



2025 Employee Benefits Open Enrollment

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Photo Contest Winner

Jamie Wolowski



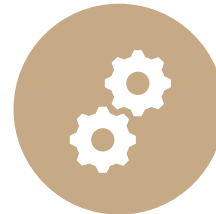
2025 Benefit Highlights



All Benefits are remaining with the same carriers



Enroll in UKG from **June 9th - June 20th**



If you don't make any changes, your current selections will automatically renew

The FSA and HSA contributions must be re-elected every year

Key Dates



June 9 - 20

The 2025 Benefit
Open Enrollment
Period



June 20, 2025

The deadline to enroll
in Medical, Dental,
and Vision Insurances
and other Voluntary
Benefits



August 1, 2025

All benefit elections
and changes will take
effect.

Quantum Health

Quantum Health Care Coordinators are here for you! Your dedicated team of benefit experts are here to help you save time and make the most of your benefits.

Quantum can help you get the most out of you benefits by:

- Reviewing Your Care Options – **Yes, during Open Enrollment too!**
- Answering claims, billing and benefits questions
- Finding United Healthcare In-Network Providers
- Contacting Providers and Coordinate Your Treatment

How to contact Quantum:

- Call 844-460-2782 8:30am-10 pm (EST)
- Visit pyramid.quantum-health.com
- Download the mobile app by scanning the QR code



Pyramid Benefit Website

This website provides a one stop shop for all your needs, including benefits, wellness programs, contacts, leaves, and much more!

The benefits website is available 24 hours a day, 7-days per week from your computer or smartphone.

Bookmark the site and visit it as often as you have a benefits question.



<https://pyramidhcbenefits.com>



Photo Contest Winner
Chris Vigna

Administered by UMR and EmpiRx
MEDICAL/RX



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Medical/Rx – Definitions

Copay	Flat dollar amount member is responsible for at the time of service. The plan usually pays 100% of the remaining balance.
Deductible	Amount member is responsible for <u>before</u> the plan pays for certain services.
Coinsurance	Percentage of payment shared between the member and the plan for certain services after the deductible has been met.
Out-of-Pocket Maximum	Member total payments for deductible, coinsurance and copays to stated maximum per plan year. Once reached, the plan will pay 100% for eligible expenses for the rest of the plan year.
High Deductible Health Plan (HDHP)	Qualified plan as defined by the IRS. No first dollar benefits, all services are subject to the deductible before the plan will pay. Exception is Routine Preventive Care as defined by the IRS.
HSA – Health Savings Account	Tax Free account that is established by the employee that is covered by a High Deductible Health Plan (HDHP).
Network Provider	Medical and pharmacy providers that have contracted with the plan to provide lower out-of-pocket costs for members.

Plan Deductibles

FAMILY DEDUCTIBLE:
Premium **PPO** and **Value Plan** vs. **Base Health Savings Plan**



If you are enrolled in the Premium **PPO Plan** or **Value Health Savings Plan** with dependents, each family member must only satisfy the individual deductible before the plan pays coinsurance

If you are enrolled in the **Base Health Savings Plan**, the whole family must meet the family deductible before the plan pays coinsurance

Medical/Rx – Plan Highlights

Administered by **UMR**, a United Healthcare Company

	UMR		
	Value HSA Plan	Base HSA Plan	Premium PPO Plan
Annual Deductible			
Individual	\$5,000	\$2,500	\$2,000
Family	\$10,000	\$5,000	\$4,000
Coinsurance	You pay 30%	You pay 20%	You pay 10%
Maximum Out-of-Pocket*			
Individual	\$6,900	\$6,900	\$6,600
Family	\$13,800	\$13,800	\$13,200
Physician Office Visit			
Primary Care	30% after deductible	20% after deductible	\$30 copay
Specialty Care	30% after deductible	20% after deductible	\$45 copay
Preventive Care			
Adult Periodic Exams	Covered 100%	Covered 100%	Covered 100%
Well-Child Care	Covered 100%	Covered 100%	Covered 100%
Diagnostic Services			
X-ray and Lab Tests	30% after deductible	20% after deductible	10% after deductible
Complex Radiology	30% after deductible	20% after deductible	10% after deductible
Urgent Care Facility	30% after deductible	20% after deductible	\$55.00 copay
Emergency Room Facility Charges	30% after deductible	20% after deductible	100% after \$200.00 copay (waived if admitted)
Inpatient Facility Charges	30% after deductible	20% after deductible	10% after deductible
Outpatient Facility and Surgical Charges	30% after deductible	20% after deductible	10% after deductible
Mental Health			
Inpatient	30% after deductible	20% after deductible	10% after deductible
Outpatient	30% after deductible	20% after deductible	10% coinsurance, deductible does not apply
Substance Abuse			
Inpatient	30% after deductible	20% after deductible	10% after deductible
Outpatient	30% after deductible	20% after deductible	10% coinsurance, deductible does not apply

Prescription Plan Highlights

Administered by **EmpiRx**

	EmpiRx		
	Value HSA Plan	Base HSA Plan	Premium PPO Plan
Generic (Tier 1)	\$10 after deductible	\$10 after deductible	\$10
Preferred (Tier 2)	\$80 after deductible	\$80 after deductible	\$80
Non-Preferred (Tier 3)	\$130 after deductible	\$130 after deductible	\$130
Preferred Specialty (Tier 4)	\$180 after deductible	\$180 after deductible	\$180
Mail Order Pharmacy (90 Day Supply)			
Generic (Tier 1)	\$20 after deductible	\$20 after deductible	\$20
Preferred (Tier 2)	\$160 after deductible	\$160 after deductible	\$160
Non-Preferred (Tier 3)	\$260 after deductible	\$260 after deductible	\$260
Preferred Specialty (Tier 4)	N/A	N/A	N/A

Preventive Care

PREVENTIVE CARE – Covered at 100% on all medical plan options.

The following services are covered at 100% by UMR prior to your preventive care visit:

Routine preventive for Children*

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

*Birth to age 18

Routine preventive for Adults

Appropriate screenings based on gender and age

- » Lipid profile
- » Diabetes
- » Pelvic exam and pap testing
- » Breast exam and mammogram
- » Bone density testing
- » Colonoscopy
- » Aortic aneurysm

What Plan Do I Choose?

- Review your prior year's medical expenses
- Review your total claim costs
- Ask yourself these questions:
 - » Do I anticipate any surgeries or hospitalizations for me or my family in the upcoming year?
 - » Do I prefer a higher deductible with a lower payroll deduction?
 - » Am I prepared to pay the high deductible in case of an unexpected medical event?

Do You Know Where To Go For Care?

Teladoc
\$

PCP Visit
\$\$

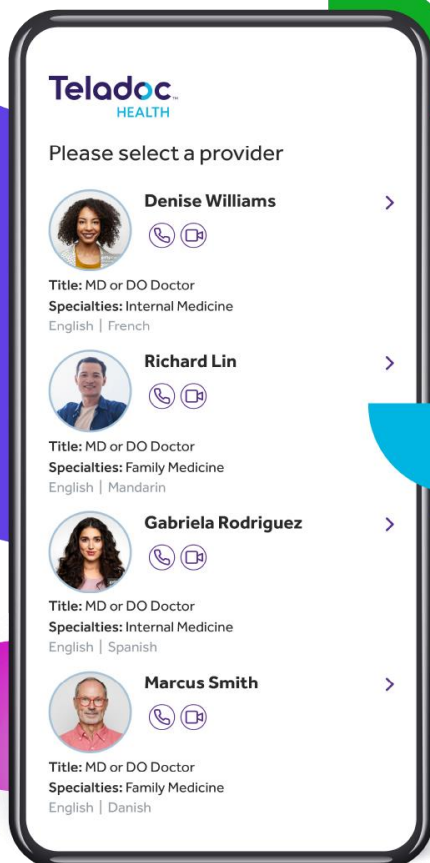
Urgent Care
\$\$\$

ER Visit
\$\$\$\$

ER? Urgent Care? Primary Care Doctor?



Teladoc



Talk to a doctor
anytime, anywhere
you happen to be



Receive quality
care via phone, video
or mobile app



Prompt treatment,
median call back,
in 10 minutes



A network of doctors
that can treat every
member of the family



Prescriptions sent to
pharmacy of choice if
medically necessary



Teladoc is less
expensive than the
ER or urgent care

HDHP vs. HSA

High-Deductible Health Plan **(HDHP)**



- Medical Plan
- Deductibles
- No Medical Copays
- Provides Insurance Protection

Health Savings Account **(HSA)**



- Bank Account
- You Own It
- You Keep It
- It Rolls Over To Future Years

Am I Eligible For An HSA?

Are you covered on a High Deductible Health Plan?

YES

NO-----→

Have you been enrolled in Medicare, Tricare, VA in the last 3 months?

NO

YES-----→

Are you claimed as a dependent on another person's tax return?

NO

YES-----→

Do you or your spouse have a Flexible Spending Account (FSA)?

NO

YES-----→

You qualify for A Health Savings Account!

Sorry!
You are not
eligible for an
HSA

An HSA is a tax
benefit heavily
regulated by
the IRS. There
are certain
requirements to
be considered
qualified

You are still
eligible to
participate in
an HDHP, but
you are not
able to fund an
HSA

Photo Contest Winner

Victoria Whitney



About your HSA

Administered by **Wex**

Here is a list of some of the items you can use your HSA funds for:

- ✓ Prescription drugs & copays
- ✓ Eyeglasses
- ✓ Flu shots
- ✓ Doctor's office visits and copays
- ✓ Breast pumps
- ✓ Chiropractor
- ✓ Dental treatments

To see a complete listing visit:
www.wexinc.com

How Much Can I Contribute to my HSA?

2025 HSA	Employee Only	Family Coverage
IRS Contribution Limits	\$4,300	\$8,550
Pyramid Healthcare Contribution	\$400*	\$750*
Your Maximum Contribution	\$3,900	\$7,800
Age 55-65 Catch Up Contribution	\$1,000	\$1,000

** Pyramid Healthcare will contribute to employees' HSA accounts \$16.67 (individual) and \$31.25 (family) per pay.*

Pyramid Healthcare Contributes!

Photo Contest Winner
Ayana Doran

Administered by WEX

SPENDING ACCOUNTS



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Flexible Spending Accounts (FSA)

Administered by **Wex**

A flexible spending account (FSA) is an account that you can use to pay medical and dependent care.

- » This account helps offset your medical and dependent care costs by giving you tax advantages, allowing your income to stretch farther by using the dollars that would have otherwise been paid in taxes.

BUT there are still a few rules:

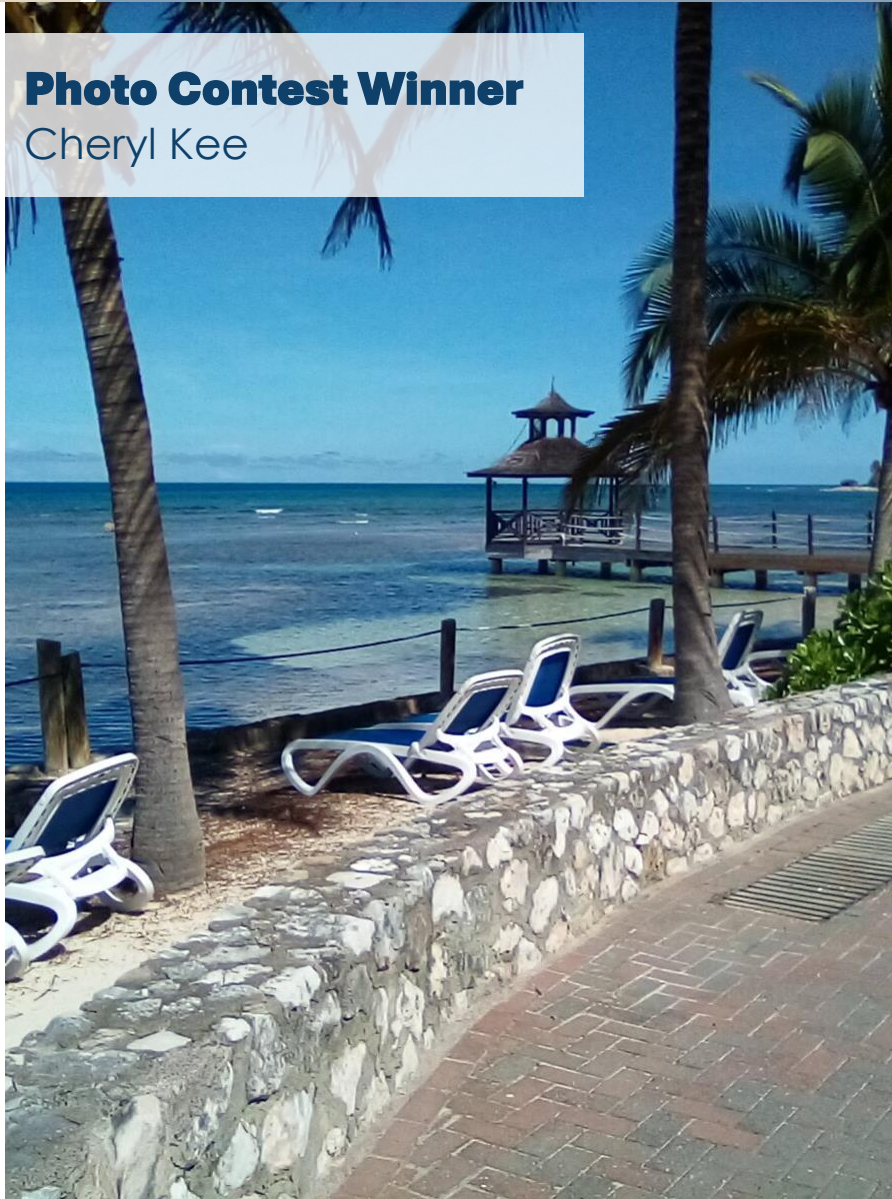
- » You must be eligible to have an FSA
- » You must spend the dollars on qualified expenses and keep itemized receipts.

Two Types of Flexible Spending Accounts:

- » Health Care
- » Dependent Care

Photo Contest Winner

Cheryl Kee



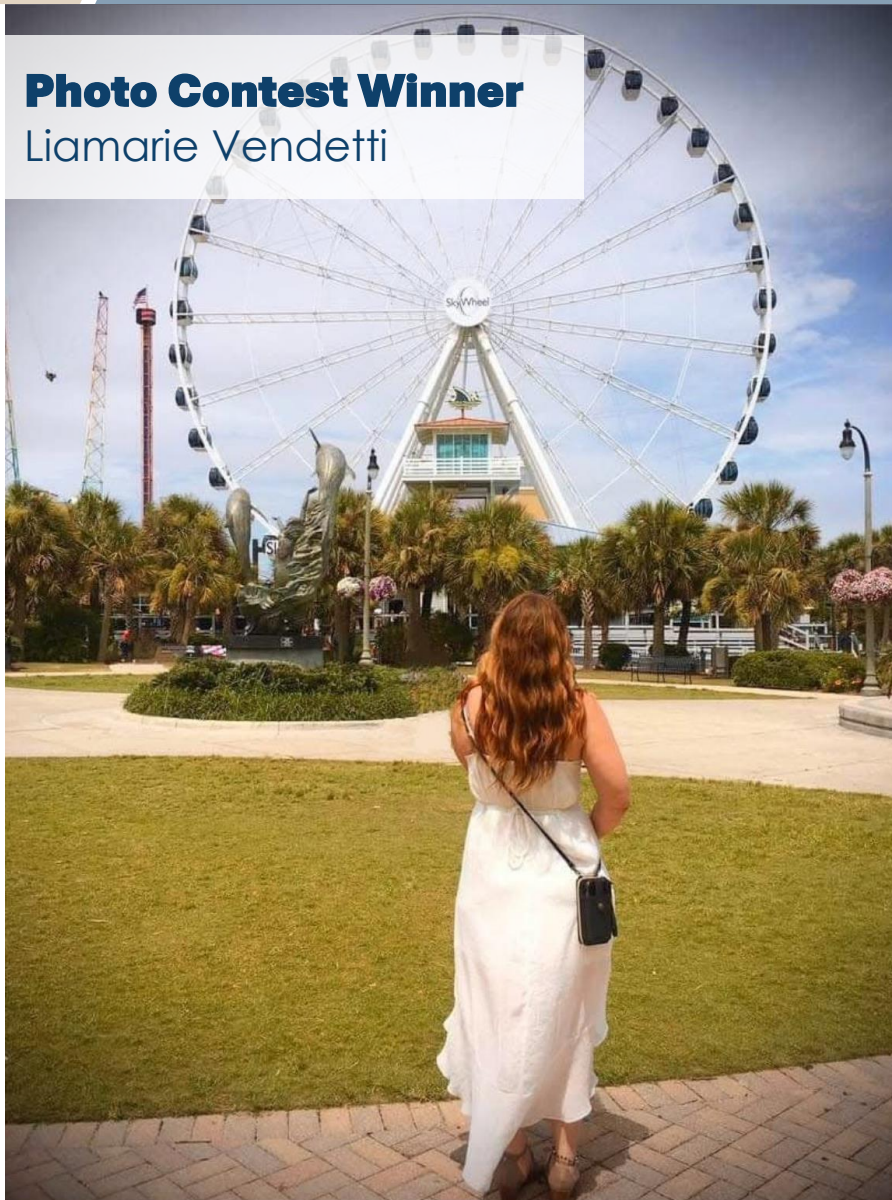
Health Care FSA

- Helps to reduce out-of-pocket expenses for medical, dental and vision expenses
- Maximum annual contribution of \$3,300 per year
- Rollover provision does not apply. Use it or lose it rule applies.

For:
Premium **PPO Plan**

Photo Contest Winner

Liamarie Vendetti



Dependent Care FSA

- Dependent Care FSA annual maximum - \$5,000
- This program lets you pay for certain IRS-approved dependent daycare expenses with pre-tax dollars.
- ONLY amounts payroll deducted to date is available for distribution
- Rollover provision does not apply. Use it or lose it rule applies.
- Eligible for care while parents are at work or school.
- Some examples include:
 - » Daycare for dependent children to age 13
 - » Adult daycare
 - » Before and after school programs
 - » Camps

Photo Contest Winner

Chris Vigna



Administered by United Healthcare

DENTAL



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Dental Plan Highlights

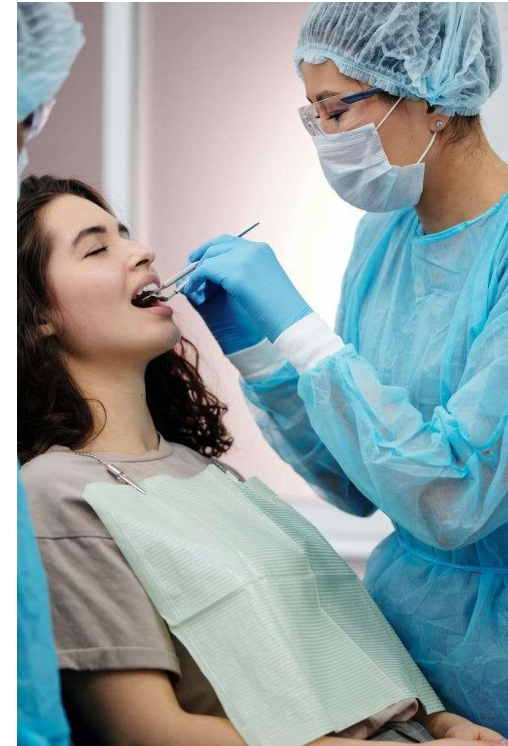
Administered by **United Healthcare**

Services	United Healthcare High Plan	United Healthcare Low Plan
Annual Deductible (Basic & Major Services) <ul style="list-style-type: none">• Individual• Family	\$50 \$150	\$75 \$225
Preventive Services	100%	80%
Basic Services	Plan pays 80%	Plan pays 80%
Major Services	Plan pays 50%	Plan pays 50%
Annual Benefit Maximum	\$2,000	\$1,500
Orthodontic Services (child only)	50%	50%
Orthodontic Deductible	\$0	\$0
Orthodontic Lifetime Maximum	\$1,000	\$1,000

How to Find An In-Network Dentist

Log into www.myuhc.com

- Click on **“Find a Dentist”**
- Then choose **“Employer and Individual Plans”**
- Enter your Geographical Information
- Select the **“PPO Options 30”** network
- Search for care by **“Category”**



Scan the QR code to download the mobile app where you can also access providers and your ID card



Photo Contest Winner
Margaret Packer

*Administered by National Vision
Administrators (NVA)*

VISION



Vision Plan Highlights

Administered by **National Vision Administrators (NVA)**

Services	In-Network	Out-Of-Network
Exams	\$10 copay	Up to \$30 reimbursement
Frames	Up to \$150 retail allowance, then 20% discount off the remaining balance	Up to \$30 reimbursement
Lenses <ul style="list-style-type: none">• Single• Lined Bifocal• Lined Trifocal• Lenticular	\$10 copay	Up to \$25 reimbursement Up to \$35 reimbursement Up to \$45 reimbursement Up to \$60 reimbursement
Contacts: Elective	Up to \$150 retail allowance	Up to \$75 retail allowance
Evaluation/Fitting	Daily Wear: 100% covered Extended Wear: 100% Covered Specialty: 100% after \$20 copay	Daily Wear: \$20 Extended Wear: \$30 Covered Specialty: \$30

Photo Contest Winner
Hope Hedgepeth



*Administered by
Lincoln Financial Group*

LIFE AND AD&D DISABILITY



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Basic Life and AD&D Highlights

Pyramid Healthcare is pleased to provide an Employer Paid Life and Accidental Death and Dismemberment (AD&D) benefit to all eligible employees.

Don't forget to update your beneficiary in UKG



Paid for by Pyramid Healthcare!

Voluntary Life and AD&D Highlights

- **Employee Life and AD&D** is available in increments of \$10,000 to the lesser of five times your annual earnings or \$500,000. Your AD&D amount is equal to your life amount.**
- **Spouse Life and AD&D** is available in increments of \$5,000 to a maximum of \$250,000 not to exceed 50 % of the employee benefit. Your AD&D amount is equal to your life amount. **
- **Dependent Child(ren) Life and AD&D** is available from birth but under 14 days in the amount of \$500, age 15 days but under 12 months in the amount of \$1,000. Additionally, age 1 year to 26 years available in increments of \$1,000 to a maximum of \$10,000. Your AD&D amount is equal to your life amount.

****Annual Limited Enrollment:** Evidence of Insurability is required for all increases in coverage or electing new coverage outside of your first eligibility period (new hire).

Optional Coverage - Paid by Employee

Voluntary Short-Term Disability Highlights

Voluntary STD (paid by you through payroll deduction)

Weekly benefit amount	60% of your weekly salary, limited to \$1,500 per week
Maximum coverage period	13 weeks

Elimination Period

- This is the number of days you must be disabled before you can collect disability benefits.
- Benefits are payable after a period of 14 calendar days due to injury or sickness.

Optional Coverage - Paid by Employee

Voluntary Long-Term Disability Highlights

Voluntary LTD (paid by you through payroll deduction)	
Monthly benefit amount	65% of your monthly salary, limited to \$3,000 per month
Elimination period	After the end of your short-term disability or a period of 90 days of disability, whichever is greater

Elimination Period

- This is the number of days you must be disabled before you can collect disability benefits.

Maximum Coverage Period

- This is the total amount of time you can collect disability benefits (also known as the benefit duration).
- Benefits are limited to 24 months for mental illness; 24 months for substance abuse.

Age at Disability	Maximum Benefit Period
Less than age 60 -----	Greater of Social Security Normal Retirement age or to age 65 (but not less than 5 years)
60 -----	60 months
61 -----	48 months
62 -----	42 months
63 -----	36 months
64 -----	30 months
65 -----	24 months
66 -----	21 months
67 -----	18 months
68 -----	15 months
69 and over -----	12 months

Optional Coverage - Paid by Employee



*Administered by
Lincoln Financial Group*

ADDITIONAL BENEFITS



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Photo Contest Winner
Stephen Gonzalez



Voluntary Accident Insurance Highlights

Below is an example of some of the payouts you will receive if you elect this plan*:

» Emergency Care/Treatment	\$200
» Finger Fracture	\$125
» Leg Fracture (knee to ankle)	\$2,250
» Concussion	\$200
» Dislocated Hip	\$2,625
» Accident Hospital Admission	\$1,250
» Emergency Ambulance	\$300

*Benefits listed are based on the High Plan

Optional Coverage - Paid by Employee



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Voluntary Critical Illness Insurance Highlights

	Employee	Spouse	Dependent Child(ren)
Guaranteed Coverage Amount	\$15,000 or \$30,000	\$7,500 or \$15,000 <i>(up to 50% of employee covered amount)</i>	\$7,500 or \$15,000 <i>(up to 50% of employee covered amount)</i>

This plan also includes a \$50.00 wellness benefit

Optional Coverage - Paid by Employee

Voluntary Hospital Indemnity Highlights

You can receive lump-sum cash benefits for the following*:

- » Hospital Admission
- » Hospital Confinement
- » ICU Admission
- » ICU Confinement
- » Newborn Care

*This list is not all inclusive



Optional Coverage - Paid by Employee

Photo Contest Winner
Ayana Doran

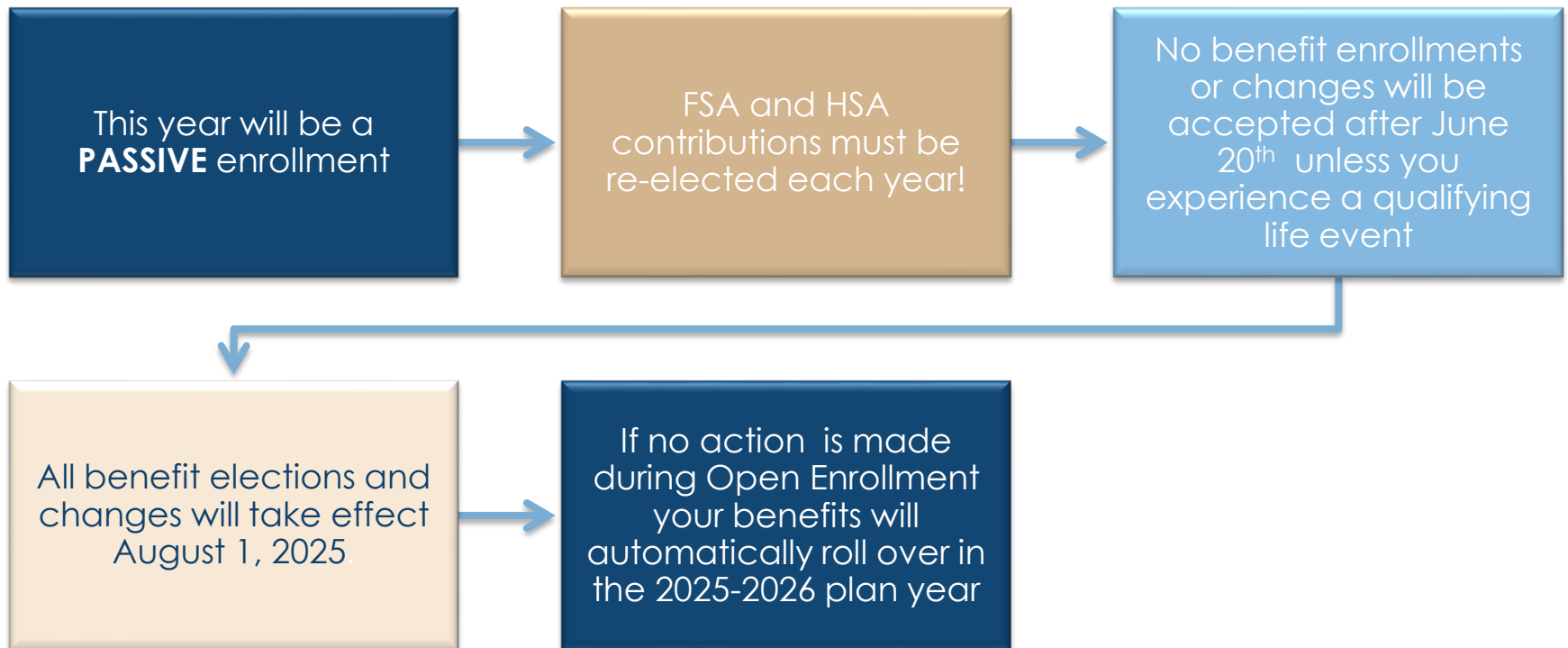
ENROLLMENT PROCESS



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2025 Enrollment Process



How to Enroll using UKG

Log into <https://pyramidhc.ultipro.com/> or use the quick link on your Okta Dashboard.

- » Menu → Myself → Benefits → Manage My Benefits
- » Select “**Get Started**” and the My Profile Page will appear
- » On the My Profile page confirm your information is accurate
- » **Review My Family** and confirm dependents information
- » Next “**Shop For Benefits**” → New Enrollments → Shop Plans
- » **Select your plans** (UPDATE CART) or decline coverage
- » Update & Confirm your Beneficiaries
- » Select “**Review and Checkout**”



Life Event Plan Changes

You are **only** able to add or drop coverage during the plan year if you have a federal qualified event such as:

- » Change in **marital status**
- » Change in **number of dependents**
- » Change in **employment status**
- » Change in **eligibility status**

Any changes made must be consistent and correspond with the change in status.

Documentation is required for any mid-year status changes.

If you are making a mid-year plan change you must notify Human Resources within 30 days of the qualifying event.



Photo Contest Winner

Jamie Wolowski

Questions??

Photo Contest Winner

Hope Hedgepeth



Pyramid Healthcare

AN INTEGRATED BEHAVIORAL HEALTHCARE SYSTEM

THANK YOU

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

All election changes are due by: **June 20, 2025**



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