



# 2026 Open Enrollment



# Today's Discussion Topics

- Medical Plan Overview – NEW Surest Plan & HDHP Updates
- Pharmacy Benefits – NEW Optum Rx Plan
- Health Savings & Flexible Spending Account Limit Updates
- Dental Benefit – NEW Delta Dental Plan
- Vision Plan
- Life & Disability Insurance
- EAP & Wellness Programs
- Voluntary Benefits
- Enrollment Process & Next Steps



# Investing in You: Our Annual Benefits Strategy

As an **employee-owned company**, your contributions matter - and so does your well-being. We appreciate everything you do to help PL Marketing thrive, and we're committed to giving back through a benefits program that balances **value, choice, and affordability**. Each year, we analyze costs, negotiate with vendors, and benchmark against the market to keep your coverage competitive.

While national medical costs are rising by **9% or more**, we're proud to maintain our focus on affordability and deliver enhancements without adding cost. For 2026, that means introducing a **brand-new medical option**, improving **dental coverage**, and creating a more streamlined **pharmacy experience**—all designed to give you greater transparency, flexibility, and savings while honoring the shared success of our employee-owners.



# 2026 Benefit Updates

## Enhancing Value, Access & Affordability

We're excited to share updates to your benefits that offer more choice, improved access, and greater value:

- **Surest Plan:** Replacing the UHC PPO, Surest features **no deductible**, copay-based services, and a more personalized care experience—**with no increase in premiums**.
- **New Prescription Coverage:** We're partnering with **Optum Rx** to deliver a more streamlined and cost-effective pharmacy experience, with enhanced tools and support for managing medications.
- **Delta Dental:** A new plan with a **larger provider network** and **8% lower premiums**.
- **HDHP Update: Deductibles will increase to \$3,400/\$6,800 in line with IRS requirements.** To keep this plan affordable and competitive, **we've lowered premiums across all coverage tiers**, making the HDHP an even stronger value for 2026.
- **IRS Contribution Limits:**
  - FSA:** Increased to **\$3,400**
  - HSA:** Increased to **\$4,400 individual / \$8,750 family** (no change to age 55+ Catchup HSA Contribution of \$1,000)
  - Dependent Care:** Increased to **\$7,500** and **\$3,750** for married couples filing separate

We remain committed to offering benefits that support your health, financial well-being, and peace of mind.



# Open Enrollment

## Your time to:

- Enroll for benefits
- Make changes to your current selections
- Waive benefits
- Add or delete dependents
- Update beneficiaries
- All changes are effective January 1, 2026



This is an Active Enrollment:  
You must act  
to have benefits in 2026!

# Qualifying Events

## Changes to Plan Elections

- The only time you can make an election or enrollment change outside of the open enrollment period is if you experience a qualifying event as defined by the IRS.
- Common examples of qualifying events include, but are not limited to the following:
  - Marriage
  - Divorce or legal separation
  - Birth or adoption
  - Gain or loss of coverage: employee, spouse and/or dependent
- Any changes made must be consistent and correspond with the change in status.
- Documentation may be required for any mid-year status changes.
- If you are making a mid-year plan change you must notify HR within 31 days of the qualifying event.



# Routine Preventive Care

## Routine preventive for Children

### Birth to 18 years old

- Appropriate screenings based on gender and age
  - Newborn visits
  - Tuberculosis testing
  - Anemia testing
  - Lead exposure
  - Pelvic exam and pap test
  - Development and behavior
  - Lipid profile
  - Depression
  - Obesity and counseling
  - Nutrition counseling

## Routine preventive for Adults

- Appropriate screenings based on gender and age
  - Lipid profile
  - Diabetes
  - Pelvic exam and pap testing
  - Breast exam and mammogram
  - PSA testing
  - Bone density testing
  - Colonoscopy
  - Aortic aneurysm

# HDHP Plan



High-Deductible Health Plan	In-Network	Out-of-Network
<b>Deductible – Individual (tier 1 / 2)</b>	\$3,400 / \$3,500	\$10,000
<b>Deductible – Family (tier 1 / 2)</b>	\$6,800 / \$7,000	\$20,000
<b>Out-of-Pocket Limit – Individual</b>	\$5,950	\$20,000
<b>Out-of-Pocket Limit – Family</b>	\$11,900	\$40,000
<b>Office Visit</b>	Tier 1: 90% after deductible Tier 2: 80% after deductible	60%
<b>Preventive Care</b>	No Charge	60% after deductible
<b>Routine Diagnostic Tests</b>	80% after deductible	60% after deductible
<b>Complex Imaging</b>	80% after deductible	60% after deductible
<b>Emergency Room</b>	80% after deductible	80% after deductible
<b>Urgent Care</b>	80% after deductible	60% after deductible
<b>Inpatient/Outpatient Hospital</b>	80% after deductible	60% after deductible
<b>Mental Health (Office)</b>	80% after deductible	60% after deductible
<b>Home Health Care</b>	80% after deductible	60% after deductible
<b>Rehab Therapies</b>	80% after deductible	60% after deductible
<b>Skilled Nursing Facility</b>	80% after deductible	60% after deductible
<b>Durable Medical Equipment</b>	80% after deductible	60% after deductible
<b>Retail Pharmacy</b>	80% after deductible	Not Covered
<b>Mail Order Pharmacy</b>	80% after deductible	Not Covered

Note: HSA eligible.



# Surest Plan



Surest Copay Plan	In-Network	Out-of-Network
<b>Deductible (Individual &amp; Family)</b>	\$0	N/A
<b>Coinsurance (Plan Paid)</b>	100%	N/A
<b>OOP Limit – Individual</b>	\$6,000	\$12,000
<b>OOP Limit – Family</b>	\$12,000	\$24,000
<b>Office Visit</b>	\$40–\$150	\$220
<b>Virtual Health (Primary/Urgent)</b>	\$0	Not Covered
<b>Preventive Care</b>	\$0	\$220
<b>Routine Diagnostic Tests</b>	\$0	\$0
<b>Complex Imaging (MRI, CT)</b>	\$150–\$2,400	Up to \$5,850
<b>Emergency Room</b>	\$1,000	\$1,000
<b>Urgent Care</b>	\$90	\$210
<b>Procedures (Office/Inpatient)</b>	\$70–\$4,500	Up to \$11,000
<b>Mental Health (Office)</b>	\$40	\$220
<b>Maternity – Delivery</b>	\$1,850–\$3,500	\$10,500
<b>Home Health Care</b>	\$80	\$240
<b>Rehab Therapies</b>	\$20–\$200	Up to \$330
<b>Skilled Nursing Facility</b>	\$2,750	\$8,250
<b>Durable Medical Equipment</b>	\$0–\$1,000	Up to \$2,000
<b>Retail Pharmacy (31 days)</b>	Tier 1: \$10 / Tier 2: \$35 / Tier 3: \$55	Not Covered
<b>Mail Order Pharmacy (90 days)</b>	Tier 1: \$25 / Tier 2: \$88 / Tier 3: \$138	Not Covered

Note: Not HSA eligible.



## Why Surest?

The Surest plan is different from traditional health insurance in a few different ways.

- You can see costs for health services or doctors and shop **around before you make an appointment**. With other health plans, you might not even realize you have these options, like trying physical therapy before heading into surgery, or doing a virtual visit instead of going to urgent care for a rash or sore throat.
- If you need an MRI procedure, you can see how much it will cost if you go to one location, and then how much you'll spend or save if you go to a different location within the same general area. Same service, different costs. With the Surest pricing model, the lower-cost option is typically an indication of the higher-quality, more efficient, effective service—the one that will help get you better, faster.

## Why Surest?

The Surest plan is different from traditional health insurance in a few different ways.

- Another aspect of the plan: There is usually one packaged price tag, or copay, for a common service—so that bills aren't trickling in weeks later. Grouping the blood work, the lab tests, even X-rays—into one price, we're trying to make it easier for our members to know what they'll pay before they go to the doctor. The price is set ahead of time. This model can lead to lower out-of-pocket costs: Members spend less than \$500 out-of-pocket annually, compared to \$976 in other plans.
- With the Surest plan, you can see your costs and options in advance. You have more control. You have more opportunities to save money.
- It was designed to be easier to use and understand. Find answers at your fingertips.
- There's no deductible or coinsurance.
- And you still have an out-of-pocket limit.

# Create a Surest account

To register your Surest account, you need to set up a HealthSafe ID® (HSID). HSID adds an extra layer of security to your account by using dual-factor authentication.

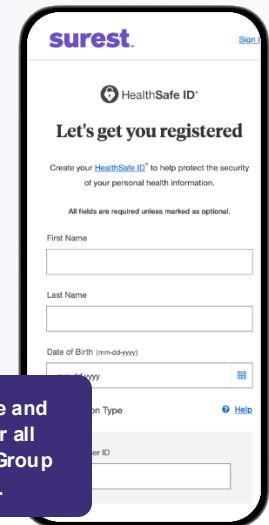
## Register with HSID:

Provide your first and last name, date

- 1 of birth, Surest member ID number, or Social Security number
- 2 Create sign-in credentials
- 3 Set up a recovery device

HSID is a **single sign-in process** for UnitedHealth Group companies, so your username and password are the same across UnitedHealthcare, Optum, and Surest accounts. If you already have an HSID through these benefits, you don't need to create a new one.

*If you forgot your HSID, use the "Forgot username or password" link to recover your details.*

A screenshot of a mobile application interface for registering a HealthSafe ID. The screen shows the 'surest' logo at the top left and 'HealthSafe ID' at the top center. Below that, it says 'Let's get you registered'. A sub-header reads 'Create your HealthSafe ID to help protect the security of your personal health information.' A note states 'All fields are required unless marked as optional.' The form includes input fields for 'First Name', 'Last Name', and 'Date of Birth (mm-dd-yyyy)'. There are also fields for 'Email' and 'Phone Number'. A 'Help' link is visible at the bottom right of the form.

One username and password for all UnitedHealth Group products.

SAVE TIME, MONEY:

# Get the Surest app.


The Surest health plan isn't "just another health plan," and the Surest app isn't "just another app." It's how you shop for care, compare prices, and access other helpful features.



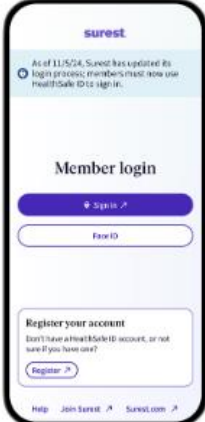
## Get started:

- 1**

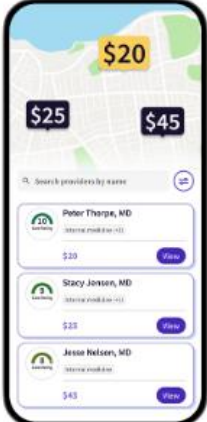
**Download**  
the free Surest app.


- 2**


**Set up**  
your account using  
HealthSafeID®


- 3**

**Search**  
by care need,  
see actual copays  
(not estimates)  
in advance.


- 4**

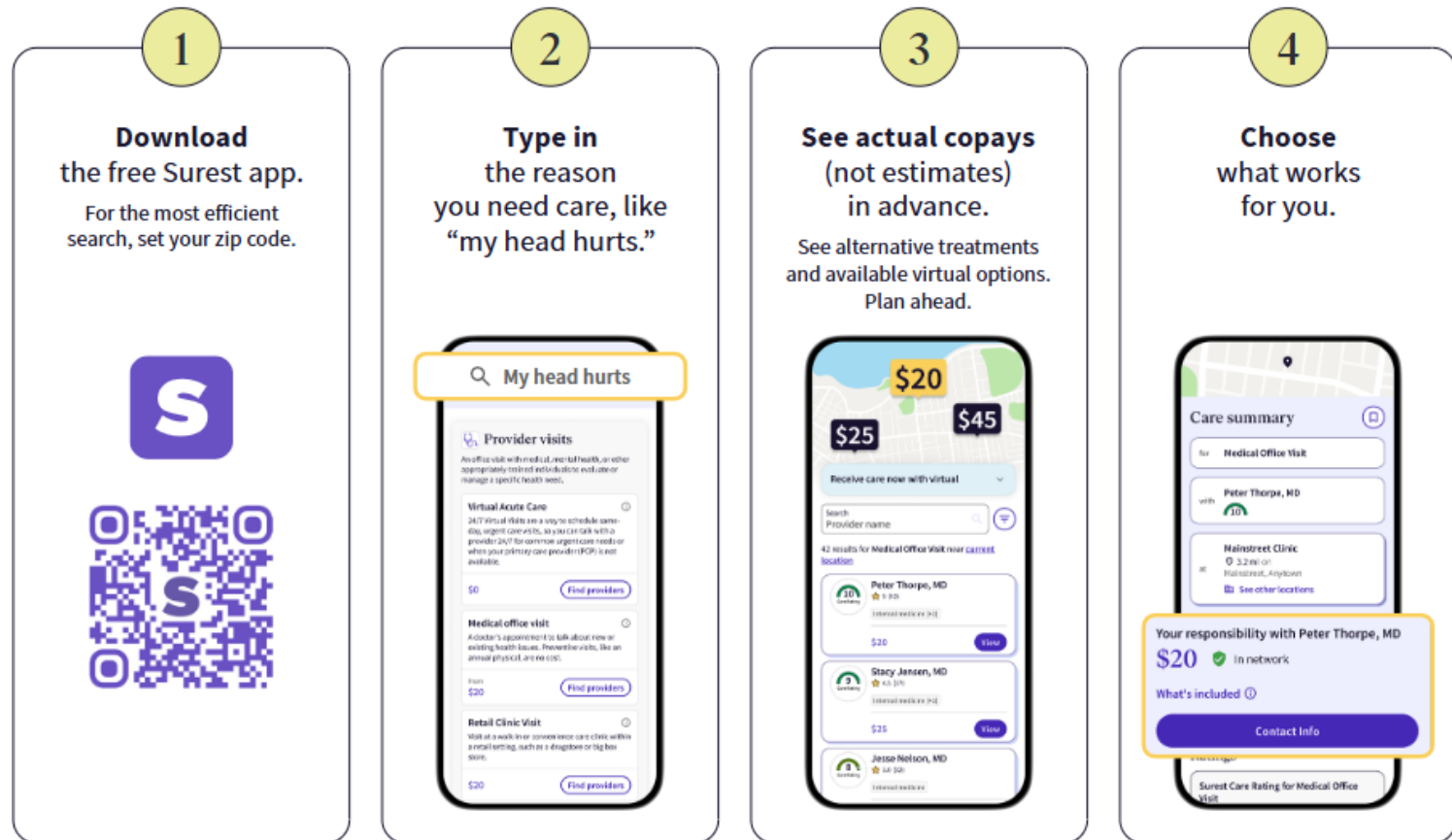
**Access**  
your ID card, check  
provider ratings, view  
claims, find resources  
(and more).



# Search by condition, let the app do the research for you.

With the Surest health plan, start your search with why you need care. We call this a “condition-first” approach. Searching by symptom or condition gives you alternative treatment options and available resources, so that you have choices to make an informed decision.

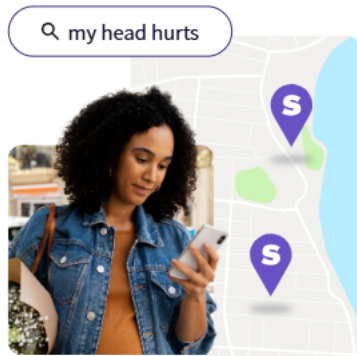
## Search by condition:



# Search: So much more than “Is my doctor in-network?”

## 1 Search

Look up the reason you need health care.



## 2 Compare

Check cost and compare options. See upfront prices.

<b>Virtual Acute Care</b>	Progress bar
\$0	<a href="#">Find providers</a>
<b>Medical Office Visit</b>	Progress bar
\$-\$\$	<a href="#">Find providers</a>
<b>Emergency Room Visit</b>	Progress bar
\$\$-\$\$\$\$	<a href="#">Find providers</a>

Illustrative example only. Costs and coverage may vary.

## 3 Decide

Choose what works for your family, your budget, and your lifestyle.

<b>10</b> Care Rating	<b>Peter Thorpe, MD</b>	\$	✓
<b>9</b> Care Rating	<b>Stacy Jensen, MD</b>	\$\$	
<b>8</b> Care Rating	<b>Jesse Nelson, MD</b>	\$\$\$	

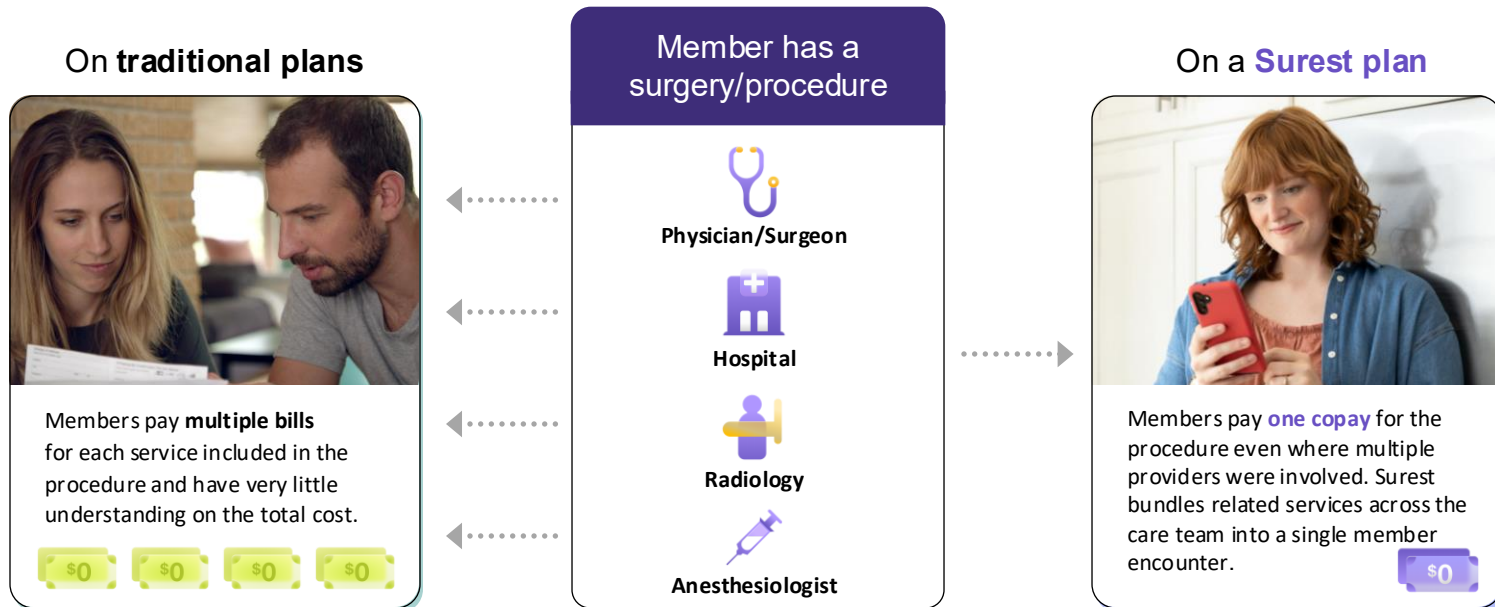
Illustrative example only. Costs and coverage may vary.

**Get started.**  
Download the Surest app.



# Surest copays simplify the member experience and minimize unexpected bills

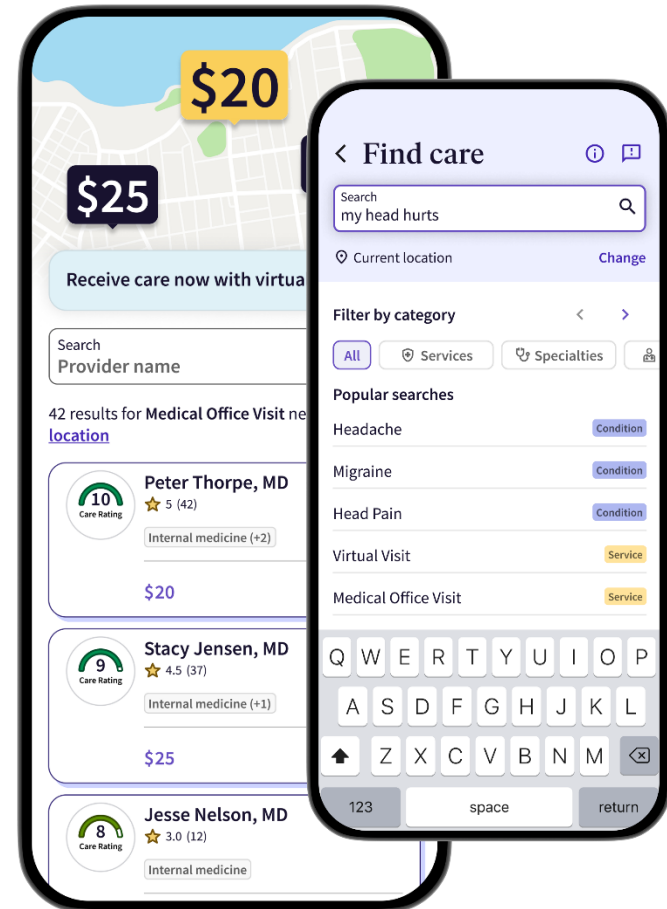
Surest organizes care based on how members experience care and how doctors communicate with patients (*hint: It's not billing codes*).



# Looking up conditions, providers, services and procedures on Surest

When looking up a providers and services, lower copays are assigned to providers evaluated as higher-value. Care Ratings help you understand the link between a provider's historical performance, a per service Care Rating, and copays, so you can choose the right care provider for you.

Searching in the app by condition—or the reason you need health care—gives you visibility to the providers, treatment options, and medical resources available—and what those each will cost. Armed with this information, you have a better sense of control.



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**surest.**





# UHC HDHP Plan

United  
Healthcare

[order\_id]

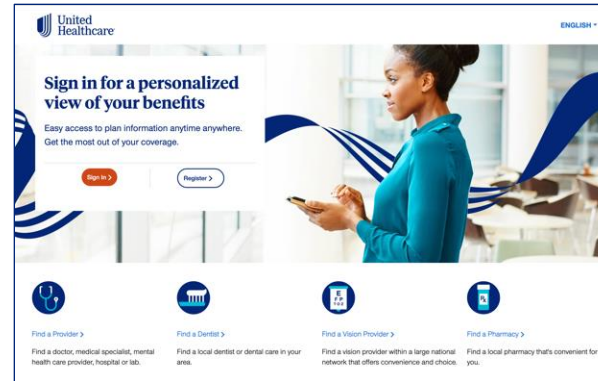
# Two convenient ways to access your HDHP Plan

With [myuhc.com](https://myuhc.com)<sup>®</sup>, you can:

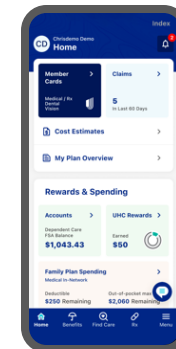
- Find and estimate costs
- Search network providers
- Check on claims and plan balances

On the [UnitedHealthcare](#)<sup>®</sup> app, also:

- Video chat with a provider 24/7
- Access your health plan ID card



Download the app



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# UHC: Premium Designation Program

- For the HDHP, helps you avoid higher complication and surgical repeat rates, unnecessary hospitalizations, and longer hospital stays. This is an opportunity to lower your out-of-pocket costs. Doctors are ranked on two main criteria:

- **Quality of Care**

- Reviewed against nationally accepted standards for their specialty
- Follow evidence-based care guidelines
- Highest standards for positive impact on quality and safety of patient care

- **Cost Efficiency**

- Criteria based on patient care provided over a two-year period
- Appropriate use of diagnostic testing, prescribed medications, procedure performed, follow-up care, associated costs
- Number of repeat procedures and complication-related expenses



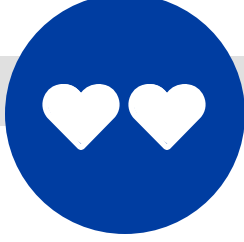
**QUALITY**

Evaluates physicians using evidence-based standards and national industry guidelines.



**COST EFFICIENT**

Measures efficient use of resources in providing care using local market benchmarks.



**IDENTIFY AND ACCESS**

Empowers employees to make informed health care decisions.



**RESULTS**

Reduces care variation

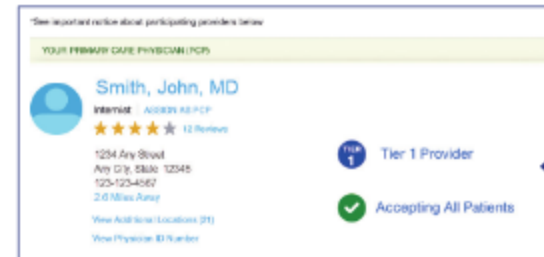
**\*only applies to the HDHP Plan**



# UHC: Premium Designation Program

## UHC Web Portal for the HDHP Plan

- Go to [www.myuhc.com](http://www.myuhc.com)
- Click on Find a Doctor
- Look for a physician with the Premium Care Physician Designation



Here's how it looks on [myuhc.com](http://myuhc.com).



Premium Care Physician

The physician meets the quality and cost-efficient care criteria.

The Premium Designation Program includes two shaded hearts making it easier to identify which physicians are considered premium care physicians. However, look for the “tier 1” provider dot for the greatest value.



\*only applies to the HDHP Plan



# Maximize Your UHC Experience!

Mental Health, Neonatal, Fertility, AND...



## **Calm Health – Mental Health**

Resources to support mental health. Tools and programs to support your mental health at your own pace.

### **Calm Health**

## **Orthopedic Support**

Bone, joint, tendon or muscle pain can be cumbersome. Specialist Management Solutions (SMS) can manage your orthopedic care journey.

### **SMS Orthopedic Support**

## **Personal Health Support**

Whether you want to know how a treatment is covered or how to start healthy habits, there's a team to help.

### **Personal Health Support**

## **Neonatal Resources**

Get support from neonatal nurses. Receive passionate care after your delivery. NICU support, and life at home with the baby.

### **Neonatal Resources**

## **Family Emotional Support**

Help your kids get the emotional and behavioral health support they need. Coaching from Bend Health. Licensed practitioners and resources to help you navigate.

### **Family Emotional Support**

## **Noom Weight**

Noom uses up to date psychology and behavioral science to help you lose weight at a pace that works for you.

### **Noom Weight Management**

## **AbleTo Behavioral Coaching**

Gain control of your worries. The AbleTo mental health coaching helps learn ways to cope and feel better.

### **AbleTo Mental Health**

## **Family Building Benefits**

Infertility is a common issue that is understandably emotional and stressful. Learn what options you have through the medical plan.

### **Family Building Benefits**

## **Virtual Therapy**

Reaching out for support can be hard. From the privacy of your home, receive care from a licensed therapist.

### **Virtual Therapy**

# Medical/Rx Contributions



UHC Medical Plan	2026 Employee Rates <u>Per Pay</u> for Base HDHP Plan	2026 Employee Rates <u>Per Pay</u> for Surest Plan	2026 <u>Additional Per Pay</u> Premium without Wellness Physical
Employee Only	\$55.48	\$83.16	\$50.00
Employee + Spouse	\$161.85	\$222.96	\$50.00
Employee + Child(ren)	\$147.49	\$201.82	\$50.00
Employee + Family	\$242.29	\$327.78	\$50.00

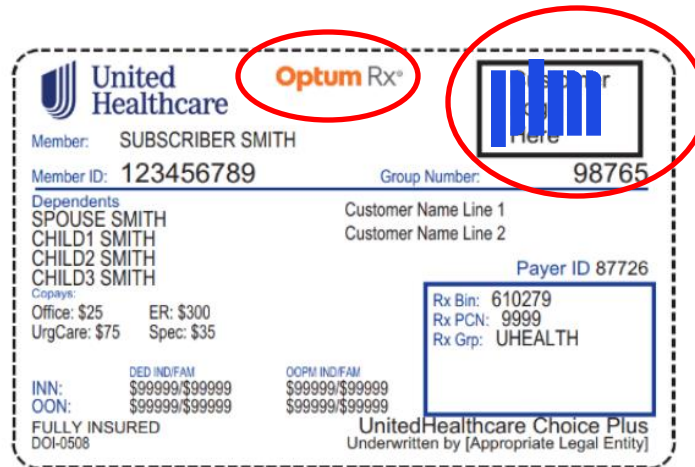


# OptumRx: New PBM

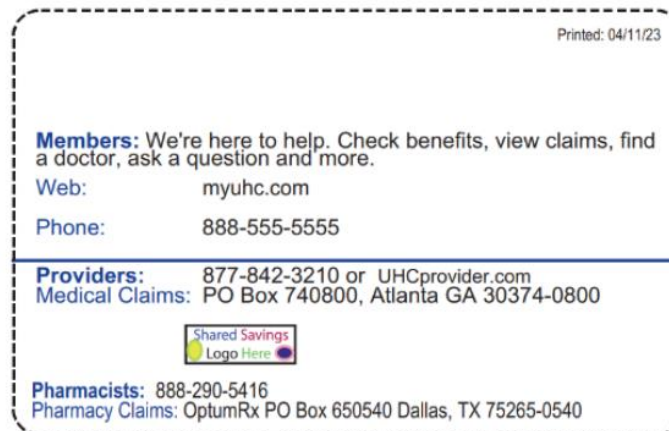
## What should you expect?

- New pharmacy benefit manager effective 1.1.26
- ID Cards
  - Everyone will receive new ID cards from UHC with the new Optum Rx information
- OptumRx Member Portal
  - Locate pharmacies, drug pricing, claims, access id card.
  - Quick responses on submitted questions.
- Mail-order pharmacy
  - Convenient option for 90-day prescription supplies.
- Copay and Coinsurance
  - structure remaining the same.
  - If you are on a specialty medication, there is a Specialty Copay Assistance program available to you. For more information and to enroll in the program, contact Rx Solutions at 1-888-201-9175 prior to filling your specialty medication.
- Tip: Make sure to have prescriptions/id cards in hand with new pharmacy information.

# Medical & Pharmacy ID Card Sample



Optum Rx & PLM Logo  
will be displayed on  
your card



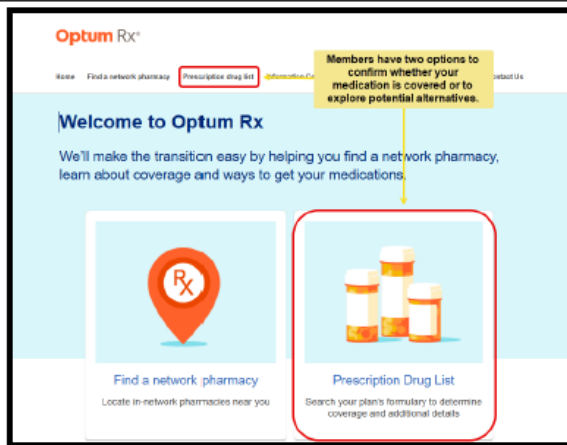
# Optum Rx Drug Look Up



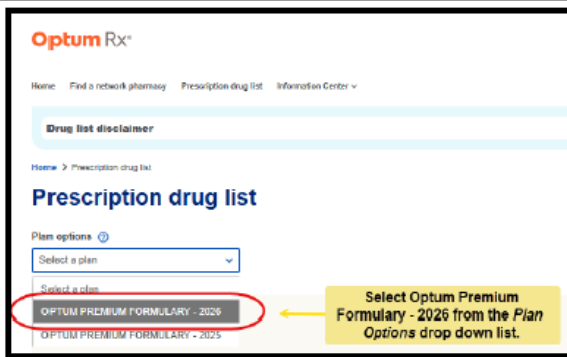
## Optum Rx Drug Look Up Quick Guide (Premium Formulary)

### Drug Look Up Quick Guide

Select method to validate the drug in question.

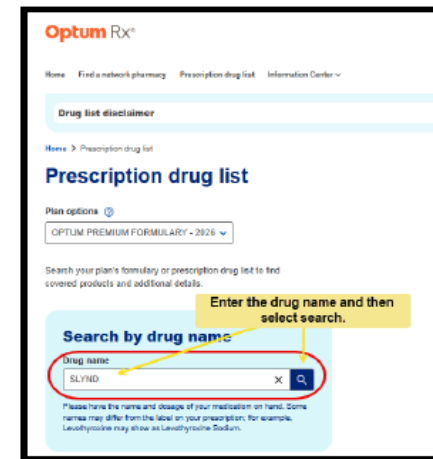


Select formulary year

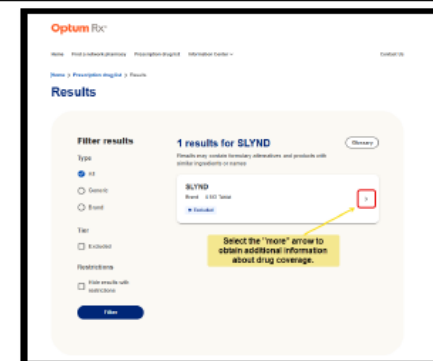


## Optum Rx Drug Look Up Quick Guide (Premium Formulary)

Insert drug to validate and select the magnifying glass to initiate search.



Select the arrow for drug coverage.



[https://www.optumrx.com/oe\\_premium/landing](https://www.optumrx.com/oe_premium/landing)



# Optum Rx Drug Look Up (2)

Optum Rx®

## Optum Rx Drug Look Up Quick Guide (Premium Formulary)

Medication information page provides drug coverage, if restrictions apply, and additional information on the medication with potential preferred alternatives.

Tip: when a generic name is provided and/or preferred alternatives, validate.

The screenshot shows the Optum Rx Medication Information page for SLYND. The page includes the following sections:

- Medication information:** SLYND (Brand), 4.00 Tablet, Generic Name: uterinonemethan 0.0mg. Status: EXCLUDED. A callout box states: "The requested drug is excluded from coverage; however, the generic name is provided so the member can verify coverage and review preferred alternatives."
- Restrictions:** A table with the following data:

Restrictions	Value
Prior authorization	No
Step Therapy	No
Quantity limit	No
Specialty medication	No
- Additional information:** Preferred Drug Consideration. Preferred alternative(s): clemastine fumarate; sorafenib; sorafenib; sorafenib. A callout box explains: "A drug alternative refers to a medication or therapy that can be used instead of another drug to achieve similar therapeutic goals. It typically treats the same condition but may contain different active ingredients. If interested in switching to a generic or alternative medication, the member should talk with their doctor. They can help them decide what option is best for their treatment plan."
- Therapeutic class:** Hormonal Agents, Hormonal Replacement/Modifying Drug
- Therapeutic subclass:** Progesterone - Hormone Replacement/Modifying Drug

# OptumRx: PBM Portal

The Optum Rx website and app are fast, easy and secure ways to get the information you need to make the most of your pharmacy benefit.

## Set up an online account and you can:

- Check drug prices
- Place a home delivery order
- Track home delivery order status
- Access and print your ID card
- Find a network pharmacy
- Sign up for automatic refills
- View claims and benefit information

## Register now

To set up your online account:

1. Go to [OptumRx.com](https://OptumRx.com) or scan the QR code below
2. Select Register on the home page
3. Enter the information from your member ID card
4. Create a username and password
5. Complete your profile

If you already have an account, sign in using your username and password.



Scan here to go  
to [OptumRx.com](https://OptumRx.com)



## Skip the pharmacy line

Transfer eligible maintenance medications to Optum® Home Delivery and get a 3-month supply delivered right to your door.

# OptumRx: Member Portal

- 1 My prescriptions** > See all your medications, including home delivery prescriptions, retail pharmacy prescriptions and any over-the-counter medications you've logged. You can also request a new prescription or select another family member and manage their prescriptions.
- 2 Order status** > Track orders in real time from any device.
- 3 Price a drug** > Precision pricing technology is built into our tools. Whether you look up a new drug or select one of your current drugs, you will see a listing of pharmacies with the best price for the medication selected, as well as a lower-cost alternative.
- 4 Benefits and claims** > View your benefit information, access claims details to see what your plan covered, print and view your ID card and track a prior authorization.
- 5 Prescription drug list/formulary** > View a list of covered drugs, including therapeutic class and tier status.
- 6 Home delivery** > Learn more about Optum Home Delivery and see a list of your retail medications eligible for the service. With home delivery, you receive 90-day supplies of eligible maintenance medications right to your mailbox. You will also see a message about how much money you will save.
- 7 Pharmacy locator** > Whether you are close to home or traveling, the pharmacy locator tool makes it easy to find the nearest network pharmacy. Search for pharmacies by zip code, address or by distance to see if they are in your network.
- 8 My profile** > You can easily manage your personal profile or your entire household. Set up or edit a variety of account details, including contact, shipping and payment information, communication preferences and paperless settings, home delivery and automatic refill programs, medication reminders, personalized emails and text alerts.

## Submit and track a prior authorization request

A prior authorization (PA) is an approval we give your doctor before the medication can be covered. You will be alerted on [OptumRx.com](https://www.optumrx.com) if a medication requires PA.

There are 3 ways to request a prior authorization:

- Let your doctor know your medication requires a PA. They will submit a request on your behalf.
- Call Optum Rx at the toll-free number on your member ID card.
- Start the request yourself on [OptumRx.com](https://www.optumrx.com) and go to Benefits and claims > Prior Authorization or exception request.

Once submitted, you can track requests on the mobile app or website.

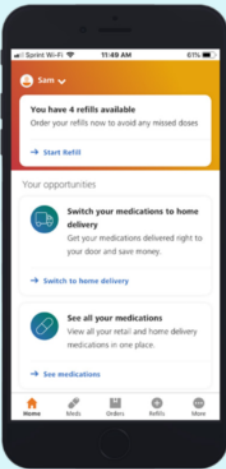
# OptumRx: Download the App

## Download the Optum Rx app

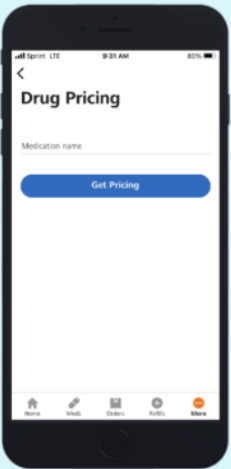
Take the same online tools with you on the go to manage your medication any time, anywhere.

To access your account using your mobile device:

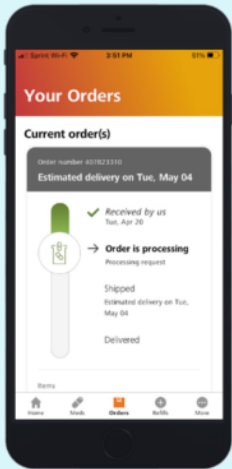
1. Go to the Apple® App Store® or Google Play™ to download the Optum Rx app.
2. Open the app and sign in using the same username and password you use on [OptumRx.com](http://OptumRx.com).



View notifications, alerts and savings opportunities



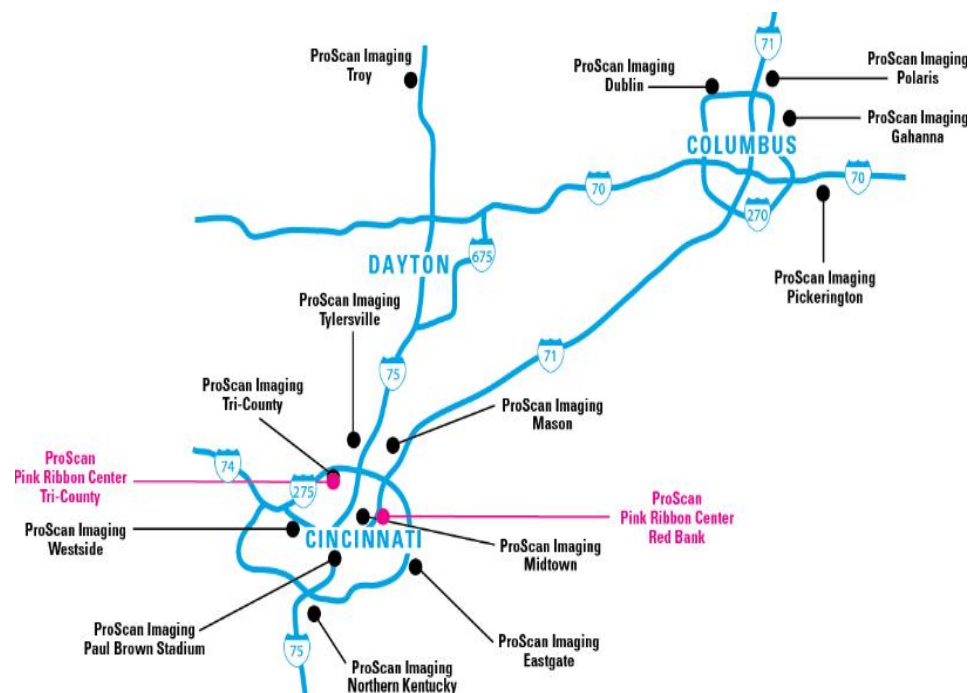
Check drug pricing



Track order status

# ProScan Imaging Incentive

- Diagnostic Imaging has become one of the most expensive common medical services
- Costs vary widely between locations for the same procedure
- ProScan is considered a high-quality low-cost provider



# The Christ Hospital: Center of Excellence

## Outstanding Care – Plus An Extra Incentive!

- As a PL Marketing employee, you have access to one of the nation's finest Centers of Excellence: **The Christ Hospital for Joint Replacement**
- In addition, PL Marketing provides **an incentive of \$1,000 for joint replacement**, which will be added to your paycheck after the services are rendered.\*
- If you live outside the Greater Cincinnati area, PL Marketing will provide travel reimbursement following company travel policies.

\*All applicable copays and deductibles will still apply

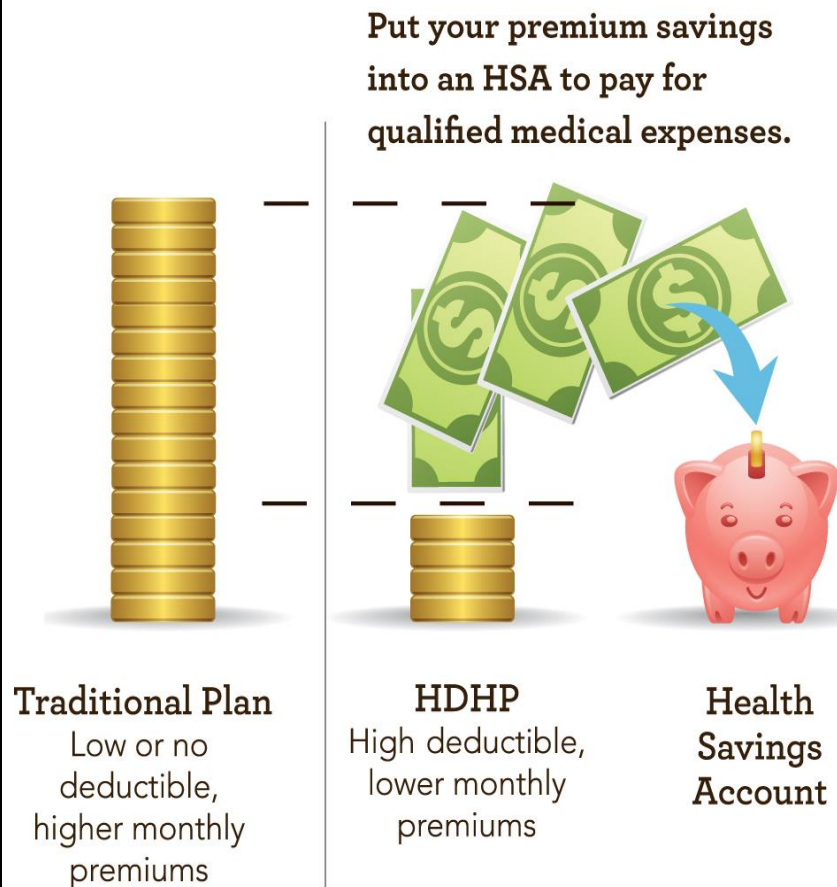
# Health Savings Account (HSA)

## What is a Health Savings Account (HSA)?

An HSA is a tax-sheltered bank account that you own to pay for eligible health care expenses for you and/or your eligible dependents for current or future healthcare expenses. The HSA is yours to keep, even if you change jobs or medical plans.

## Why Enroll in a High-Deductible Health Plan & HSA?

- High Deductibles = Lower Premiums
- Triple Tax Advantage: Federally tax-free contributions into the account. Tax free growth via interest and investments. Tax free distribution for qualified medical expenses.
- At age 65, you can take the money out for non-qualified medical expenses and simply pay income tax on the distribution without penalty.
- The account is YOURS – whether you move jobs or retire, any money that's contributed into the HSA is yours to take with you.



# Who is Eligible for a Health Savings Account (HSA)

Although everyone can enroll in the Qualified High-Deductible Health Plan, not everyone is eligible to open and contribute to an HSA. If you do not meet these requirements, you cannot open an HSA.

- You must be enrolled in a Qualified High-Deductible Health Plan (QHDHP).
- You must not be covered by another non-QHDHP health plan, such as a spouse's PPO plan.
- You are not enrolled in Medicare.
- You are not in the TRICARE or TRICARE for Life military benefits program.
- You have not received Veterans Administration (VA) benefits within past three months.
- You are not claimed as a dependent on another person's tax return.
- You are not covered by a traditional health care flexible spending account (FSA). This includes your spouses' FSA. (Enrolled in a limited purpose health care FSA is allowed.)



# Health Savings Account (HSA)

## Qualified Medical Expenses

According to IRS rules, to be a qualified expense for medical care, the expense must be primarily for the diagnosis, cure, mitigation, treatment, or prevention of disease or illness. The expense must be for the HSA account holder, the account holder's spouse, child under age 27 (as of the end of the tax year) or tax dependent. For more information on HSAs, please review IRS Publication 969. See below for examples.

- Acupuncture
- Ambulance
- Birth Control Pills
- Breast Pump
- Cancer Screenings
- Chiropractor
- Contact Lenses and Supplies
- Crutches
- Dental Treatment
- Menstrual Products
- Over-the-counter medicine
- Prescription Medication
- Physical Examination
- Pregnancy Test
- Psychiatric Care
- Surgery
- Therapy
- Transplants
- Wheelchair
- X-ray



# Health Savings Account (HSA)

## 2026 HSA Plan Features

- Pre-tax shared contribution plan like 401-K
- For each \$1 an employee contributes, PLM will match \$1 up to \$250 annual maximum for single and \$500 annual maximum for Employee +Dependents.
- Contributions by both the employee and PLM will take place on a per pay basis.
- Employees designate the specific amount they wish to put into their HSA each payroll.
- 2026 IRS employee single annual limit is **\$4,400**, dependents annual limit is **\$8,750**. Participants over the age of 55 may contribute up to an additional \$1,000 a year (limits are a combination of both the employee & employer contributions)

**NOTE: Federal regulation prohibits you from having a Health Savings Account with PL Marketing if you have secondary medical coverage. If you are enrolled in another medical plan (such as participation in your spouses' plan or on Medicare) you can participate in the high-deductible medical plan offered by PLM but cannot enroll in the Health Savings Account. Please notify HR if you have secondary medical coverage and wish to also participate in our medical plan.**



# Health Savings Account (HSA)

## 2026 Health Savings Account Contributions – Employee Only

2026 Employee Only Funding Maximum - \$4,400

	Per Pay	Annually
Employee Contributes (pre-tax)	\$159.62	\$4,150
PLM Matching Contribution	\$9.62	\$1 for \$1 up to max of \$250

## 2026 Health Savings Account Contributions – Employee + Dependent(s)

2026 Employee + Dependent(s) Funding Maximum - \$8,750

	Per Pay	Annually
Employee Contributes (pre-tax)	\$317.31	\$8,250
PLM Matching Contribution	\$19.23	\$1 for \$1 up to max of \$500

**NOTE:** Participants over the age of 55 may contribute up to an additional \$1,000 a year as a “catch-up” contribution.



# Flexible Spending Account (FSA)

- **Full Purpose Flexible Spending Account**
  - This program lets you pay for certain IRS-approved medical, dental, vision, and pharmacy expenses not covered by the insurance plan with pre-tax dollars.
  - Eligible with the Surest plan
  - Not eligible with High-Deductible Medical Plan
  - Annual Maximum: \$3,400
- **Limited Purpose Flexible Spending Account**
  - This program lets you pay for certain IRS-approved dental, or vision expenses not covered by the insurance plan with pre-tax dollars.
  - **Eligible with HSA Medical Plans only**
  - Annual Maximum: \$3,400
- **Dependent Care Flexible Spending Account**
  - This program lets you pay for certain IRS-approved dependent care expenses with pre-tax dollars.
  - Annual Maximum: \$7,500. If married and filing separately, the limit is \$3,750 per spouse.

***Reminder:** The contribution limits you set are irrevocable and cannot be changed mid-year. FSA is generally a “use it or lose it” account, but the carryover feature helps you save up to \$680 in unspent funds. You will lose any remaining funds over \$680.*



# Dependent Care Flexible Spending Account (DCFSA)

## Take Care of Your Family – and Your Wallet!

### Why Choose a Dependent Care FSA?

- **Big Savings for Busy Families**  
Use **pre-tax dollars** for childcare or care for a dependent adult.
- **Covers What You Already Pay For**  
Daycare, preschool, summer day camps, before/after school programs, and care for loved ones with special needs.
- **Up to \$7,500 Tax-Free**  
That's money back in your pocket for family fun or future plans!

### How It Helps Your Family

- Reduces stress by making care more affordable.
- Supports working parents and caregivers.
- Lets you plan ahead for predictable expenses.

### Enroll Today!

- Available during **open enrollment** or after a qualifying life event.
- Simple, smart, and family-focused.



# Dental Plan



Plan Year 1/1/2026 thru 12/31/2026	Base Dental	Enhanced Dental
Deductible per plan year	\$50 per individual \$150 per family	\$50 per individual \$150 per family
Deductible applies to	Basic and Major Services	Basic and Major Services
Preventive Care	100% covered, deductible waived	100% covered, deductible waived
Basic Care	80% after deductible	80% after deductible
Major Care	50% after deductible	50% after deductible
Annual Maximum Benefit per Person	\$1,000	\$2,000
Orthodontia Care (dependent children only)	50% after deductible	50% after deductible
Orthodontia Lifetime Maximum	\$1,000	\$1,000

New! Switching to Delta Dental



# Dental Contributions



Per Pay Deductions	Base Dental	Enhanced Dental
Employee Only	\$8.11	\$15.07
Employee + Spouse	\$16.23	\$30.15
Employee + Child(ren)	\$22.10	\$40.66
Family	\$31.53	\$58.58

New Rates Effective 1/1/2026



# Vision Plan



Plan Year 1/1/2026 thru 12/31/2026	EyeMed In Network	Out of Network Allowance
Exam	\$0 copay PLUS Provider \$20 copay in network	\$40
Frames	\$180 allowance for PLUS Providers \$130 allowance for in-network 20% off the balance over the allowance	\$91
Standard Plastic Lenses <ul style="list-style-type: none"> <li>• Single vision</li> <li>• Bifocal</li> <li>• Trifocal</li> </ul>	\$20 copay \$20 copay \$20 copay	\$30 \$50 \$70
Contact Lenses (in lieu of glasses) <ul style="list-style-type: none"> <li>• Conventional</li> <li>• Disposable</li> </ul>	\$0 copay; 15% off balance over \$130 allowance \$0 copay; 100% off balance over \$130 allowance	\$91
Frequency <ul style="list-style-type: none"> <li>• Exam</li> <li>• Frames</li> <li>• Lenses or Contact Lenses</li> </ul>	Once every 12 months Once every 24 months Once every 12 months	



# Vision Contributions



Per Pay Deductions	January 1, 2026
Employee Only	\$2.71
Employee + Spouse	\$4.75
Employee + Child(ren)	\$5.16
Family	\$7.87

No change from 2025!



# Life & Disability Insurance

- Basic Life and AD&D Insurance
  - One times annual earnings, plus \$15,000 to a maximum of \$150,000
- Short Term Disability
  - 60% of your weekly earnings to a maximum of \$2,000 per week, for up to 13 weeks
- Long Term Disability
  - 60% of your monthly base pay up to a maximum monthly benefit of \$6,000

# Voluntary Life Insurance

## How does it work?

- **If you currently have Vol Life coverage on yourself, you can increase that coverage amount up to 2 increments (\$10k or \$20k) without having to complete Evidence of Insurability (EOI) form *provided the employee has not been previously declined/withdrawn.***
- **Spouses who currently have coverage may increase their Vol Life coverage up to 2 increments (\$5k or \$10k) without Evidence of Insurability *provided the spouse has not been previously declined/withdrawn.*** Reminder: you must have coverage on yourself to cover your spouse.
- **Employees who previously waived Vol Life coverage, and would like to add coverage, must complete an Evidence of Insurability (EOI) form.**
- **Spouses who previously waived Vol Life coverage, and would like to add coverage, must complete an Evidence of Insurability (EOI) form.** Reminder: you must have coverage on yourself to cover your spouse.
- **Children may be enrolled with no Evidence of Insurability requirements.** Reminder: you must have coverage on yourself to cover your child.
- **If an employee/spouse is a late entrant, they can elect any amount of coverage they would like but will need to complete EOI.**

# Voluntary Accident Insurance

Benefit Details	
Accident Follow Up Treatment	\$75 / 2
Accidental Death / Common Carrier	Employee: \$25,000 / \$50,000 Spouse: \$10,000 / \$20,000 Child: \$5,000 / \$10,000
Wellness Benefit	\$50
Ambulance (Ground / Air)	\$225 / \$1,125
Emergency Treatment (ER / Urgent Care)	\$150 / \$75
Emergency Dental Work (Crown / Extraction)	\$150 / \$75
Fractures (Open / Closed)	\$7,000 / \$3,500
Hospital Admission (Hospital / ICU)	\$1,000 / \$1,500
Hospital Confinement	Hospital: \$200 / 365 Intensive Care: \$400 / 15
Child Organized Sports Benefit	Additional 25%
Physical Therapy	\$35 / 6

# Voluntary Critical Illness

Benefit Details	
Wellness Benefit	\$50
Pre-Existing Condition Period	12 / 12
Cancer - Invasive / Non-Invasive	100% / 30%
Heart Attack	100%
Coronary Artery Bypass	25%
Stroke, Major Organ Transplant, Kidney (Renal) Failure, Paralysis, Coma, AIDS, Advanced COPD	100%
<b>Childhood Covered Conditions:</b> Down Syndrome Cystic Fibrosis Type 1 Diabetes Cerebral Palsy Cleft Lip or Palate Muscular Dystrophy Spina Bifida	100%
Benefit Amount (in chosen increment)	Employee: \$10,000, \$20,000, or \$30,000 Spouse: \$5,000, \$10,000, or \$15,000, not to exceed 100% of employee amount Child: \$5,000, \$10,000, or \$15,000, not to exceed 50% of employee amount
Guarantee Issue	Employee: \$30,000 Spouse: \$15,000 Child: \$10,000
Rates	Based on Age and Tobacco Status – Additional rate detail available on the PLM Benefit microsite

# Voluntary Hospital Indemnity

<b>Benefit Details</b>	
<b>Hospital Admission</b>	
Hospital	\$1,000
Intensive Care	\$1,000
<b>Hospital Confinement</b>	
Hospital	\$100 per day, up to 30 days
Intensive Care	\$200 per day, up to 30 days
<b>Emergency Treatment (ER) / Urgent Care</b>	Not Included
<b>Wellness Benefit</b>	Not Included
<b>HSA Compatibility</b>	Yes
<b>Pre-Existing Condition Period</b>	None

# Voluntary Pet Insurance

Pets have an important role in our lives. They are part of our families. We want to do everything to make sure they are safe and healthy. Help protect against unplanned vet expenses by purchasing insurance through MetLife.

## What is Covered?

Accidental injuries, illnesses, exam fees, surgeries, medications, ultrasounds, hospital stays, X-rays, hip dysplasia, hereditary conditions, congenital conditions, chronic conditions.

## Flexible Coverage

- Levels of Coverage from \$500 to unlimited
- \$0-\$2,500 deductible options
- Reimbursement percentages from 50%-90%

## How much will my plan cost?

Every pet and pet parent is unique, so each pet's premium will be unique based on the species, breed, age, and ZIP code, as well as the coverage amount you select. Employees will be **DIRECT BILLED**, not paid through payroll deduction. You get 10% discount pricing through PL Marketing. Available to full and part-time employees.

## Additional Value

If you're claim free in the policy year, your deductible will lower by \$25 -\$50.



This will be billed directly to employees, full-time and part-time employees eligible. Call 1-800 GET-Met8 or go to website [www.metlife.com/getpetquote](http://www.metlife.com/getpetquote) to get a quote.

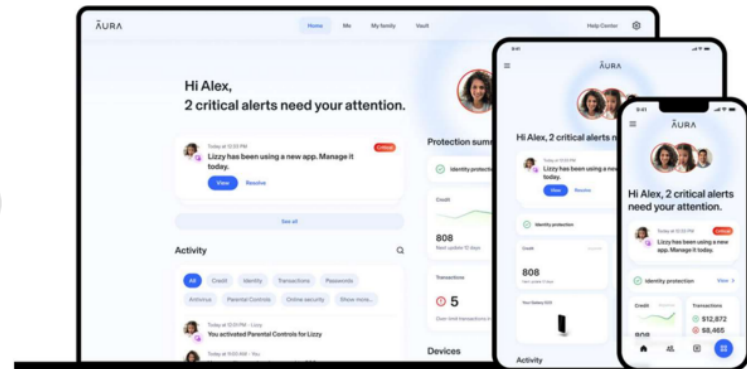
# Voluntary ID Theft and Fraud Protection

MetLife and Aura Identity & Fraud protection helps protect you and your family from online threats with all features in one place and a consistent experience across web and an easy-to-use app. There are **two plans** to choose from: **base protection** and **protection plus**. Services includes **ID theft protection, Financial fraud protection, Privacy and device protection, family safety, and Service and support.**

## MetLife + Aura offers the broadest protection, all in one easy-to-use app

### Comprehensive Digital Protection

- ✓ Financial Fraud Protection
- ✓ Identity Theft Protection
- ✓ Privacy Protection
- ✓ Parental Controls
- ✓ Senior Fraud Protection
- ✓ Password Manager
- ✓ VPN & Antivirus
- ✓ \$5M Insurance per Adult\*
- ✓ 24X7 Customer Support



# Voluntary ID Theft and Fraud Protection

Identity Theft Protection	Protection	Protection Plus
Privacy Assistant	✓	✓
Dark Web Monitoring	✓	✓
SSN & Identity Authentication Alerts	✓	✓
Criminal, Court & Public Records Monitoring	✓	✓
USPS Address Monitoring	✓	✓
Vault	✓	✓
Social Media Monitoring & Takeover Alerts		✓
Gamertag Monitoring		✓
Social Media Privacy Checkup <sup>7</sup>		✓

## Privacy & Device Protection

Password Manager	✓	✓
Automated Password Change	✓	✓
Email Alias	✓	✓
Safe Web Browsing	✓	✓
IP Address Monitoring	✓	✓
Wi-Fi Security/VPN	2 Devices per adult	Unlimited Devices
Antivirus	2 Devices per adult	Unlimited Devices
AV/Threat Scan for Mobile <sup>7</sup>	✓	✓
AI-Powered Call & Text Screening <sup>7</sup>		✓

Financial Fraud Protection	Protection	Protection Plus
Credit Monitoring & Alerts	1 Bureau	3 Bureau
Annual Credit Report	1 Bureau	3 Bureau
Monthly Credit Score Tracker <sup>9</sup>	✓	✓
In-Platform Credit Disputes	✓	✓
Credit, Bank & Account Freeze Assistance	✓	✓
Vehicle & Home Title Monitoring	✓	✓
Financial Account Opening & Takeover Monitoring	✓	✓
Financial Transaction Monitoring	✓	✓
Tax Fraud Prevention Assistance	✓	✓
High-Risk Transaction Alerts	✓	✓
Utility Account Monitoring	✓	✓
Payday/Specialty Loan Block <sup>7</sup>	✓	✓
Experian Credit Lock		✓
Credit Score Simulator		✓

## Family Safety *(included with Family plans only)*

Parental Controls	✓	✓
Child Cyberbullying Protection	✓	✓
3-Bureau Child Credit Freeze Wizard	✓	✓
Child SSN Monitoring & Alerts	✓	✓
Sex Offender Geo Alerts	✓	✓
Child Online Safety Scan <sup>7</sup>	✓	✓
Family Sharing <sup>7</sup>	✓	✓

# Voluntary ID Theft and Fraud Protection

## Differences Between Protection and Protection Plus:

Feature	Protection	Protection Plus
Credit Monitoring	1 Bureau	3 Bureaus
# of eligible devices for Wi-Fi security/VPN and Antivirus	2 per adult	Unlimited
Individual Coverage	\$7.95/month	\$11.95/month
Family Coverage	\$12.95/month	\$17.95/month

### Which Plan Should You Choose?

Consider your hobbies and lifestyle. Items only available through **Protection Plus**:

- Social media monitoring
- Gamertag monitoring
- Social media privacy check up
- AI powered call and text screening
- Credit score simulator
- Unlimited # of devices

**Note: Family coverage covers up to 10 additional adults and unlimited minors.**

# Employee Assistance Program (EAP)

- Personal issues can eat up your time and energy
- Confidential consultation
  - Dependent care
  - Financial planning
  - Legal counseling
  - Emotional problems
  - Substance dependency



The GuidanceResources Program services are free

- 24/7 support
- Call 1-877-533-2363
- Go online: [GuidanceResources.com](http://GuidanceResources.com)
- Web ID: MY5848i

# Why Wellness?



- Encourage healthy behavior
- Establish a relationship with a Primary Care Physician (PCP)
- Fight rising health care costs
- Annual physicals provide valuable information to:
  - Identify unknown health risks
  - Help you lead a healthier life
  - Avoid serious health conditions

Across USI's client base:

- Top five medical conditions are hypertension, hyperlipidemia, back pain, diabetes, and osteoarthritis—all of which are preventable or controllable!
- Average annual cost for Type 2 diabetes was \$2,000.
- 30.4% of members with diagnosed heart disease did not perform recommended preventive screenings

# 2026 Wellness Program

To earn your wellness discount in 2026, you will need to complete the following:

1. Complete the Wellworks Registration and Consent Form
2. Schedule your routine annual physical with your primary care physician. All employees and spouses enrolled for medical coverage on January 1, 2026, will be included in this program. The routine annual physical exam must be performed **October 1, 2025 – September 30, 2026**.
  - Routine Annual Physical Exams are covered in full by the plan
3. Have the physician complete the Biometric Measures & Physical Confirmation Form. The form can be faxed or emailed directly to Wellworks.
4. Complete two wellness actions.
5. Return all documents to Wellworks by **September 30<sup>th</sup>, 2026**

## **AGES 19-39**

- **Vision Exam**
- **Dental Exam**
- **Dermatology Exam**
- **Mammogram (F)**
- **OB/GYN Exam (F)**
- **Flu Vaccine**
- **Noom Engagement**

## **AGES 40+**

- **Vision Exam**
- **Dental Exam**
- **Dermatology Exam**
- **Mammogram (F)**
- **OB/GYN Exam (F)**
- **Prostate Exam (M)**
- **Colonoscopy (50+)**
- **Flu Vaccine**
- **Noom Engagement**

# Noom Weight –

NOOM WEIGHT



Noom is helping people everywhere lead healthier lives through behavior change. An easy-to-use mobile application which will include:

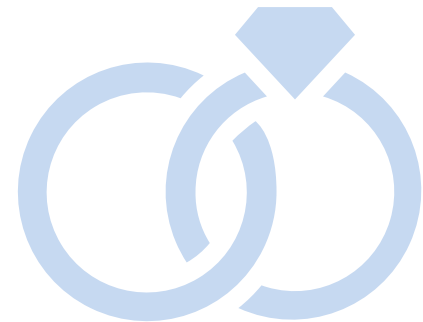
- A personal Health Coach
- A supportive group of peers
- Educational articles and interactive challenges about healthy living
- An extensive food database to track your nutrition and make healthy choices
- **Available to all members and dependents enrolled in our UHC medical plan.**

# Working Spouse Surcharge

Under the ACA spouses are not considered dependents but PL Marketing will allow spouses to be dependents under our health care plan. However, if you wish to cover a working spouse, that has medical benefits available to them through their employer, you will be subject to a surcharge of \$200 per month (\$92.30 per pay).

This rule does not apply if your spouse is:

- Not employed
- Self employed
- Is not offered medical coverage at their employer
- Both you and your spouse work for PL Marketing



# Questions about Medicare?

Healthcare is confusing and it can be hard to decide which plan is best for your personal needs. Open enrollment is the perfect time to make sure you learn about all your available options, so you can make the right decision for affordable coverage.

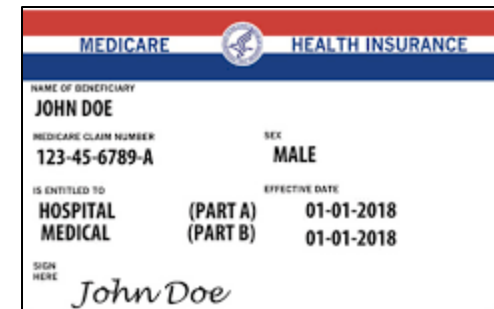
PL Marketing is partnering with CHS- Consolidated Healthcare Solutions and the Pillar Insurance Agency to help you better understand your healthcare coverage options.

You can contact one of the following resources to talk through your options and compare costs:

Mike Lawall, CHS Medicare Specialist at (513) 237-4162

Or

Jeff Markovic, The Pillar Agency at (513) 528-0217



[www.medicare.gov](http://www.medicare.gov) is also a great resource

# Benefit Resource Center

Contact the USI Benefit Resource Center (BRC) for free, confidential help!

- Benefit coverage levels
- Carrier information
- Claims assistance
- Billing issues

**855-874-0829**

**BRCMidwest@usi.com**

**Monday through Friday 8:00am to 5:00pm Eastern & Central Standard Time**



# Next Steps



- Enrollment Period = November 11<sup>th</sup> , 2025 – November 21<sup>st</sup>, 2025.
- Active Enrollment = you must take action and enroll via Workday to make elections or to waive coverage. If you do not enroll, you will not have benefits in 2026!
- If you waived coverage in the past or are planning on waiving coverage for 2026, you must waive coverage in Workday for PL Marketing to demonstrate that creditable and affordable coverage was offered during open enrollment.
- Anyone wishing to cover their working spouse on the PL Marketing HDHP Plan or Surest plan must complete a spouse eligibility affidavit.
- The benefits you elect during open enrollment will be effective from Jan 1- Dec 31, 2026.
- You will not be able to make changes to your elections until the next open enrollment for coverage starting on January 1, 2027, unless you experience a valid Qualifying Event as defined by the IRS.
- UHC HDHP/Surest Q&A Session with UHC Representatives - this Thursday November 13<sup>th</sup> , 11am EST
- **New ID cards: Everyone will receive a new UHC ID card with the new OptumRx information and a Delta Dental ID for their dental coverage.**



# Thank you!

Thank you for your participation in this year's open enrollment presentation.

All elections and waivers are due by:

**November 21<sup>st</sup>, 2025**

