



Pyramid Healthcare
AN INTEGRATED BEHAVIORAL HEALTHCARE SYSTEM

Photo Contest Winner
Amanda Blaine

2026 Employee Benefit Open Enrollment

Effective August 2026 – July 2027

2026 Benefit Highlights



Our medical benefits are remaining with UMR and we have added an **additional plan option - Value PPO**.



This year we will be partnering with **Delta Dental** for your Dental plans.



We are pleased to announce the addition of **FEDlogic** and **First Stop Health**



Enroll via UKG from **June 1st** through **June 12th**



ACTIVE enrollment - All benefit eligible employees **must log in to UKG** and elect or waive their benefits. **Failure to do so will result in cancellation of your benefits effective 7/31/2026**

Key Dates



JUNE 1-12

The 2026 Benefit
Open Enrollment
Period



JUNE 12, 2026

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



AUGUST 1, 2026

All benefit elections
and changes will take
effect.

Quantum Health

Pyramid Healthcare team members who are enrolled in medical benefits have access to a dedicated team of nurses, benefit experts, and claims specialists to assist them in making the most of their benefits.

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

- 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 8:30 am-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 24/7, 7-days per week from your computer or smart phone. Bookmark the site and visit it as often as you have a benefits question.

PYRAMIDHCBENEFITS.COM



<https://pyramidhcbenefits.com>



Photo Contest Winner
Vivienne Migene Calabitin

Medical & Prescription

*Administered by UMR and
EmpiRx*



Medical/Rx – Definitions

	DEFINITION
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	Value PPO Plan	Premium PPO Plan
Annual Deductible				
Individual/Family	\$5,000/\$10,000	\$2,500/\$5,000	\$5,000/\$10,000	\$2,000/\$4,000
Coinsurance	You pay 30%	You pay 20%	You pay 30%	You pay 10%
Maximum Out-Of-Pocket				
Individual/Family	\$6,900/\$13,800	\$6,900/\$13,800	\$6,900/\$13,800	\$6,600/\$13,200
Physician Office Visit				
Primary Care	30% after deductible	20% after deductible	\$50	\$30 copay
Specialty Care	30% after deductible	20% after deductible	\$100	\$45 copay
Preventive Care				
Adult Periodic Exams/Well-Child	Covered 100%	Covered 100%	Covered 100%	Covered 100%

NEW

Prescription Plan Highlights

Administered by **EmpiRx**

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

Luna Health Solutions

You may be eligible to pay as little as \$0 for your prescriptions through the Patient Saver Program

How It Works:

- Claim is received and triggers a clinical review process for eligible medications
- Clinical Review occurs as EmpiRx consults with your prescriber to be sure you are receiving the most clinically appropriate and cost - effective medication
- EmpiRx will review for eligibility assistance and if you qualify a Luna Health coordinator will call and walk you through enrollment process
- The copay assistance is applied to your cost share

Questions?

Call 866-906-4854

Log in to www.myempirxhealth.com



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?

Virtual Care

\$

PCP Visit

\$\$

Urgent Care

\$\$\$

ER Visit

\$\$\$\$

ER? Urgent Care? Primary Care Doctor?



Photo Contest Winner
Tracy Turpin

Health Saving Account (HSA)

Administered by WEX



Health Savings Account (HSA)

High-Deductible Health Plan (HDHPs)

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



Health Savings Account (HSA)

- Bank Account
- You Own It, You Keep It
- Pay For Qualifying Medical Expenses
- Funds Rollover Year to Year

Traditional (PPO) vs. HDHP with HSA

Put your premium savings into an HSA to pay for qualified medical expenses.



Traditional Plan

Low or no deductible, higher monthly premiums



HDHP

High deductible, lower monthly premiums



Health Savings Account

HSA: Eligibility & Contributions

To be an eligible individual and qualify to contribute to an HSA, you must meet the following requirements:

- You **MUST** be enrolled in Pyramid Healthcare's High-Deductible Health Plan
- You **CANNOT** be enrolled in Medicare
- You **CANNOT** have dual medical coverage through a non-HSA compatible plan
- You **CANNOT** be a dependent claimed on another person's tax return

Election	2026 Employer HSA Contributions	2026 IRS Annual Limitations	Catch-Up Contributions
Employee Only	\$400	\$4,400	Contribute an additional \$1,000 if you are age 55 or older
Employee + Spouse	\$750	\$8,750	
Employee + Child(ren)	\$750	\$8,750	
Family	\$750	\$8,750	

Photo Contest Winner
Brenton Poyser

Flexible Spending Accounts (FSA)

Administered by WEX



FSA: Flexible Spending Accounts

Administered by Wex

- A Flexible Spending Account (FSA) is a tax-advantaged account that allows you to set aside money for eligible health care expenses for you and your dependents. You contribute pre-tax dollars to your FSA, helping you save on out-of-pocket costs for medical, dental, vision, and other qualified expenses.

KEY BENEFITS			
Pre-Tax Contributions	Wide Expense Coverage	Predictable Budgeting	Use it or Lose It
Reduces your taxable income	Covers medical, dental, vision, and more	Set aside exactly what you need for the year	Unused funds may expire at year's end

What you can use it for:

- Copays, prescriptions, over-the-counter medicine
- Dental and vision expenses
- Medical equipment and supplies
- Dependent care (if you enroll in a Dependent Care FSA)

Who can contribute?

- You via payroll deductions

2026 limits:

- Individual Coverage: \$3,400
- Dependent Care (Family): \$7,500

Health Care FSA

- Helps to reduce out-of-pocket expenses for medical, dental and vision expenses
- Maximum annual contribution of \$3,400 per year
- Use It or Lose It



Dependent Care FSA

- Dependent Care FSA annual maximum - \$7,500
- 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

Nancy Webb

Dental

Administered by

 **DELTA DENTAL**[®]



Dental Plan Highlights

Administered by **Delta Dental of PA**

NEW

Services	Delta Dental High Plan	Delta Dental Low Plan
Annual Deductible 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
Orthodontia (child only to age 26)	50% to a lifetime maximum of \$1,000	50% to a lifetime maximum of \$1,000



How to Locate an In-Network Dentist

To locate an In-Network Dentist:

- Visit www.deltadentalins.com and select “Find a Dentist”
- Enter your location
- Select the “Delta Dental PPO” or “Delta Dental Premier” network from the options provided.
 - *Both networks are accessible with the high & low dental plans.*
- Select “Find A Dentist”
- Review and select a dentist from the list

NEW

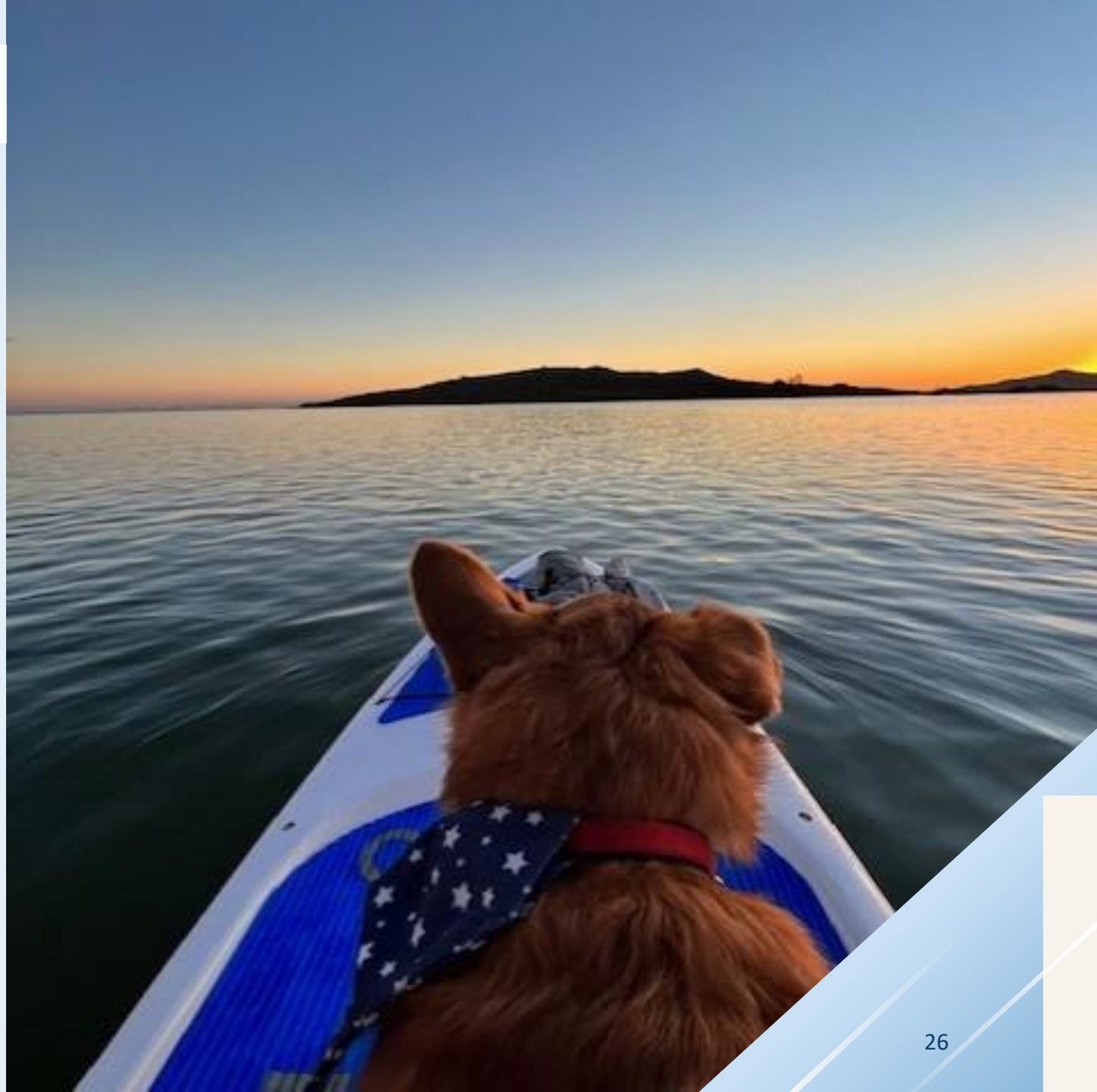


Photo Contest Winner

Giulia Colbacchini

Vision

*Administered by National
Vision Administrators (NVA)*



Vision Plan Highlights

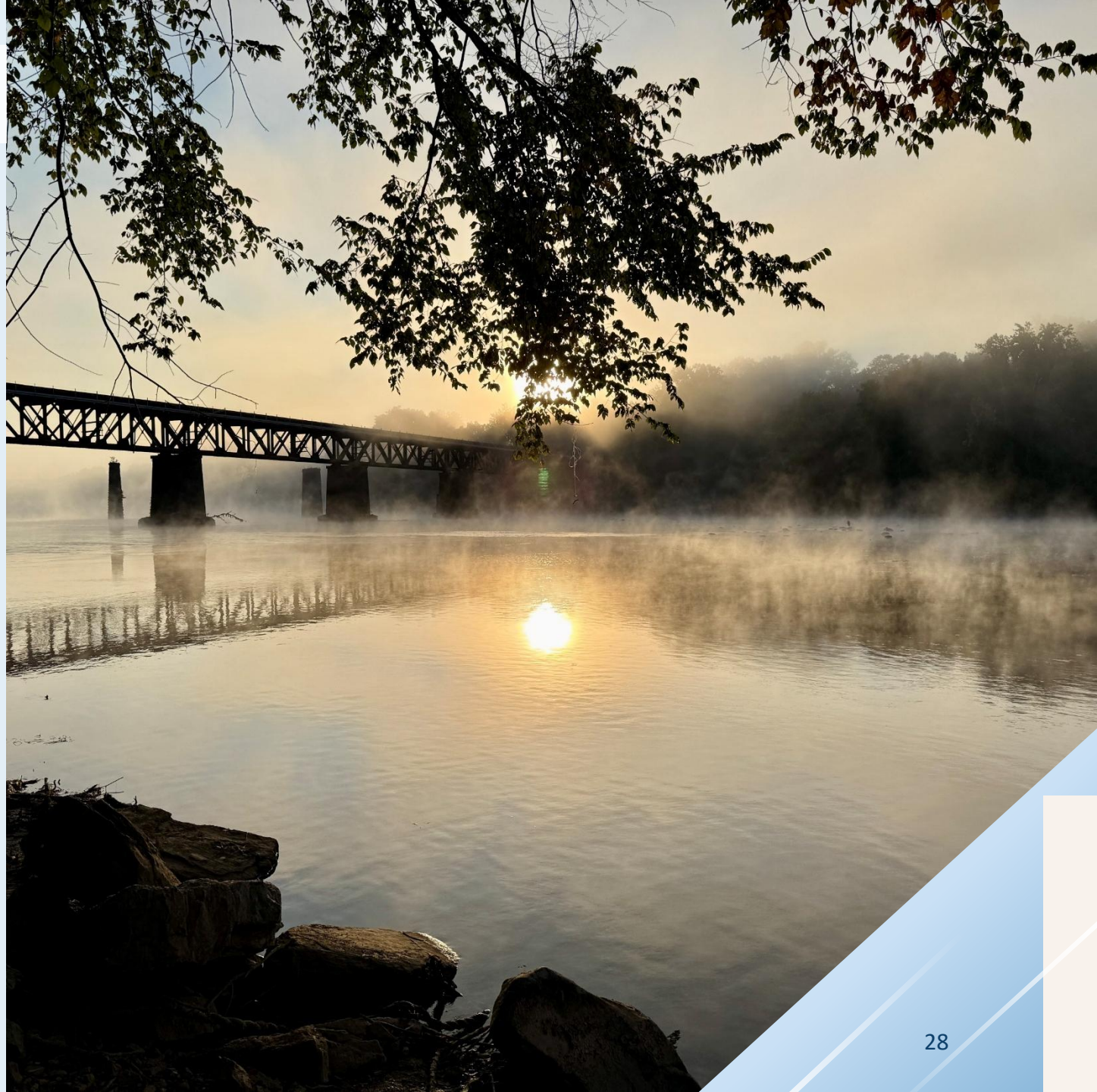
Administered by **National Vision Administrators (NVA)**

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	\$10 copay	Up to \$25 reimbursement
• Single		Up to \$35 reimbursement
• Lined Bifocal		Up to \$45 reimbursement
• Lined Trifocal		Up to \$60 reimbursement
• Lenticular		
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
Tracy Turpin

Life and AD&D Disability

*Administered by Lincoln
Financial Group*



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

Supplemental Life:

- Purchase additional coverage in increments of \$10,000 up to the lesser 5 times your salary or \$500,000
- Guarantee Issue Amount is the lesser of 3 times your salary or \$250,000

Supplemental Spousal Life:

- Purchase coverage for your spouse in increments of \$5,000 up to \$250,000, not to exceed 50% of the employee's supplemental election
- Guarantee Issue Amount is \$25,000

Supplemental Child Life:

- Purchase coverage for your dependent child aged 6 months to 1 year up to \$1,000
- Purchase coverage for your dependent child over 1 year of age up to \$10,000
- Guarantee Issue Amount is \$10,000

Optional Coverage - Paid by Employee

Voluntary Short-Term Disability Highlights

Voluntary Short-Term Disability	
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 Long-Term Disability	
Weekly Benefit Amount	65% of your monthly salary, limited to \$3,000 per month
Elimination Period	After the end of your short-term disability or period of 90 days of disability, whichever is greater

Elimination Period

- This is the number 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 (AKA the benefit duration)**
- Benefits are limited to 24 months for mental illness and substance abuse
- ****Maximum benefit period decreases at age 60**

Optional Coverage - Paid by Employee

Photo Contest Winner
Scott Anderson

Additional Benefits

*Administered by Lincoln
Financial Group*



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	\$400

****Benefits listed are based on the High Plan***

Optional Coverage - Paid by Employee

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
Brooke Johnson

Coming Soon

*A glimpse at a couple
benefits coming August 1st*



Coming Soon!

What is First Stop Health?



NEW

- First Stop Health is a “Virtual Care” solution that supports physical & mental health**
- You will have access to “Virtual” Primary Care, Urgent Care, and Behavioral Health with NO COST to you the employee.
- This benefit which is **coming soon** will be available to **ALL FULL TIME & PART TIME EMPLOYEES!**



Primary Care

Schedule as soon as next day for chronic issues, prevention, & high value referrals or benefits navigation.



Urgent Care

24/7 access to a virtual provider for minor illness & injury, as well as medical advice & triage.



Mental Health

Therapy and coaching for things like anxiety, depression, stress, & substance use.

**** THIS PLAN IS NOT INSURANCE AND NOT MEANT TO REPLACE IT!****

Be on the lookout for more details coming soon about this program to your inbox!!

Coming Soon!

NEW

What is FEDlogic?

- FEDlogic offers you and your household members **free**, confidential information and advocacy regarding federal and state benefits. Their experts help you understand and maximize every potential benefit available to you.
 - » Medicare & Medicaid
 - » Retirement
 - » Disability / SSI
 - » Healthcare.gov
 - » Critical Illness / Dialysis / ALS **and MORE!**
- This benefit which is **coming soon** will be available to **ALL FULL TIME & PART TIME EMPLOYEES!**

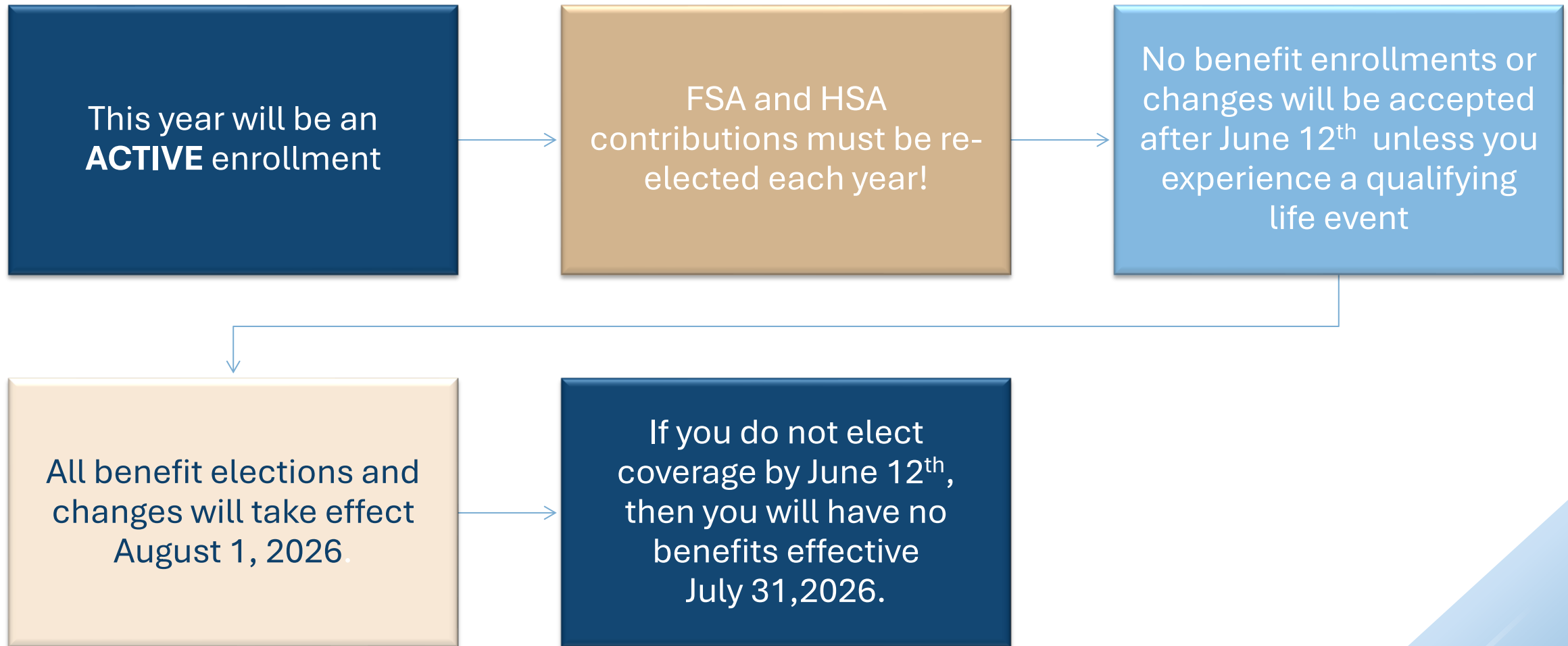
Be on the lookout for more details coming soon about this program to your inbox!!

Photo Contest Winner
Melissa Crimboli

Enrollment Process



2026 Enrollment Process



How to Enroll using UKG



Log into UKG by using the quick link on your Okta Dashboard or navigating directly to the URL: <https://pyramidhc.ultipro.com/>

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
Michele Burmeister

Questions?

Photo Contest Winner
Amanda Blaine

THANK YOU

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

*All election changes are due by: **June 12, 2026***