

2025 Employee Benefits

Eligibility & Enrollment

Full-time employees working a minimum of 30 hours per week are eligible to participate in the benefits program along with their legal spouse and children. Your enrollment choices remain in effect for the benefits plan year, January 1, 2025 – December 31, 2025. New hires are eligible for benefits 30 days following your date of hire.

Medical

Employees are offered medical coverage under a PPO or a High Deductible Health Plan (HDHP) insured by Cigna.

Plan Highlights	Cigna OAP 1000	Cigna OAP 3000	Cigna OAP 5000	Cigna HDHP 6000
	In-network (Open Access Plus)	In-network (Open Access Plus)	In-network (Open Access Plus)	In-network (Open Access Plus)
Annual Calendar Year Deductible				
Individual	\$1,000	\$3,000	\$5,000	\$6,000
Family	\$2,000	\$6,000	\$10,000	\$12,000
Maximum Calendar Year Out-of-pocket				
Individual	\$6,000	\$6,000	\$6,000	\$6,000
Family	\$12,000	\$12,000	\$12,000	\$12,000
Professional Services				
PCP	\$30 Copay	\$30 Copay	\$30 copay	0% after deductible
Specialist	\$60 Copay	\$60 Copay	\$65 copay	0% after deductible
Preventive Care	No Charge	No Charge	No Charge	No Charge
X-ray and Lab	20% after deductible	20% after deductible	30% after deductible	0% after deductible
Complex Diagnostics (MRI/CT Scan)	20% after deductible	20% after deductible	30% after deductible	0% after deductible
Hospital Services				
Inpatient / Outpatient	20% after deductible	20% after deductible	30% after deductible	0% after deductible
Urgent Care	\$50 Copay	\$50 Copay	\$50 Copay	0% after deductible
Emergency Room	\$250 Copay	20% after \$250 Copay	30% after \$250 Copay/visit	0% after deductible
Retail Prescription Drugs (30-day supply)				
Tier 1	\$5 copay	\$5 copay	\$15 copay	0% after deductible
Tier 2	\$10 Copay	\$10 Copay	\$45 copay	0% after deductible
Tier 3	You pay 30%	\$10 Copay	You pay 30%	0% after deductible

Telehealth Services

With telehealth through MDLive, you can connect with leading board-certified physicians for many non-emergency illnesses through the internet or telephone and avoid emergency rooms and urgent care centers to get back on your feet in no time.

Access Support Today!

- By Phone: 888.726.3171
- Online: www.myCigna.com

Health Savings Account (HSA)

A Health Savings Account (HSA) accumulates funds that can be used to pay current and future health care costs. You may be eligible to open an HSA if you enroll in one of the HDHP plans. For additional information, visit www.irs.gov.

If you enroll in the HDHP plan, SALT Dental will contribute \$500 annually to your HSA.

2025 Contribution Limits:

- Individual: \$4,300
- Family: \$8,550

Flexible Spending Account (FSA)

A flexible spending account lets you use pre-tax dollars to cover eligible healthcare and dependent care expenses. There are different types of FSAs available to you as outlined below:

Healthcare FSA: Can reimburse for eligible healthcare expenses.

Dependent Care FSA: Can be used to pay for childcare expenses.

Dental

Dental coverage is offered by Cigna as a Dental Preferred Provider Organization (DPPO) plan.

Plan Highlights	Base	Buy-Up
	In-network	In-network
Annual Deductible		
Individual / Family	\$50 / \$150	\$50 / \$150
Annual Maximum	\$1,500	\$3,000
Preventive	0%	0%
Basic Services	20%	20%
Major Services	50%	50%
Orthodontics - Children Only	Not covered	50% to a \$2,000 lifetime maximum

Vision

Vision coverage is offered by Cigna as a PPO plan.

Plan Highlights	Cigna Vision PPO
	In-Network (EyeMed)
Exam - Every 12 months	\$10 copay
Lenses - Every 12 months	
Single / Bifocal / Trifocal	\$25 copay
Frames - Every 24 months	
Frames	\$150 allowance + 20% discount on remaining balance
Contacts - Every 12 months, in lieu of lenses & frames	
Therapeutic	Covered in Full
Elective	\$150 allowance

Voluntary Life and AD&D

If you would like to purchase optional Life and AD&D, coverage is available through payroll deductions from Mutual of Omaha.

For employees: Increments of \$10,000 up to \$500,000. Guarantee issue benefit of 5x your annual salary or \$150,000 whichever is less.

For your spouse: Increments of \$5,000 up to \$100,000. Guarantee issue benefit of \$30,000.

For your child(ren): Increments of \$2,500 up to a \$10,000 maximum.

Short Term Disability (STD)

Administered by Mutual of Omaha, STD coverage provides a benefit equal to 60% of your earnings, up to \$3,750 per week for a period up to 11 weeks. The plan begins paying these benefits after you have been absent from work for 14 consecutive days.

Employee Assistance Program

SALT Dental Partners offers an Employee Assistance Program (EAP) that provides confidential assistance at no-cost to employees.

Access Support Today!

- Phone: 877.622.4327
- Online: www.myCigna.com
 - Employer ID: salt dental

Cost Breakdown

Coverage Level	Payroll Deduction
	Employee Per Pay Period
Cigna OAP 1000	
Employee Only	\$143.24
Employee and Spouse	\$548.10
Employee and Child(ren)	\$391.48
Employee and Family	\$838.01
Cigna OAP 3000	
Employee Only	\$94.66
Employee and Spouse	\$492.34
Employee and Child(ren)	\$347.16
Employee and Family	\$762.76
Cigna OAP 5000	
Employee Only	\$62.92
Employee and Spouse	\$406.16
Employee and Child(ren)	\$275.89
Employee and Family	\$636.31
Cigna HDHP 6000	
Employee Only	\$43.80
Employee and Spouse	\$336.65
Employee and Child(ren)	\$218.26
Employee and Family	\$557.17
Cigna Dental PPO Base	
Employee Only	\$4.48
Employee and Spouse	\$20.83
Employee and Child(ren)	\$29.18
Employee and Family	\$45.68
Cigna Dental PPO Buy-Up	
Employee Only	\$13.45
Employee and Spouse	\$38.00
Employee and Child(ren)	\$50.54
Employee and Family	\$75.23
Cigna Vision	
Employee Only	\$2.79
Employee and Spouse	\$5.58
Employee and Child(ren)	\$5.63
Employee and Family	\$8.99