

HealthPartners: Health Coverage		
<a href="https://www.healthpartners.com/">https://www.healthpartners.com/</a>		
<b>Benefits Strategies Group: David Briggs</b> 612-424-5766		<a href="mailto:dbriggs@benefitstrategies.pro">dbriggs@benefitstrategies.pro</a>
<b>Employee Eligibility</b>	Employee must work 30+ hours/week	Benefits begin 1st of the month following 30 days of regular work. Eligible for open enrollment at the beginning of the calendar year.
<b>1-800-883-2177    Network: Perform    Plan: SE Perform HSA    Group #24641</b>		
Plan Highlights	HSA 5300-100% Silver Plan	HSA 7400-100% Bronze Plan
<b>Annual deductible</b>	<b>\$5,300 per member/\$10,600 per family</b>	<b>\$7,400 per member / \$14,800 per family</b>
<b>Out-of-pocket maximum</b>	<b>\$5,300 per member/ \$10,600 per family</b>	<b>\$7,400 per member / \$14,800 per family</b>
<b>Premium Allocation</b>		
<ul style="list-style-type: none"> <li>Woodland Hills Pays</li> <li>Employee Pays</li> </ul>	75% 25%	90% 10%
<b>Lifetime maximum</b>	<b>Unlimited</b>	<b>Unlimited</b>
<b>Office / Urgent care visits</b>		
<ul style="list-style-type: none"> <li>Illness or injury</li> <li>Behavioral health</li> <li>Chiropractic</li> <li>In-office surgery / allergy</li> </ul>	100% after deductible 100% after deductible 100% after deductible 100% after deductible	100% after deductible 100% after deductible 100% after deductible 100% after deductible
<b>Preventive Care (Deductible does not apply to these services)</b>		
<ul style="list-style-type: none"> <li>Well-child services/ immunizations</li> <li>Prenatal care</li> <li>Routine physicals / eye exams</li> <li>Cancer screening</li> </ul>	100% 100% 100% 100%	100% 100% 100% 100%
<b>Lab / x-ray services</b>	100% after deductible	100% after deductible
<b>In &amp; outpatient hospital</b>		
<ul style="list-style-type: none"> <li>Facility Services (includes behavioral health)</li> <li>Professional services (includes behavioral health)</li> </ul>	100% after deductible 100% after deductible	100% after deductible 100% after deductible
<b>Emergency care</b>		
<ul style="list-style-type: none"> <li>Outpatient facility services</li> <li>Outpatient professional services</li> </ul>	100% after deductible 100% after deductible	100% after deductible 100% after deductible
<b>Ambulance services</b>	100% after deductible	100% after deductible
<b>Medical supplies</b>	100% after deductible	100% after deductible
<b>Therapy services</b>		
<ul style="list-style-type: none"> <li>Chiropractic therapy</li> <li>Occupational &amp; physical therapy</li> <li>Speech therapy</li> </ul>	100% after deductible 100% after deductible 100% after deductible	100% after deductible 100% after deductible 100% after deductible
<b>Prescription drugs</b>		
<ul style="list-style-type: none"> <li>31 – day supply</li> <li>Formulary Brand Name</li> <li>Non-Formulary</li> <li>Specialty Rx</li> </ul>	100% after deductible 100% after deductible Not Covered 100% after deductible	100% after deductible 100% after deductible Not Covered 100% after deductible

AmeriFlex: Health Reimbursement Account (HRA)		
<a href="https://participant.myameriflex.com/#/">https://participant.myameriflex.com/#/</a>		
<b>1-888-868-3539</b>		<a href="mailto:service@myameriflex.com">service@myameriflex.com</a>
<b>Employee Eligibility</b>	Employee must work 30+ hours/week	Benefits begin 1st of the month following 30 days of regular work. Eligible for open enrollment at the beginning of the calendar year.
<b>Expenses the HRA will be pay for:</b>	~ In-Network Deductible Expenses ~ Out-of-Network Deductible Expenses ~ Hospital ~ Doctor ~ Prescriptions	
Health Reimbursement Account (HRA)	HSA 5300-100% Silver Plan	HSA 7400-100% Bronze Plan
<b>1st Tier: Employee Responsibility</b>	Singles pay \$1,700 of deductible Families pay \$3,400 of deductible	Singles pay \$3,325 of deductible Families pay \$6,650 of deductible
<b>2nd Tier: HRA WH Responsibility</b>	Singles: HRA pays \$2,400 of deductible Families: HRA pays \$4,800 of deductible.	Singles: HRA pays \$2,400 of deductible Families: HRA pays \$4,800 of deductible.
<b>3rd Tier: WH Employee Staff Fund (see HR)</b>	Singles: Request up to \$375 of deductible Families: Request up to \$750 of deductible	Singles: Request up to \$1,500 of deductible Families: Request up to \$3,000 of deductible
<b>4th Tier: Employee Responsibility</b>	Singles pay remaining \$825 of deductible Families pay remaining \$1,650 of deductible	Singles pay remaining \$175 of deductible Families pay remaining \$350 of deductible

AmeriFlex: Health Savings Account (HSA)		
<a href="https://participant.myameriflex.com/#/">https://participant.myameriflex.com/#/</a>		
<b>1-888-868-3539</b>		<a href="mailto:service@myameriflex.com">service@myameriflex.com</a>
<b>Employee Eligibility</b>	Employee must work 30+ hours/week	Benefits begin 1st of the month following 30 days of regular work. Eligible for open enrollment at the beginning of the calendar year.
<b>HSA Eligible Expenses include:</b>	~ In-Network Deductible Expenses ~ Out-of-Network Deductible Expenses ~ Hospital ~ Doctor ~ Prescriptions	~ Vision Expenses (exams, glasses, contacts) ~ Dental Expenses (cleanings, orthodontics, etc.) ~ Hearing aids, batteries, repairs ~ Medical Equipment (crutches, scooters, etc.) ~ Vitamins/Supplements to treat a condition
<b>Maximum Contribution to HSA Plan - 2026</b>		
- Singles \$4,400 - Families \$8,750 - Over 55 yrs old - additional \$1,000		

<b>Colonial Life (Dental) Coverage (Vision Rider optional)</b>		
<a href="https://www.coloniallifedental.com">https://www.coloniallifedental.com</a>		
<b>Colonial Life Contact: Deb Ferrao</b> 612-600-4135		<a href="mailto:deb.ferrao@coloniallifesales.com">deb.ferrao@coloniallifesales.com</a>
<b>Employee Eligibility</b>	Employee must work 20+ hours/week	Benefits begin 1st of the month following 30 days of regular work. Eligible for open enrollment at the beginning of the calendar year.
Individual Dental PPO Insurance through Colonial Life		
<b>Plan Highlights</b>	<b>In-network-co-insurance</b>	
<b>Premium Allocation</b>		
<ul style="list-style-type: none"> <li>Woodland Hills Pays</li> <li>Employee Pays</li> </ul>	85% 15%	
<b>Deductible</b>		
<ul style="list-style-type: none"> <li>Individual</li> <li>Family Limit</li> </ul>	\$50 Annual Deductible \$150 Maximum Deductible on Basic & Major Services	
<b>Coinsurance</b>	Refer to brochure & online plan for detailed information	
<ul style="list-style-type: none"> <li>Preventive</li> <li>Basic</li> <li>Basic (Endodontics &amp; Periodontics)</li> <li>Major (12 month waiting period for new members)</li> </ul>	100% 80% 80% 50%	(2) cleanings/yr; x-rays; fluoride/sealants fillings; simple extractions; crown repairs; emergencies Root Canals; gum treatments Oral Surgery; Anesthesia; Crowns; Bridges
<b>Annual maximum</b>	\$2000 annual maximum per person (Ability to roll over a portion up to an annual max of \$3,600)	

<b>UNUM Life Coverage</b>		
<a href="https://unum.com">https://unum.com</a>		
<b>1-800-421-0344</b>		<b>Group #514860GL</b>
<b>Employee Eligibility</b>	Employee must work 20+ hours/week	Benefits begin 1st of the month following 30 days of regular work. Eligible for open enrollment at the beginning of the calendar year (Supplementary Life).
Plan Highlights		
<b>Premium Allocation</b>	<b>Basic Term Life</b>	<b>Supplemental Life (Voluntary)</b>
<ul style="list-style-type: none"> <li>Woodland Hills Pays</li> <li>Employee Pays</li> </ul>	100%	100%
<b>Employee</b>		
<ul style="list-style-type: none"> <li>Term life benefit</li> <li>Accidental death &amp; dismemberment benefit</li> </ul>	\$25,000 \$25,000	\$10,000 increments to 5x annual earnings, GI* \$30,000 Equal to life benefit
<b>Dependant</b>		
<ul style="list-style-type: none"> <li>Spouse benefit</li> <li>Infant (birth to 6 months) / child benefit</li> </ul>	\$5,000 \$1,000 / \$2,000	\$5,000 increments to 100% of employee benefit, GI* \$15,000 \$2,000 increments to \$10,000
<b>Accelerated life benefit (Employee only)</b>	50% of life benefit	50% of life benefit
*GI = Guaranteed Issue, non-medical maximum		

<b>UNUM Disability Coverage</b>		
<a href="https://unum.com">https://unum.com</a>		
<b>1-800-421-0344</b>		<b>Group #514860GL</b>
<b>Employee Eligibility</b>	Employee must work 20+ hours/week	Benefits begin 1st of the month following 30 days of regular work.
Plan Highlights		
<b>Premium Allocation</b>	<b>Long Term Disability</b>	
<ul style="list-style-type: none"> <li>Woodland Hills Pays</li> </ul>	100%	
<ul style="list-style-type: none"> <li>Monthly Benefit</li> <li>Elimination Period</li> <li>Duration</li> <li>Additional Information</li> </ul>	60% salary up to \$5,000/month 90 days 2 year own occupation, then SSNRA SSNRA = Social Security Normal Retirement Age	

<b>UNUM Paid Leave Coverage - Equivalent Plan</b>		
<a href="https://unum.com">https://unum.com</a>		
<b>1-800-858-6843</b>		<b>Policy #990002</b>
<b>Employee Eligibility</b>	Employee must earn minimum of \$3,900 in 2026	Self-Employed (Clergy) may opt-in to the plan
Plan Highlights		
<b>Premium Allocation</b>	<b>Medical &amp; Family Paid Leave</b>	
<ul style="list-style-type: none"> <li>Woodland Hills Pays</li> <li>Employee Pays</li> </ul>	50% = .4185% of wages 50% = .4185% of wages	
<ul style="list-style-type: none"> <li>Weekly Benefit</li> <li>Duration</li> <li>Additional Information</li> </ul>	up to 90% of wages or maximum of \$1,423/week up to 12 weeks for Medical leave or Family leave; up to 20 weeks if both are in same benefit year see employee handbook for details	

<b>Voluntary Benefits: Health, Vision, Life</b>		
<a href="https://www.coloniallife.com/">https://www.coloniallife.com/</a>		
<b>Colonial Life Contact: Deb Ferrao</b> 612-600-4135		<a href="mailto:deb.ferrao@coloniallifesales.com">deb.ferrao@coloniallifesales.com</a>
<b>Employee Eligibility</b>	Employee must work 20+ hours/week	Benefits begin 1st of the month following 30 days of regular work. Eligible for open enrollment at the beginning of the calendar year.
Voluntary Plan Options: Employee paid via payroll deduction		
<ul style="list-style-type: none"> <li>Supplemental Life (UNUM)</li> <li>Group Accident (Colonial Life)</li> <li>Critical Illness (Colonial Life)</li> <li>Vision Coverage (rider with Dental Plan: Colonial Life)</li> </ul>	<ul style="list-style-type: none"> <li>Hospital Confinement (Colonial Life)</li> <li>Cancer Assist (Colonial Life)</li> </ul>	

<b>Voluntary Benefits: Vanguard 403b Investments</b>		
<a href="https://logon.vanguard.com/logon">https://logon.vanguard.com/logon</a>		
<b>Flagship Capital Advisors: Thad Johnson</b> 612-770-2780		<a href="mailto:Thad.Johnson@flagship-advisors.com">Thad.Johnson@flagship-advisors.com</a>
<b>Employee Eligibility</b>	All Employees are Eligible	Benefits begin 1st of the month following 30 days of regular work. Changes can be made at any time during the year.