental Service	In-Network
UCR Allowance	Fee Schedule
Deductible (applies to Basic)	\$50, 3 per Family
Preventive	100%
Basic	75%
Major	0%
Annual Maximum	\$750
Orthodontia / Lifetime Max – children only	N/A
Late Entrants Waiting Period	6 months

*Balance Billing will apply to Out-of-Network Services

Vision (VSP Network)	(In-Network Benefits)
Exam	\$10 Copay
Materials	\$20 Copay
Single/Bifocal/Trifocal/Lenticular Lenses	Covered in Full After Copay
Standard Contact Fitting & Follow up	\$20 Copay
Disposable / Conventional Contacts	\$120 Max
Medically Necessary Contacts	\$20 Copay
Standard Frames	\$120 Retail Allowance
Frequencies	Exams / Lenses / Contacts – Every 12 months Frames – Every 24 months

FLEX SAVINGS ACCOUNT (FSA)

- An FSA is a type of savings account that allows you to contribute PRE-TAX dollars to pay for qualified, health-related expenses.
- Open Enrollment period in November for an effective date of 1/1/2026.
- You decide how much money you want to set aside in your FSA for the entire year.
 - The maximum contribution limit in 2025 is \$3,300. 2026 maximum contributions are yet to be determined.
 - This amount deducted equally through each pay throughout the entire year.
 - The full amount of the funds are available at the beginning of the year.
 - At the end of the year, you can carry over \$660 to next year. Any other unused funds will go back to your employer.

LIFE AND AD&D INSURANCE

Basic Information	100% Employer Paid
Class / Eligibility	Full time employees working 30+ hours/week
Life Benefit Amount	\$25,000
Waiver of Premium	6 month wait, begins before age 60; ends at age 65
Accelerated Benefits	75% of Life amount
Reduction Schedule	35% at age 65 50% at age 70

EMPLOYEE ASSISTANCE PROGRAM (EAP)

EAP offers services to help promote well-being and enhance the quality of life for you and your family, such as...



Health

- Healthy living
- Stress management
- Mental health
- Diet and fitness
- Overall wellness



Family

- Parenting support
- Child and elder care
- Learning programs
- Special needs help



Legal & Financial

- Legal issues
- Will preparation
- Taxes and debt
- ID theft services
- Financial planning tools and assistance
- Medical bill negotiation tools

 **Guardian** ·  **uprisehealth**

Our Employee Assistance Program

Connect to a counselor for free support services

Email:
eapcounselor@uprisehealth.com

Phone: **1-800-386-7055**
Available 24 hours a day, 7 days a week*

Web: worklife.uprisehealth.com
Access code: **worklife**



NEW Cancer Program

- Cancer Screening benefits includes coverage for screenings such as biopsy, mammogram, pap smear, PSA for prostate cancer, MRI scans, etc.
- A Pre-existing condition includes any condition for which an employee had any cancer treated or diagnoses in the last 12 months will not be covered and will be subject to a 12-month exclusion period.
- 15% participation required to implement policy.

MONTHLY RATES

Employee	\$10.40
Employee & Spouse	\$22.54
Employee & Child	\$12.82
Full Family	\$24.96
Rate Guarantee	3 Years
Issue Underwriting	Underwriting required on late entrants only

What is Cancer Insurance?

- Focus on your recovery, not your finances

If you are diagnosed with cancer and receive radiation or chemotherapy treatment, or are hospitalized for surgery, Guardian pays you benefits based on diagnosis, certain procedures, screenings and treatments

- It pays you in addition to your medical insurance, no matter what type of plan you have.
- The benefits are paid directly to you.
- You decide how to use them, whether for medical or non-medical expenses.



Cancer Screening Benefit

- Get money back for taking care of yourself

Receive a \$50 benefit payment once a year when you complete a cancer screening* such as:

- Bone marrow testing
- Colonoscopy
- Mammogram
- Pap smear
- PSA blood test

Plus, an additional cancer screening follow-up benefit.

For a complete list of covered screenings go to Guardian Anytime.

*One Screening Benefit per calendar year per covered person if a covered person has a screening test or procedure performed while coverage is in force. See your plan details for benefit amounts.



Your Cancer Plan

Benefit	Advantage Plan
Initial Diagnosis Benefit Amount	Employee: \$2,500 Spouse: \$2,500 Child: \$2,500
Initial Diagnosis Benefit Waiting Period	30 Days
Cancer Screening	\$50; \$50 for Follow-Up screening
Guarantee Issue	Underwriting required on late entrants only
Pre-existing condition	12-month look back period, 12-month exclusion period, Continuity of Coverage
Dependent Age Limit	Birth to 26 years

The value of Cancer Insurance

Sam was diagnosed with kidney cancer



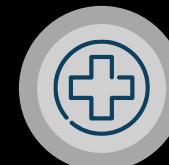
Medical insurance covers most of the cost but she is left with some out-of-pocket costs

She does not have Cancer Insurance

Sam uses her savings to pay off the out-of-pocket expenses she incurred during treatment

Hypothetical example for illustrative purposes only.

Guardian



Medical



Cancer



Expense

Mary was diagnosed with kidney cancer and has Cancer Insurance



Medical insurance covers most of the cost but they are left with some out-of-pocket costs.

Mary's cancer insurance paid her a lump sum benefit payment based on her diagnosis, certain procedures and treatments.

She uses this benefit payment to pay off her out-of-pocket expenses and even has money left over for childcare.

Wellable

Sign in to your account:
app.wellable.co



Tier	Wellable Points	Gift Card
1	9,000 – 17,999	\$15
2	18,000 – 44,999	\$20
3	45,000+	\$25

Wellness Challenges

Earn points for physical activity and healthy habits. Funds are added to your Rewards Wallet, making every step toward wellness more rewarding.



Events

Participate in monthly webinars and experiential wellness activities to enhance your well-being.



Health Content

Stay informed with our wellness newsletter and health tips delivered straight to your phone.



On-Demand

Access videos like HIIT workouts, meditations, a recipe library, and more—anytime, anywhere.



Milestones

Celebrate birthdays and other milestones with funds added to your Rewards Wallet, making your journey even more memorable.



THANK YOU

If you have recently become eligible for Medicare—or will be eligible soon—and have questions about your coverage options, please contact our dedicated Medicare Specialist, Ari Gwinn.

You can reach Ari via email at a.gwinn@schwendeman.com, or by calling our office during regular business hours at **800.837.6793**, Monday through Friday, 8:00 a.m. to 5:00 p.m.



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