

Employee Benefits Program

Plan Year: December 1st – November 30th



MEDICAL/Rx PLANS Your medical plans will continue to be administered by Cigna.

- You have two plan options – the HDHP with HSA Plan, or the OAP Plan. There are no plan design changes.
- Please note, beginning 12/1/2024, if you are a first year HDHP with HSA plan enrollee, Merion will contribute \$2,000 to your HSA for singles, and \$2,750 for families for the first year of enrollment only. Existing enrollees will receive \$1,250 for singles, and \$2,000 for families.
- The Pharmacy program will be administered through Cigna.

	HDHP with HSA (In Network)	OAP (In Network)
Annual Medical Deductible <i>(Single/Family)</i>	\$2,500/\$5,000	\$0/\$0
Employer HSA Funding Amount <i>(Single/Family)</i>	\$1,250/\$2,000	N/A
Out-of-Pocket Maximum <i>(Single/Family)</i>	\$3,250/\$6,500	\$5,000/\$10,000
OFFICE VISITS		
Primary Doctor Visit	0% after deductible	\$10
Specialist Visit	0% after deductible	\$20
Preventive Care	\$0	\$0
HOSPITAL CARE		
Inpatient Hospital Services	0% after deductible	\$400
Outpatient Hospital Services	0% after deductible	0%
Emergency Room	0% after deductible	\$300 (waived if admitted)
OTHER SERVICES		
Diagnostic X-Ray & Lab	0% after deductible	0%
Radiology	0% after deductible	0%
Urgent Care	0% after deductible	\$50
PRESCRIPTION DRUG <i>Retail (30 day supply)</i>		
Generic	\$20 after deductible	\$5
Preferred	\$40 after deductible	\$25
Non-Preferred	\$70 after deductible	\$50
Mail Order		
Generic	\$40 after deductible	\$10
Preferred	\$80 after deductible	\$50
Non-Preferred	\$140 after deductible	\$100
EMPLOYEE CONTRIBUTIONS <i>(weekly)</i>	HDHP with HSA	OAP
Employee Only	\$34.62	\$57.69
Employee/Child(ren)	\$64.62	\$159.23
Employee/Spouse	\$80.77	\$205.38
Family	\$99.23	\$265.38

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DENTAL PLANS Cigna will continue to be your dental provider.

BENEFIT OVERVIEW	CIGNA PPO	
	IN-NETWORK	*OUT-OF-NETWORK
ANNUAL DEDUCTIBLE (individual/family)	\$50/\$150	\$50/\$100
ANNUAL MAXIMUM	\$2,000	
COVERED SERVICES PREVENTATIVE: Exams, X-rays, Cleanings, Fluoride Treatment	100%, no deductible	100%, no deductible
BASIC: Palliative Emergency Treatment, Sealants Fillings, Endodontics, Oral Surgery	100%, after deductible	80%, after deductible
MAJOR: Crowns, Bridges, Dentures, Prosthetics, Inlays/Onlays	60%, after deductible	50%, after deductible
ORTHODONTIA (Child/Adult) – please note there is not a separate orthodontia deductible.	50% up to a \$1,000 lifetime max.	50% up to a \$1,000 lifetime max.
EMPLOYEE CONTRIBUTIONS (Weekly) EMPLOYEE ONLY	\$2.54	
FAMILY	\$13.38	

VISION PLAN Vision Benefits of America (VBA) will continue to be your vision provider. Merion Cricket Club will continue to pay for the full cost of your vision coverage – there is no employee cost!

BENEFIT OVERVIEW		PARTICIPATING PROVIDERS	NON-PARTICIPATING PROVIDERS
VISION EXAM (every 12 months)		\$0 Copay	Up to \$40 reimbursement
MATERIALS (every 12 months)		\$20 Copay	N/A
FRAMES (every 12 months)		100%	Up to \$50 reimbursement
PRESCRIPTION GLASSES (every 12 months)	Single	100%	Up to \$40 reimbursement
	Bifocal	100%	Up to \$60 reimbursement
	Trifocal	100%	Up to \$80 reimbursement
Contact Lenses (in lieu of glasses)		\$110 Material Allowance	Up to \$110 reimbursement
Medically Required Contacts		100%	Up to \$450 reimbursement

LIFE INSURANCE Merion Cricket Club will provide regular, full-time employees working a minimum of 30 hrs. with up to \$250,000 in Basic Life Insurance through The Hartford. You also will have the option to enroll in Supplemental Life insurance if you wish. Please note, for supplemental plans, Evidence of Insurability (EOI) may be required.

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SPENDING ACCOUNTS Merion Cricket Club provides the opportunity to participate in several spending accounts such as a Health Savings Account (HSA), Healthcare Flexible Spending Account (FSA), Dependent Care FSA, and Commuter FSA. Because the funds are pre-tax, every dollar you contribute earns you more in tax savings! Please refer to the online benefit guide for more details.

ACCOUNTS AT A GLANCE	HEALTH SAVINGS ACCOUNT (HSA)	HEALTH FLEXIBLE SPENDING ACCOUNT (FSA)	DEPENDENT CARE FSA	TRANSIT
Description	Tax-advantaged savings account (the employer and employee can both contribute funds).	Tax-advantage spending account, only employees can contribute funds.	Tax advantage spending account lets employees use tax exempt funds to pay for childcare expenses they incur while at work.	Tax advantage spending account used to pay for transportation as part of your daily commute to work.
Who owns the account?	Employee	Employer (an employee cannot take funds with them if they leave the company).	Employer; Funds can be accessed only as they are deducted from your pay.	Employer (an employee cannot take funds with them if they leave the company).
Pre-tax dollars?	Yes	Yes	Yes	Yes
Payment for medical services	Billed by provider	At point of sale/service	No	No
What medical plan should I enroll in to be eligible for each account?	CIGNA HDHP with HSA	CIGNA OAP Plan CIGNA HDHP with HSA – Limited Purpose FSA (eligible dental and vision expenses only)	CIGNA OAP Plan CIGNA HDHP with HSA	CIGNA OAP Plan CIGNA HDHP with HSA
Is there an annual contribution limit?	\$4,150 for individual /\$8,300 for coverage other than individual Catch-up contributions: \$1,000/year (HSA owners 55 and older)	Yes, \$3,200 annually.	Yes, for 2024, \$5,000	Yes, \$315/month

Those enrolled in Merion’s OAP plan will have access to a Health Reimbursement Arrangement (HRA), eligible to reimburse up to \$250 for inpatient hospital stays only. Please note, this is a one-time reimbursement – meaning, for those enrolled in family coverage, only one member is eligible for reimbursement. Also, please note this only applies for one inpatient hospital stay in a given plan year. Reimbursements will be requested via a manual form submitted to Ameriflex. Please see the online benefit guide to access the reimbursement form.

VOLUNTARY BENEFITS You have the option to enroll in Voluntary Accident, Voluntary Critical Illness, Voluntary Long-Term Disability, and Voluntary Short-Term Disability. These will be administered through Prudential.

Accident Insurance – Prudential Accident insurance offers added financial protection by paying a cash benefit if a covered person is injured as the result of a covered accident. Accident benefits are intended to help employees and their loved ones handle the out-of-pocket expenses and unexpected bills that can follow an accidental injury. Lump sum benefits are paid to the employee (or designated beneficiary), based on the amount stated in the schedule of benefits.

Hospital Indemnity Insurance – Prudential Hospital Indemnity insurance pays a fixed indemnity benefit for each day a covered person is confined in a hospital for a covered event, with optional additional daily benefits for related services. The added financial stress of being in the hospital can make recovery from an accident or serious illness more challenging. Even with the best primary health insurance plan, out-of-pocket costs from a hospital stay can add up.

Critical Illness Insurance– Prudential Critical Illness insurance pays you a lump sum benefit for a covered person when diagnosed with any covered critical illness while insurance is in effect, subject to the coverage maximum and the pre-existing condition limitation. The benefit can be used any way you choose, and you don’t have to be disabled or terminally ill to receive the benefits.

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VOLUNTARY BENEFITS (Cont'd) You have the option to enroll in Voluntary Long-Term Disability, and Voluntary Short-Term Disability. These will be administered through Prudential.

VOLUNTARY SHORT-TERM DISABILITY

	BENEFIT
Voluntary Short-Term Disability	<ul style="list-style-type: none">Covers 60% of your base annual salary up to a weekly maximum of \$1,000Benefits begin after 14 days if disability is due to an accident or illness.Benefits are payable up to 11 weeksBenefit payments would not be taxed

VOLUNTARY LONG-TERM DISABILITY

	BENEFIT
Voluntary Long-Term Disability	<ul style="list-style-type: none">Covers 60% of your base annual salary up to a monthly maximum of \$7,500Benefits begin after 90 days if disability is due to an accident or illness.Benefits are payable up for the duration of disability or to Social Security Normal Retirement AgeBenefit payments would not be taxed

ENROLLMENT INFORMATION & REMINDERS

This Open Enrollment is an **ACTIVE** Enrollment. This means that you need to log into Employee Navigator to complete your enrollment, even if you do not want to make any changes to your current elections.

Enrollment will be completed through Employee Navigator.

- Go to www.employeenavigator.com
- If you are experiencing difficulties logging into your Employee Navigator account or have any questions/issues as you go through your enrollment, please contact the Graham Company Concierge Team. Contact information is provided below:

Phone: 1-888-842-1488

Email: TGCBenefits@grahamco.com

All benefits elections will become effective **December 1, 2024**.

OPEN ENROLLMENT INFORMATION SESSIONS

If you would like more information on the December 1, 2024 benefit offerings and plan designs, please plan to attend the Benefits Open Enrollment Sessions that will be held. Meeting dates and times are as follows:

Open Enrollment Information Sessions

October 23rd and 25th

10am – 11am, and 3pm – 4pm

Representatives from The Graham Company will also be available for one-on-one sessions from 1-2pm on October 23rd and 25th.

Should you have any questions about the benefits outlined above, please refer to the online benefits guide