

# 2026 Plan Year Benefits-At-A-Glance



Benefit Eligibility is based on weekly scheduled hours as follows:

Scheduled Hours (Weekly)	Medical/HSA	Dental	Vision	FSA	Life Insurance	Disability
36-40	✓	✓	✓	✓	✓	✓
30-35	✓			✓		✓
Under 30/PRN						

You're eligible to enroll in the medical, dental and vision insurance offered to members of the OSS Health team on the first day of employment. ALL employees are eligible to contribute their own funds to the 401(k) and take advantage of the Employee Assistance Program (EAP).



1-800-345-3806

[www.highmarkblueshield.com](http://www.highmarkblueshield.com)

Performance Flex HDHP		
In-Network, You Pay:		
	at Enhanced Value Providers	at Standard Value Providers
<b>Deductible</b> (Individual / Family)	<b>\$2,000 / \$4,000</b>	<b>\$4,000 / \$8,000</b>
<b>Out-Of-Pocket Limit</b> (Ind / Family)	\$4,000 / \$8,000	\$8,000 / \$16,000
<b>Total Max Out-of-Pocket</b> (Ind / Family)	\$6,000 / \$12,000	
<b>Preventive Care</b>	No charge, deductible waived	No charge, deductible waived
<b>Office/Clinic/Urgent Care Visits</b> Retail Clinic & Virtual Visits Primary Care & Virtual Visits Specialist & Virtual Visits	Deductible, then \$20 Deductible, then \$20 <b>OSS Providers:</b> Deductible, then \$0 <b>All other:</b> Deductible, then \$40 Deductible, then \$50	Deductible, then \$40 Deductible, then \$40 Deductible, then \$80
Urgent Care		Deductible, then \$100
<b>Diagnostic Services</b> Basic Diagnostic & Advanced Imaging	<b>OSS Providers:</b> Deductible, then \$0 <b>All other:</b> Deductible, then 20%	Deductible, then 30%

United **Concordia**dental™

1-800-332-0366

[unitedconcordia.com](http://unitedconcordia.com)

	Base Dental Plan	Buy-Up Dental Plan
<b>Deductible</b> (Individual / Family)	None	None
<b>Calendar Year Maximum</b>	\$1,000	\$1,000
<b>Diagnostic &amp; Preventive</b>	No charge	No charge
<b>Basic Services</b>	No charge	No charge
<b>Major Services</b>	Not covered	50%
<b>Orthodontic Benefits</b> Dependents up to age 18	Not covered	50% up to \$1,000

**eyeMed**

1-866-800-5457

[www.eyemed.com](http://www.eyemed.com)

	EyeMed Provider
<b>Eye exam</b>	\$0 copay
<b>Lenses</b>	\$0 copay
<b>Frames</b>	\$0 copay
<b>Contact lenses</b>	\$150 allowance
<b>Frequency</b> (Exam / Lenses / Frames)	12 / 12 / 24



1-888-769-8696  
www.healthequity.com



1-877-943-2287  
www.flexfacts.com

## Health Savings Account

If you enroll in **Performance Flex HDHP**, you are eligible to enroll in and contribute to a Health Savings Account (HSA). HSAs are financial accounts that you can use to accumulate tax-free funds to pay for qualified health care expenses, as defined by the Internal Revenue Service.

## Flexible Spending Accounts

Flexible Spending Accounts (FSAs) are a great way to stretch your benefit dollars. You use before-tax dollars in your FSA to reimburse yourself for eligible out-of-pocket dependent care expenses. That means you can enjoy tax savings and increased take-home pay.



1-301-922-8631  
www.lincolfinancial.com

## Basic Life Insurance

OSS Health offers all employees life and accidental death and dismemberment insurance through Unum with an issue amount of **1x your annual base earnings up to \$150,000**. OSS Health covers the cost of this benefit.

Your benefit amount will reduce to 65% at age 70, then to 50% at age 75. Benefits terminate upon retirement.



1-301-922-8631  
www.lincolfinancial.com

## Disability Insurance

Short-Term:	<b>Benefits Start After:</b> 14 days
	<b>Benefit Amount:</b> 66.67% of up to \$1,000 / week
	<b>Benefit Duration:</b> 13 weeks
Long-Term:	<b>Benefits Start After:</b> 90 days
	<b>Benefit Amount:</b> Based on employment class
	<b>Benefit Duration:</b> SSNRA



1-301-922-8631  
www.lincolfinancial.com

## Voluntary Life Insurance

Elect coverage up to the Guaranteed Issue during the initial enrollment period and you will not be required to answer health questions to qualify for coverage. Amounts over the Guaranteed Issue amount will require Evidence of Insurability (EOI).

<b>Employee</b>	<b>Benefit:</b> increments of \$10,000 up to the lesser of 5x base annual earnings or \$500,000 <b>Guarantee Issue:</b> \$150,000
<b>Spouse</b>	<b>Benefit:</b> increments of \$5,000 up to the lesser of 100% the employee benefit or \$500,000 <b>Guarantee Issue:</b> \$25,000
<b>Child(ren)</b>	<b>Benefit:</b> \$10,000 <b>Guarantee Issue:</b> \$10,000



1-800-543-5080  
www.mseap.com

## Employee Assistance Program

Free, confidential, in-the-moment support to help with personal or professional problems for you and your household members.

Covers **six virtual, face-to-face, or telephonic sessions** with a counselor per year, per person



1-800-343-0860  
www.401k.com

## 401(k) Retirement Plan

You are eligible to participate after one month of service. OSS Health offers a guaranteed Safe Harbor contribution of 3% without any contribution on your part, for all qualified employees.



**Additional voluntary coverages and pet insurance is available at group rates. See your Employee Benefits Guide for more information.**

If you have any benefits related questions or concerns, please do not hesitate to call the OSS Health's Employee Benefits Helpline.



1-844-772-3671



OSSHealth@AssuredPartners.com

