



2026 Employee Benefits Summary

Insurance and Spending Account Benefits

Eligibility: Regular and Seasonal Full-Time Employees working 30+ hours per week.

Benefit Credits: In addition to your base salary, Benefit Credits of \$3.38 per hour are provided for you to purchase your employee-only benefits.

Medical Insurance

HealthPartners' (in partnership with Cigna) [Open Access](#) network allows you to maximize your benefits nationwide.

In-Network Covered Services	NationalONE 50% Coinsurance	Empower HSA
Calendar Year Deductible	\$0	\$5,000 Individual \$10,000 Family
Health Savings Account (HSA) SEH HSA Contribution	-	SEH contributes to your HSA Bank Account up to \$500 single / \$1,000 family
Calendar Year Out-of-Pocket Limit	\$3,500 Individual \$7,000 Family	\$5,000 Ind / \$10,000 Fam After SEH HSA Contribution: \$4,500 Ind/\$9,000 Fam
Preventive Care Routine Physical Exams Immunizations, Well Child Care Routine Cancer Screenings Prenatal & Postnatal Care Routine Eye Exams	100% coverage (Deductible does not apply)	
Physician's Office Services Office/Telemedicine Visits Physical, Occupational & Speech Online Visits through www.virtuwell.com (available in select states)	50% 50% No charge first 3 visits, then 50%	100% after deductible 100% after deductible No charge
Lab, X-Ray, MRI, CT Services (non-preventive)	50%	100% after deductible
Hospital Services Inpatient / Outpatient	50%	100% after deductible
Emergency Care Urgent Care Center Emergency Room Ambulance	50% 50% 50%	100% after deductible
Prescription Drugs Generic / Brand Name (34-day supply) Mail Order (102-day supply) Specialty Drugs (34-day supply) (Medicare Creditable Coverage Status)	\$15 / \$60 copay \$30 / \$120 copay \$100 copay (Creditable)	100% after deductible 100% after deductible 100% after deductible (Creditable)
Mental/Chemical Health Services Outpatient / Inpatient	50%	100% after deductible
Therapy Services: Physical, Occupational & Speech	50%	100% after deductible
Medical Equipment & Supplies	50%	100% after deductible
Chiropractic Services	50%	100% after deductible



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Health Savings Account (HSA) – Associated Bank

Employees enrolled in the Empower HSA medical plan may voluntarily open an HSA bank account to set aside pre-tax dollars for eligible non-reimbursed health care expenses, as well as receive the SEH contribution.

Maximum HSA contribution limit, including SEH contribution: **\$4,400 single / \$8,750 family**

-SEH Contribution: up to **\$500 single / \$1,000 family**, as contributed per pay period

-Eligible participants age 55+ by the end of the calendar year may also contribute an additional **\$1,000**

Flexible Spending Accounts (FSA) – Health Partners

Healthcare / Limited Use FSA allows you to set aside up to **\$3,400** pre-tax dollars for eligible non-reimbursed health care expenses. The Dependent Care FSA allows you to set aside **\$7,500** pre-tax dollars per household for eligible dependent care expenses.

Dental Insurance: Delta Dental's [PPO Plus Premier](#) network allows you to maximize your benefits nationwide.

In-Network Covered Services	
Deductible	\$100 per person per lifetime
Calendar Year Plan Maximum	\$1,200 per person per calendar year
Lifetime Orthodontic Maximum	\$1,200 per person per lifetime
Diagnostic, Preventive and Basic Routine exams, cleanings Fluoride treatment, sealants X-Rays Simple extractions Amalgam (silver) fillings, composite (white) resin fillings	100% after lifetime deductible
Oral Surgery (6-month waiting period) Surgical/Nonsurgical extractions	100% after lifetime deductible (Simple) 50% after lifetime deductible (Complex)
Restorative Services (12-month waiting period) Crowns, space maintainers Endodontics (root canal therapy) Periodontics (gum treatment) Bridges, dentures	50% after lifetime deductible
Orthodontic Services (24-month waiting period) • Per eligible covered person age 8 through 18	50% after lifetime deductible

Vision Insurance – EyeMed ([Insight network](#))

Employees may voluntarily purchase coverage on glasses and contact lenses for themselves, spouses/domestic partners, and dependent children. Includes additional discounts on laser vision correction services, hearing exams and hearing aids.

Basic Life with Accidental Death & Dismemberment (AD&D) Insurance – The Hartford

No cost to eligible employees. Paid for by SEH Benefit Credits.

Benefit: \$50,000 Basic Life and \$50,000 AD&D coverage.

Supplemental Life with Accidental Death & Dismemberment (AD&D) Insurance – The Hartford

Employees may voluntarily purchase additional amounts of group term life and AD&D insurance for themselves, spouses/domestic partners, and dependent children.



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Short-Term Disability Insurance – The Hartford

No cost to eligible employees. Paid for by SEH Benefit Credits on an after-tax basis to ensure any disability benefits payable are excluded from taxable income.

Benefit: 60% of weekly salary, up to \$1,500 maximum weekly benefit

Waiting Period: 0 days for non-work-related injury, 7 days for illness/pregnancy

Maximum Benefit Period: 12 weeks of disability, or until eligible for Long-Term Disability benefits

Long-Term Disability Insurance – The Hartford

No cost to eligible employees. Paid for by SEH Benefit Credits on an after-tax basis to ensure any disability benefits payable are excluded from taxable income.

Benefit: 60% of monthly salary or 70% of monthly earnings after deduction of other income benefits, up to \$12,500 monthly maximum benefit.

Insurance Claims Assistance

USI Benefit Resource Center (BRC)

The Benefit Specialists at USI are experienced professionals and their primary responsibility is to assist you! They can answer many of the claims questions you have, or they will help you find an answer. We encourage you to contact the [USI Benefit Resource Center \(BRC\) Team](#) with any claim related questions during Open Enrollment or throughout the year.

Benefits Available to all Active Employees

Learn to Live

No cost to employees and their family members. A free and confidential online mental health resource for anyone struggling with social anxiety, depression, stress/anxiety, insomnia, substance abuse, panic, or resilience.

Employee Assistance Program (EAP)

No cost to employees. A wide range online resource that provides mental health support, well-being resources, and work-life solutions.

Disclaimer

Summary Plan Descriptions (SPD) are available on Connect. SPDs include out-of-network coverage information, full plan coverage details and eligibility rules. In the event of any discrepancies, the SPD will prevail.