

2025-26 Consultant Benefits at a Glance

Employee benefits are an extremely important part of your compensation package. **After careful consideration we will be moving our medical benefits to BlueCross BlueShield for the 2025-26 plan year.** Mediant Health Resources provides one of the best national network medical plans available. BlueCross BlueShield uses the National BlueCard Network for access across the United States. It has a low \$1,000 deductible with low copays at the doctor, emergency room, urgent care, and prescriptions.

| Medical Benefits | BlueCross BlueShield \$1,000 80/50 PPO Plan |
|---|--|
| | <u>In Network</u> |
| Primary Care/Specialist | \$25 / \$50 |
| Preventative Care / Wellness | 100% Covered |
| Deductible Employee / Family | \$1,000 / \$2,000 |
| Coinsurance | 80% |
| Out Of Pocket Max Employee / Family (includes deductible & copays) | \$5,000 / \$10,000 |
| Emergency Room | \$350 copay |
| Urgent Care | \$60 copay |
| Prescription (Participating Network) | \$15 / \$55 / \$100 / \$200 Specialty: \$70 / \$120 / \$200 / \$250 |
| Network | Statewide (National Blue Card Network) |
| Coverage Tier | Your Cost Per Pay Period (24 deductions per year) |
| Employee Only | \$155.00 |
| Employee + Spouse | \$550.00 |
| Employee + Child(ren) | \$550.00 |
| Employee + Family | \$810.00 |

*Please refer to the summary of benefits and coverage for information on your out-of-network benefits and further details of the in-network coverage.

Mediant Health Resources strives to offer rich benefits with high employer contributions. We have compared our program against 10,000+ employers in the USA to see how we stack up!

| Coverage | US Employers | Mediant Health Resources |
|--------------------------------------|--------------|--------------------------|
| Average Annual Deductible | \$3,000 | \$1,000 |
| Average Annual Out of Pocket Maximum | \$6,000 | \$5,000 |

This is an **ACTIVE** Open Enrollment. You must login to Employee Navigator and select this new plan by **November 14th** for the 2025-26 plan year. [Employee Navigator](#) Company Identifier: Mediant

Activate your account at [Member Login](#). Then click on **Find Care**.

- Find and estimate the cost of care.
- See what's covered.
- View claim details.
- Check your plan balances.
- Find network doctors and pharmacies.

Delayed Medicare Enrollment Disclaimer: If you are eligible for Medicare but choose to remain on your employer-provided medical plan, you may face penalties and delays in enrolling in Medicare Part B (medical) and Part D (prescription drug coverage) in the future. Typically, Medicare has specific enrollment periods, and if you miss your initial enrollment period, you may have to wait for the general or special enrollment period to sign up. Delaying enrollment can result in late enrollment penalties and gaps in coverage.

Everyone's situation is unique, and the repercussions of choosing to remain on an employer-provided medical plan versus enrolling in Medicare can vary. It is recommended to consult with a Medicare specialist to fully understand the implications of your decision both now and in the future based on your specific circumstances. If you or a loved one is approaching Medicare age, please reach out to SGIA Medicare Consulting or another Medicare expert for information.

SGIA Medicare Consulting

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