

Group Critical Illness Insurance Mutual of Omaha

- Critical Illness insurance gives you an affordable option for easing the financial burden that can come with a serious illness
- Children are covered automatically at no extra cost

Rates Per Pay Period:

	<30	30-39	40-49	50-59	60-69	70+
\$5,000	\$0.78	\$1.20	\$2.43	\$5.04	\$9.59	\$18.72
\$10,000	\$1.56	\$2.39	\$4.86	\$10.08	\$19.17	\$37.44
\$15,000	\$2.34	\$3.59	\$7.29	\$15.12	\$28.76	\$56.16
\$20,000	\$3.12	\$4.78	\$9.72	\$20.16	\$38.34	\$74.50
\$30,000	\$4.68	\$7.17	\$14.58	\$30.24	\$57.51	\$112.32

Group Hospital Indemnity Insurance Mutual of Omaha

- Hospital Indemnity insurance can be used to assist you in paying:
 - Deductibles
 - Coinsurance
 - Out-of-network costs and more

Rates Per Pay Period:

- Employee \$6.47
- Employee plus spouse \$13.76
- Employee plus child(ren) \$12.29
- Family \$20.86

Life and AD&D Mutual of Omaha

- Employer paid Basic Life and AD&D \$50,000
- Employee paid Voluntary Life and AD&D

Short Term Disability Mutual of Omaha

- Voluntary benefit that pays you 60% of your base wage for 11 weeks
- 14 day waiting period

Long Term Disability Mutual of Omaha

- Company paid benefit for full-time eligible employees. Pays up to 60% of before-tax monthly earnings.

Group Accident Insurance Mutual of Omaha

- Accident insurance can help provide you with a financial cushion to help cover expenses and living costs when you get hurt unexpectedly

Rates Per Pay Period:

- Employee \$4.37
- Employee plus spouse \$7.53
- Employee plus child(ren) \$8.86
- Family \$11.99

Identity Guard Aura

- Aura Identity Guard Digital Halo provides comprehensive protection for every area of your digital life
- Provides near real-time alerts to security freeze assistance and much more

Employee Benefits Overview

2026-2027 Plan Year



Pet Insurance ASPCA

- Financial support for you if your pet gets hurt or sick
- Annual Limit \$3,000, \$5,000, \$7,000 or \$10,000
- Reimbursement Percentage 90%, 80% or 70% of vet bills
- Deductible \$100, \$250 or \$500 per 12-month period



401K Charles Schwab Retirement

- Eligible employees can enroll at any time.
- Effective the 1st of the pay-period following enrollment
- Safe Harbor Match (when applicable) begins the quarter after one year of service and 1000 hours worked
- Match is completed on a quarterly basis in April, July, October, and January
- Match is 100% of deferrals up to 3% of gross compensation and 50% of deferrals of the next 2% of gross compensation

Employee Wellness Program

- Free benefit available to all employees regardless of work location or full/part time status
- Our program focuses on all aspects of wellbeing from physical health to financial wellness and everything in between
- Includes online resources, workshops, webinars and more

Medical (UMR United Healthcare) Traditional PPO – Includes:

- Flexible Spending Account (Healthcare and Limited purpose)
- First Stop Health Telemedicine
- Deductible \$1000 single | \$3000 family
- Out-of-pocket Maximum \$2000 single | \$6000 family

Rates Per Pay Period:

- | | |
|----------------------------|----------|
| • Employee | \$161.67 |
| • Employee plus spouse | \$479.98 |
| • Employee plus child(ren) | \$334.20 |
| • Family | \$583.89 |

High Deductible Health Plan (HDHP) – Includes:

- Health Savings Account with 50% employer match
- First Stop Health Telemedicine
- Deductible single in-network \$2500 | out-of-network \$2750
- Deductible family in-network \$5000 | out-of-network \$5500
- Out-of-pocket Maximum single \$4000 in-network | \$5000 out-of-network
- Out-of-pocket Maximum family \$8000 in-network | \$10,000 out-of-network
- Flexible Spending Account (Limited Purpose Only)

Rates Per Pay Period:

- | | |
|----------------------------|----------|
| • Employee | \$56.71 |
| • Employee plus spouse | \$301.75 |
| • Employee plus child(ren) | \$162.76 |
| • Family | \$333.96 |

Employees can enroll spouses, domestic partners and dependents in benefits plans.

Dental United Healthcare (Standard)

- Preventive covered at 100%
- Basic Services covered at 80%
- Major Services (including implants) covered at 50%
- Orthodontics covered at 50% up to \$1000
- Deductible \$50 per person | \$150 for family

Rates Per Pay Period:

- | | |
|----------------------------|---------|
| • Employee | \$16.85 |
| • Employee plus spouse | \$33.65 |
| • Employee plus child(ren) | \$37.05 |
| • Family | \$58.79 |

Dental United Healthcare (Enhanced)

- Same as Option 1 with Endodontics and Periodontics covered at 80%

Rates Per Pay Period:

- | | |
|----------------------------|---------|
| • Employee | \$17.49 |
| • Employee plus spouse | \$34.93 |
| • Employee plus child(ren) | \$38.46 |
| • Family | \$61.03 |

Vision United Healthcare - In-Network Providers:

- Yearly eye exam and Lenses \$10 co-pay
- Formulary contacts - 4 free boxes/year
OR \$130 allowance for frames, or non-formulary contacts
- Discounted LASIK and hearing aids

Rates Per Pay Period:

- | | |
|----------------------------|---------|
| • Employee | \$3.86 |
| • Employee plus spouse | \$8.27 |
| • Employee plus child(ren) | \$8.82 |
| • Family | \$12.67 |