**2025 Benefits at-a-Glance**

**What’s Changing This Year**

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| --- | --- | --- |
|  | **2024** | **2025** |
| **Medical** | Anthem Blue Cross | **Blue Shield of California** |
| **Dental** | Lincoln Financial Group | **Delta Dental** |
| **Life & Disability** | Lincoln Financial Group | **UNUM** |
| **Voluntary Benefits** | Lincoln Financial Group | **UNUM** |
| **FSA Administrator** | MyChoice with BusinesSolver | **Spending Account Service Center** |

**Medical ∙ Blue Shield of California**

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| --- | --- | --- | --- |
|  | **HMO** | **PPO** | |
| **In-Network Only** | **In-Network** | **Out-of-Network** |
| **Preventive Care** | No Charge | No Charge | Not Covered |
| **Annual Deductible** | N/A | $500 Individual  $1,500 Family | $2,000 Individual  $6,000 Family |
| **Office Visit** | $15 copay | $20 copay | 40% coinsurance |
| **Out of Pocket Max** | $7,500 Individual  $15,000 Family | $7,500 Individual  $15,00 Family | $15,000 Individual  $30,000 Family |

**Telemedicine ∙ Teladoc**

* Teladoc 24/7 access to doctors – use your smartphone, tablet, or computer, $0 copay
* Mental Health – talk to a licensed psychologist or therapist. Appointments available usually within 4 days or less.

**Dental ∙ Delta Dental**

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| --- | --- | --- | --- |
|  | **HMO (CA, FL only)** | **PPO (Low)** | **PPO (High)** |
| **Preventive Care** | Covered 100% | Covered 100% | Covered 100% |
| **Annual Deductible** | N/A | $25 individual  $75 family | $25 individual  $75 family |
| **Annual Benefit Max** | N/A | $2,000 | $5,000 |

**Vision ∙ EyeMed**

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| --- | --- | --- |
|  | **Base** | **Buy-Up** |
| **Eye Exam**  **(Frequency)** | $10 copay  12 months | $10 copay  12 months |
| **Frames**  **(Frequency)** | Up to $120 + 20% off  24 months | Up to $200 + 20% off  12 months |
| **Lenses or Contacts**  **(Frequency)** | $25 copay  12 months | $25 copay  12 months |

**Life and Disability ∙ UNUM**

**Company-paid Basic Life and AD&D Insurance:** 2x annual salary up to $1,000,000 maximum.

**Voluntary Life and AD&D:** Employee, Spouse, and Child(ren):

* 1x, 2x, 3x your annual salary up to a max of $1,000,000
* Spouse benefit 100% of employee election up to a max of $50,000
* Child benefit of $5,000, $10,000 or $15,000 per child

**Short-Term Disability:** Company-paid benefit of 75% of weekly salary up to a max of $3,000 weekly after 7 days of disability. Benefit duration of up to 26 weeks.

**Buy-Up Short-Term Disability:** 90% of weekly salary up to a max of $3,000 weekly after 7 days of disability. Benefit duration of up to 26 weeks.

**Long-Term Disability:** Company-paid benefit of 60% of monthly salary up to a max of $5,000 monthly after 180 days of disability. Benefit duration to Social Security Normal Retirement Age.

**Buy-Up Long-Term Disability:** 60% of monthly salary up to a max of $15,000 monthly after 180 days of disability. Benefit duration of to Social Security Normal Retirement Age.

**Employee Assistance Program (EAP) ∙ Health Advocate**

EAP is a confidential service providing professional counseling and referral services designed to help you with personal, job, or family matters. Unlimited access 24/7 by phone to EAP professionals who can help address your issues. The EAP benefits are available for employees and eligible dependents. Any services provided are offered at no charge to you.

**Flexible Spending Accounts (FSA) ∙ Marsh McLennan**

* Health Care: $3,300 annual maximum
* Health Care: $640 maximum rollover to 2026
* Dependent Care: $5,000 annual maximum

**Retirement Plan ∙ Fidelity**

We partner with Fidelity to provide a robust 401(k) option for you. Having a good financial retirement plan eliminates stress and allows you to accomplish these goals. Your contribution limit is $23,500 or $31,000 if you are age 50 by 12/31/2025.

**Other Benefits**

**Voluntary Critical Illness** – Through UNUM, illnesses like heart attack, stroke, Alzheimer’s disease, and cancer are among those covered. Rates will vary, based on age, smoker status, and family size.

**Voluntary Accident** – Through UNUM, a comprehensive plan which pays based on the injury or treatment received, from a simple sprain to more serious accidents like an injury from a car accident. The plan pays you and/or your dependents a benefit for an emergency room treatment, stitches, crutches, injury- related surgery, and certain other accident-related expenses.

**Legal Insurance** – Through MetLife, convenient, professional legal counsel, which provides fully covered legal advice and representation for most personal legal matters. MetLaw covers most frequently needed personal legal matters like family law, home/real estate matters, traffic violations, and more.

**Voluntary ID Theft Protection** – Through Norton LifeLock, plans help protect your digital life by combining leading identity theft protection, device security, and more in an always-connected world. Plans are enhanced and exclusive with features and pricing only available through your employer. There are two Norton LifeLock options for you to choose from.

**Pet Insurance** – Through Nationwide, protecting your four-legged family members in an uncertain world isn’t always easy. Nationwide helps you provide for your pets and protect your pocketbook by reimbursing you for eligible veterinary bills related to accidents, illnesses, preventive care, and more.

**Travel Assistance and ID Theft Protection** – TravelConnect® is a comprehensive Global Assistance Services program providing 24/7 emergency medical, security, and travel assistance services when you are traveling more than 100 miles from your permanent primary residence.

**BenefitHub** – Employees have access to leading corporate discounts providers, a one-stop shop for hundreds of online discounts, and in-store coupons and hot deals, all in one place.