- **New hires** are eligible for benefits the first of the month following 30 days of employment.
- **Current employees** will be able to confirm or change their benefit elections at open enrollment in December each year. These changes will take effect on January 1st each year. However, a "Qualifying Event" throughout the year may allow you to change your medical, dental or vision plans outside of open enrollment. Some examples of qualifying events are marriage, births, adoption, divorce, and loss of spousal coverage. HR department would need to be notified within 30 days of these events to change insurance coverage.

Blue Cross Blue Shield Health Insurance

- Full-Time Employees: HSI pays 90% of the employee's medical insurance premiums and contributes 15 % towards spouse/dependent medical insurance premiums.
- Part-Time Employees: HSI pays a portion of the employee and spouse/dependent's medical insurance premiums.
- Two BCBS health insurance plans to choose from:
  - Plan MIBCO4075: Traditional PPO Health Care Plan with Gap Insurance
  - Plan MIESE4024: High-Deductible Health Insurance
- The deductible starts over January 1 each year.
- New Employee Eligibility: First of the month following 30 days of employment
- Age Limits: Unmarried and Married children to age 26.

Plan Type	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
Traditional PPO Plan Full-Time Employees	$ 136.50 Monthly ($68.25 Per Pay Period)	$1,038.00 Monthly ($519.15 Per Pay Period)	$788.74 Monthly ($394.37 Per Pay Period)	$1,694.02 Monthly ($847.01 Per Pay Period)
High-Deductible Healthcare Plan Full-Time Employees	$107.92 Monthly ($53.96 Per Pay Period)	$818.28 Monthly ($409.14 Per Pay Period)	$617.16 Monthly ($308.58 Per Pay Period)	$1,327.52 Monthly ($663.76 Per Pay Period)
Traditional PPO Plan Part-Time Employees	$627.94 Monthly ($313.97 Per Pay Period)	$1,593.38 Monthly ($796.69 Per Pay Period)	$1,326.22 Monthly ($663.11 Per Pay Period)	$2,295.40 Monthly ($1,147.70 Per Pay Period)
High-Deductible Healthcare Plan Part-Time Employees	$496.42 Monthly ($248.21 Per Pay Period)	$1,256.94 Monthly ($628.47 Per Pay Period)	$1,041.62 Monthly ($520.81 Per Pay Period)	$1,802.12 Monthly ($901.06 Per Pay Period)

Hospice of Southern Illinois

LOWERY Benefit LBS Services

BlueCross BlueShield Fully Insured Plans

Gap Option - Employee View

In Network	Blue Choice Options MIBCO4075	BlueEdge Select MIESE4024
Deductible - Indv./Family	$3,000/$6,000	$7,500/$15,000
Co-Insurance	100%	100%
Out-of-Pocket Indv./Family	$3,000/$6,000	$7,500/$15,000
In Hospital Benefit	Deduct then 100%	Deduct then 100%
Outpatient Surgery	Deduct then 100%	Deduct then 100%
Minor Lab & X-Ray/Major Diagnostics - Blue Choice Network	$45 Dr/$70 Sp-Min/Ded then 100%-Maj	Deduct then 100%
Minor Lab & X-Ray/Major Diagnostics - PPO Network	$70 Dr/$130 Sp-Min/Ded then 100%-Maj	Deduct then 100%
Doctor Office Visit - Blue Choice Network	$45 Dr./$70 Specialist	Deduct then 100%
Doctor Office Visit - PPO Network	$70 Dr./$130 Specialist	Deduct then 100%
Virtual Visits/TeleDocs	$40 Copay	Deduct then 100%
Emergency Room (in/out)	Deduct then 100%	Deduct then 100%
Urgicare Facility	$75 Copay	Deduct then 100%
Physical-Speech-Occupational Therapy	Ded then 100%/no limits	Ded then 100%/no limits
Chiropractic Services/Muscle Manipulation	Ded then 100%/30 visit max	Ded then 100%/30 visit max
Preventive Screening	100%	100%
Wellness	100%	100%
Pharmacy		
Prescription Drugs - Preferred Pharmacy**	$5/$15/$45/$85/$250/$350	Deduct then 100%
Out of Network		
Included	See SBC	See SBC

Co-pays continue after GAP out-of-pocket is met
for professional fees, urgent care & Rx co-pays
up to $7,100 (individual) & $14,200 (family) in the Blue Choice Network
and up to $8,100 (individual) & $16,200 (family) in the PPO Network

H.S.I contributing
$125/month to H.S.A
$75/month for part-time
Part-time = 24-29hrs/week

Health Savings Account (HSA)- For High Deductible Health Care Plans Only

- If the **HSI High Deductible HDHP BCBS Plan** is selected, HSI will contribute $125.00 per month/$62.50 per pay period to a full-time employee's HSA and $75.00 per month/$37.50 per pay period to a part-time employee's HSA.
- If the **HSI High Deductible HDHP BCBS Plan** is selected, a HSA account bank account will need to be opened at one of our designated banks. You must complete a HSA Direct Deposit form and provide HSI the bank account information prior to the first paycheck with benefit deductions.
- 2026 Individual HSA Annual Maximum Contribution is $ 4,400/$1,000 catch-up for age 55 and over ($5,400).
- 2026 Family HSA Annual Maximum Contribution is $8,750 family/$1,000 catch-up for age 55 and over ($8,750). A High-Deductible Healthcare Plan with child, spouse, or family coverage needs to be selected to be eligible for the Family HSA.
- HSA Providers: FCB Bank / Bank of Belleville / First Southern Bank Marion

Flexible Spending Account (FSA) Medical- For Traditional PPO Health Care Plans Only

- If the **Traditional PPO BCBS Plan** is selected, you can enroll in **FSA/FLEX Spending Account.** A FSA/FLEX account can also be used if our health insurance is not selected, but you have a Traditional PPO plan elsewhere.
- FSAs can be used for medical expenses such as co-pays and prescriptions.
- 2026 FSA Medical Maximum Contribution is $3,400
- Only $680 of an FSA can be rolled over each year.
- Vendor: Shawnee Administrative Services. Participants send their receipts via fax or email to the company for reimbursement.

Flexible Spending Account Dependent Care (DCFSA)

- FSA Dependent Care can used to pay for eligible dependent care services, such as child or adult daycare.
- 2026 FSA Dependent Care Maximum Contribution:
  - $7,500 for single individuals and married couples filing jointly.
  - $3,750 for those married filing separately.
- Can elect FSA dependent care regardless of the type of medical insurance selected.
- Vendor: Shawnee Administrative Services. Participants send their receipts via fax or email to the company for reimbursement.

BCBS Vision Insurance

Plan Type	Employee Only	Employee+ Spouse	Employee+ Children	Family
Full-Time & Part-Time Employees	$7.60 Monthly ($3.80 Per Pay Period)	$14.44 Monthly ($7.22 Per Pay Period)	$15.20 Monthly ($7.60 Per Pay Period)	$22.35 Monthly ($11.18 Per Pay Period)

- Group #: VF028786
- Employee Eligibility: First of the month following 30 days of employment; coverage ends at end of month.
- Age Limits: Unmarried and Married children to age 26.

Blue Cross Blue Shield Dental Insurance

Plan Type	Employee Only	Employee+ Spouse	Employee+ Child(ren)	Family
Full-Time Employee	$25.94 Monthly ($12.97 Per Pay Period)	$52.49 Monthly ($26.25 Per Pay Period)	$72.75 Monthly ($36.38 Per Pay Period)	$107.96 Monthly ($53.98 Per Pay Period)

- Employee Eligibility: First of the month following 30 days of employment
- Age Limits: Unmarried and Married children to age 26.

Lincoln Financial Group 403(b) & Roth Retirement Plan

- You have the option to participate in the 403(b) & Roth retirement plan. You have the option to contribute a percentage of your pay to your 403(b) plan account each payday through payroll deduction. Changes to contributions can be made throughout the year. Employee contributions will receive a company match to be determined annually.

Blue Cross Blue Shield Basic Life AD&D Insurance

- Offered to Full-Time Employees Only
- Employer covers 100% of the premium cost of this benefit.
- Salaried Employees: The benefit is 2x your annual salary up to $250,000 and HSI covers 100% of the premium cost of this benefit.
- Hourly Employees: The benefit is your annual salary up to $150,000 and HSI covers 100% of the premium cost of this benefit.
- Age Reduction: Benefits decrease to 65% of original amount at age 65 & 50% at age 70.
- Coverage terminates when employment terminates but policy is convertible or portable when employment ends; Employee has 31 days from the date of termination to elect to continue the plan.

Blue Cross Blue Shield Supplemental Voluntary Life for Employees and Dependents

- Offered to Full-Time Employees Only.
- You can purchase additional life insurance for yourself, your spouse, or children. In order to purchase supplemental spouse or child(ren) life insurance, you must have supplemental life insurance on yourself.
- Employee Covers 100% of premium cost.
- Employee: guaranteed issue - $50,000
- Spouse: guaranteed issue - $30,000
- Child: guaranteed issue – $10,000
- If you want supplemental insurance over the guaranteed amount, you will need to submit an Evidence of Insurability (EOI) online with Blue Cross Blue Shield for review.
- Age Reduction: Benefits decrease to 65% of original amount at age 65 & 50% at age 70
- Rates: Based on employee age

- Coverage terminates when employment terminates but policy is convertible or portable when employment ends; Employee has 31 days from the date of termination to elect to continue the plan.

Blue Cross Blue Shield Voluntary Short-Term Disability

- Offered to Full-Time Employees Only
- Employee Covers 100% of premium cost.
- 60% of pre-disability earnings up to $1,000 per week; 1st day for accident/8th day for illness.
- Maximum benefit for 13 weeks.
- Evidence of Insurability (EOI) is not required because there is a pre-existing condition clause. A Pre-Existing Condition is a Sickness or Injury for which you have received treatment within 3 months prior to the benefit's effective date. Any disability contributed to or caused by a Pre-Existing Condition within the first 12 months of your effective date will not be covered.

Blue Cross Blue Shield Long-Term Disability

- Offered to Full-Time Employees Only
- Employer covers 100% of the premium cost of this benefit
- 60% of pre-disability earnings up to $5,000 per month; Benefit starts when STD ends and continues to social security retirement age.

Employee Assistance Program

- Provided by: Mines & Associates

Colonial Life: Ancillary Benefits
Nationwide : Pet Insurance

PROVIDER DIRECTORIES:
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- Medical: www.bcbsil.com, click on "Find a Doctor or Hospital", search as guest, choose Blue Choice Select PPO (BCS)
- Dental: www.bcbsil.com, click on "Find a Doctor", choose "Find a Dentist", choose BlueCare Dental (DPPO) network
- Vision: www.eyemedvisioncare.com/bcbsilvis