

EMPLOYEE Benefits Guide

2025 Plan Year
Optimax Systems, Inc.



Employee Benefits
Services Group.

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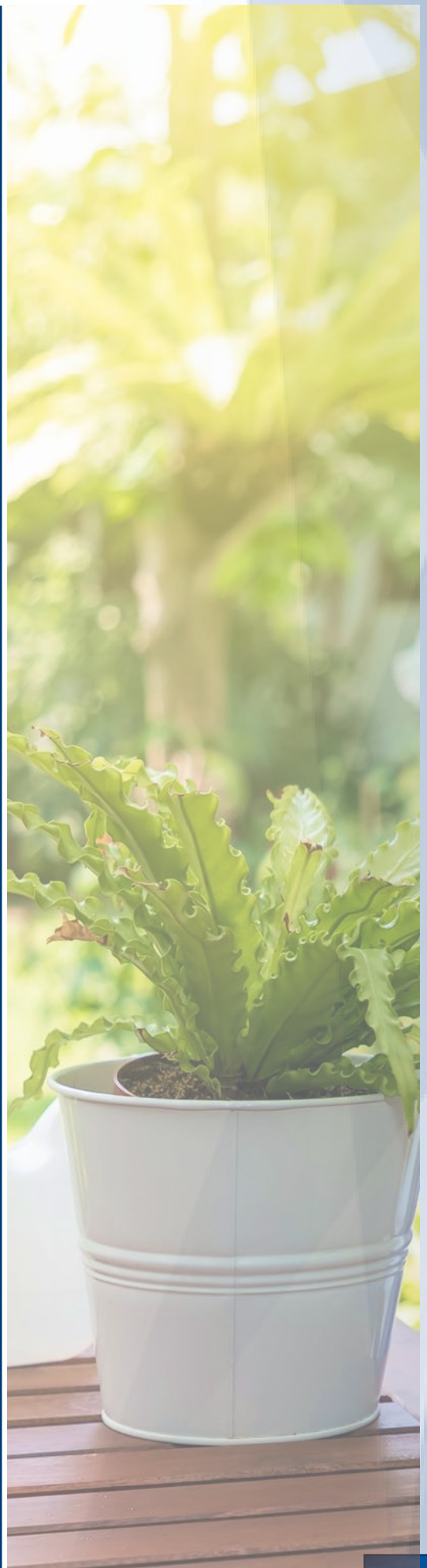
WELCOME

Optimax Systems, Inc. goal is to provide you and your family with the most effective, cost-efficient and comprehensive benefits package.

Each year you are given the opportunity to choose the benefits that work best for you and your family situation. This enrollment guide from Optimax provides the information you'll need to enroll in benefits for 2025. We encourage you to use this guide to learn about your benefit plan options, decide on the levels of coverage that are right for you and your family, and compare costs before you enroll.

In addition to details about the 2025 benefit plan options, this enrollment guide provides other important information, such as dependent eligibility requirements, step-by-step instructions on how to enroll, and how to get answers to your questions.

Please be advised, this guide is not a complete Summary Plan Description. For more details including covered expenses, exclusions, and limitations, please refer to individual Summary Plan Descriptions or request information directly from the insurance carrier. If any discrepancy exists between this guide and the official documents, the Summary Plan Description will prevail.



OPEN ENROLLMENT

OPEN ENROLLMENT FOR THE 2025 PLAN YEAR

Open Enrollment is the window of opportunity to review your benefit enrollments and determine if you want to make any changes for the following plan year. It is important to remind you that decisions made during your new hire period are generally binding for the remainder of the plan year and cannot be changed until the next Open Enrollment period, unless there is a qualified change in status (see Eligibility page for details).

Open Enrollment Dates

Monday, October 21st – Friday, November 1st

Your **Top Tasks** for New Hire Enrollment:



Log into ADP (<https://online.adp.com/signin/>) and verify your personal information and dependents are accurate. Also, check your beneficiaries on file for life insurance and 401(k). If updates are needed, you're able to do so online.



Check out the Optimax Employee Benefits Website that houses all information about all plan options offered to benefit eligible employees. Here is the link: <https://optimax.mybenefitsinfo.com>, where you will find a recording of this Benefits Guide, plan benefit summaries, claim forms, provider directories & search tools, customer service numbers, as well as our benefits consultant contact information.



Review and make elections for your benefits between October 21st and November 1st. **Open Enrollment is ACTIVE**, meaning, if you do not log-in and make your plan selection, your elections from 2024 will NOT roll over into the new plan year.

IMPORTANT NOTES: If you're contributing into an FSA or HSA in 2024, you'll need to re-enroll for 2025 (if you wish to do so). Your elections will not roll over for this benefit. If you fail to re-enroll, you will not have 2025 funds in an FSA account available to you.

The Voluntary Accident, Specified Disease plans are changing from Mutual of Omaha to AFLAC for 2025. Your elections will NOT roll over for you. You will need to re-enroll if you wish to keep these plans with the new carrier in 2025.

ELIGIBILITY

INITIAL ELIGIBILITY PERIOD

The initial eligibility period begins the day you become benefit eligible (per your employer's eligibility guidelines) and ends 30 days from that date. You're a benefit eligible employee at Optimax if you work more than 35 hours per week. Any benefits you select will go into effect the date of hire. If your enrollment is not completed on or before the end of your initial eligibility period, you will have to wait until the next Open Enrollment period to change your benefit elections (unless there is a qualifying event outlined below).

DEPENDENTS

You can enroll your eligible dependents for medical, dental, vision, voluntary life insurance, critical illness, and accident coverage. For benefit purposes, your eligible dependents are defined as:

- Your spouse (unless legally separated) or domestic partner.
- Your children, including:
 - Your naturally born children;
 - Your legally adopted child. An adopted child is considered a dependent from the moment the child is placed in the custody of the adoptive parents.
 - A stepchild, foster child, or any child of whom you have legal custody, who resides in your household in a regular parent-child relationship and is principally dependent on you for his/her support and maintenance and is named as an exemption on your most recent federal income tax return (proof may be required).
 - Any child whom you are required to provide health care coverage for under a Qualified Medical Child Support Order.

Eligible children (as defined above) are covered for medical, dental, and vision purposes until the end of the month following their 26th birthday.

QUALIFIED CHANGE IN STATUS:

Unless you experience a life-changing qualifying event, you cannot make changes to your benefits until the next open enrollment period. Qualifying events include things like:

- Marriage, divorce or legal separation
- Birth or adoption of a child
- Change in child's dependent status
- Death of a spouse, child or other qualified dependent
- Change in employment status or a change in coverage under another employer-sponsored plan

Requests for a qualifying event must be received within 30 days of the event date. The change will be added to your coverage as of the date of the event. If you submit a qualifying event more than 30 days after the event, the change is subject to carrier approval.

MEDICAL PLAN

Excellus BlueCross BlueShield

Both Optimax Systems, Inc. and Employees share in the cost of your healthcare coverage. The amount of premium you are responsible for depends on the number of dependents you are covering (if any). The employee portion of the premium is automatically deducted from your paycheck, pre-tax, on a weekly basis.

Below outlines the health plan offered to all Optimax employees in 2025:

Carrier	Excellus Signature Deductible \$2,000 / \$4,000 HDHP	
Health Savings Account (HSA) Qualified		
General Plan Information	In-Network	Out-of-Network
Deductible	Single \$2,000 Family \$4,000	Single \$4,000 Family \$8,000
Coinsurance	20% Coinsurance after Deductible	40% Coinsurance after Deductible
Out-of-pocket Maximum	Single \$4,000 Family \$8,000	Single \$8,000 Family \$16,000
Prescription Coverage		
Prescription Drugs	\$5 / \$35 / \$70 after Deductible	Not Covered
Preventive Rx	Included	Not Covered
Covered Medical Highlights		
Preventive Routine Care	Covered in Full	40% Coinsurance after Deductible
Primary Office Visit	20% Coinsurance after Deductible	40% Coinsurance after Deductible
Specialist Office Visit	20% Coinsurance after Deductible	40% Coinsurance after Deductible
Inpatient Hospital	20% Coinsurance after Deductible	40% Coinsurance after Deductible
Outpatient Surgical Procedure (facility)	20% Coinsurance after Deductible	40% Coinsurance after Deductible
Emergency Room	20% Coinsurance after Deductible	40% Coinsurance after Deductible
Urgent Care Center	20% Coinsurance after Deductible	40% Coinsurance after Deductible
Employee Cost Per Pay Period		
Single	\$66.75	
Employee + Spouse	\$153.51	
Employee + Domestic Partner	\$265.07	
Employee + Child(ren)	\$133.49	
Family	\$176.87	
Employee + Domestic Partner + Child(ren)	\$232.66	

This summary represents a general overview. Limitations and exclusions may vary depending on your specific benefit plan. Please review your detailed policy for complete information.

HEALTH SAVINGS ACCOUNT

Kinecta

HEALTH SAVINGS ACCOUNT (HSA) OVERVIEW

Health Savings Accounts (HSAs) are a great way to save money and budget for qualified medical expenses. HSAs are tax-advantaged savings accounts (managed through Kinecta) that accompany High Deductible Health Plans (HDHPs). HDHP's offer lower monthly premiums in exchange for high deductibles (the amount you pay before insurance kicks in).

For the 2025 plan year, Optimax Systems, Inc., will provide an HSA **match (dollar for dollar)**, up to a certain dollar amount (outlined below). The amounts combined between what you elect to contribute (and the match by Optimax Systems, Inc.) must not exceed the IRS limits.

Type of Coverage	Excellus Signature \$2000
Employee only	\$1,000
Employee + Spouse	\$2,000
Employee + Domestic Partner	\$1,000
Employee + Child(ren)	\$2,000
Family	\$2,000
Employee + Domestic Partner + Child(ren)	\$2,000

2025 IRS MAXIMUMS

The maximum amount you can contribute to an HSA in 2025 is \$4,300 for individual coverage and \$8,550 for family coverage. As mentioned above, these are employer & employee combined contribution limits. Additionally, if you are age 55 years or older, you may make an additional catch-up contribution of \$1,000. You may change your contribution amount at any time throughout the year as long as you don't exceed the annual maximum.

QUALIFIED MEDICAL EXPENSES

Funds you withdraw from your HSA are tax-free when used to pay for qualified medical expenses as described in Section 213(d) of the Internal Revenue Service Tax Code. A list of these expenses is available on the IRS website, www.irs.gov in IRS Publication 502, "Medical and Dental Expenses." Any funds you withdraw for non-qualified medical expenses will be taxed at your income tax rate plus 20% tax penalty, unless you are 65 or older, disabled or deceased.

PLEASE NOTE:

If you do not have an HSA account currently, you will need to complete enrollment forms to open an account and contribute funds (and receive company match dollars).

See your HR Department for the Kinecta enrollment packet.

MENTAL & EMOTIONAL WELLBEING

You Have Options...

IN-PERSON COUNSELING

Coverage for in-person counseling (with a psychologist or psychiatrist) is available through any of the group health plans Optimax offers. You'll want to check with your provider ahead of time to see if they accept Excellus BCBS (as in-network) or are considered out-of-network (check your SBC's for out-of-network coverage). You can also do a search using the Excellus online provider tool: <https://www.excellusbcbs.com/find-a-doctor/provider>

BEHAVIORAL HEALTH TELEMEDICINE



Behavioral health telemedicine helps break barriers and allows patients to receive treatment they need from the privacy of their own home. If you are enrolled in a group health plan that Optimax offers, you have access to the MDLive programs.

Employees have phone and video chat access to licensed psychiatrists and therapists for various conditions. Costs for behavioral health sessions through MDLive max out at \$180 per session.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

All full-time employees of Optimax have access to the EAP program at no cost. The program is voluntary and completely confidential; only your EAP professional will know you have called. This program includes assistance for not only yourself, but also your immediately family members.

FOR SERVICES:

Call (800) 316-2796

OR

Online mutualofomaha.com/eap

Web ID: OPTIMAX

The EAP plan includes up to 3 face-to-face assessment and counseling sessions. Individuals also have access to unlimited phone counseling, available 24/7/365. Access the EAP program by telephone: 1-800-316-2796, or online: mutualofomaha.com/eap

TELEMEDICINE

MDLive

With telemedicine services, you get the health care you need anytime, anywhere, through a nationwide network of U.S. Board Certified Doctors & Pediatricians.

Telemedicine services make it fast and easy to visit a doctor – average wait time is only 20 minutes and average cost is \$40 per appointment. Telemedicine is not a replacement for your primary care physician or specialist, but it's great for non-emergency care, especially when the doctor's office is closed, or you can't get to an urgent care center.

WHO'S ELIGIBLE:

All employees enrolled in a group health plan offered by Optimax Systems, Inc..

Common Conditions Treated		
Acne	Bronchitis	Nausea
Allergies	Fever	Pinkeye
Asthma	Cold & Flu	Earache

*BEHAVIORAL HEALTH MEDICINE

Behavioral health telemedicine helps break barriers and allows patients to receive treatment they need from the privacy of their own home.

Employees have phone and video chat access to licensed psychiatrists and therapists for conditions that include:

- Addiction
- Bipolar Disorder
- Depression
- Eating Disorders
- Postpartum Depression
- Relationship Issues
- Stress
- Trauma and PTSD
- Grief and Loss
- LGBTQ Support
- Life Changes
- Panic Disorders

*Costs for behavioral health counseling through MdLive max out at \$180 per session.

GET REGISTERED!	
Phone	1-866-692-5045
Text	Text EXCELLUS to 635483
Website	ExcellusBCBS.com/Member

This summary represents a general overview. Limitations and exclusions may vary depending on your specific benefit plan. Please review your detailed policy for complete information.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Mutual of Omaha

WHAT IS EAP?

At some point, we all need help coping or making difficult decisions. The Employee Assistance Program (EAP) makes it easy to access support, guidance, and resources.

EAP professionals can help with referrals to support groups, a network counselor, community resources or your health plan. If necessary, their professionals can connect you to emergency services.

The program is voluntary and confidential; only your EAP professional will know you have called. This program includes assistance for you and your immediate dependent family members.



The **EAP plan** includes up to **3 face-to-face** assessment and counseling sessions. EAP services can help with:

- Depression, grief, loss and emotional wellbeing
- Family, marital and other relationship issues
- Life improvement and goal-setting
- Addictions such as alcohol and drug abuse
- Stress or anxiety with work or family
- Financial and legal concerns
- Identity theft and fraud resolution
- Online will and other legal document preparation

WorkLife Services provides expert, multilingual phone and internet-based consultations and referrals for:

- Child care services
- Elder care services
- Health and wellness
- Emotional and well-being
- Daily living resources, relocation and community volunteering

Services Include:

24-hour toll-free phone access to EAP professionals, 7 day/week

EAP staff members are highly trained, master's or doctor-level degree professionals who will assess your situation, provide support, and, if needed, refer you to other helpful resources.

100% confidential

CONTACT

Phone 1-800-316-2796

Online Mutualofomaha.com/eap

Web ID OPTIMAX

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FLEXIBLE SPENDING ACCOUNT

Lifetime Benefit Solutions (LBS) – NEW!

WHAT ARE THE BENEFITS OF AN FSA?

Flexible Spending Accounts (FSAs) are pre-tax, payroll deductions for healthcare reimbursement and/or Dependent Care reimbursement plans.

WHO'S ELIGIBLE?

Any full-time, benefit eligible employee who waives medical insurance, or enrolls in the Excellus BCBS 2000/4000 HDHP, **and does not contribute into an HSA.**

If you do contribute to a Health Savings Accounts (HSA), you are not able to enroll in a General Purpose FSA, **however** you do have the option of enrolling in a **Limited Purpose FSA**, where any dollars in the account can be used towards dental or vision expenses only.

FSA - MEDICAL

Allows for a tax savings on most medical, dental, and vision out-of-pocket expenses. Noncovered expenses apply to all dependent family members even if not covered by a particular insurance plan. **The maximum contribution amount for 2025 is staying at \$2,500** - this amount is deducted in equal amounts from each paycheck before taxes are calculated, and then set aside for the employee in a special account. A MasterCard debit card will be issued to you to pay for most expenses incurred.

Please visit <https://www.benefitresource.com> for a list of eligible expenses. • *The IRS requires that all FSA purchases be verified as eligible expenses. Sometimes, purchases are automatically verified when you use your card. Other times, they will request itemized receipts. - **save your receipts!***

FSA - DEPENDENT CARE

Dependent Care FSAs allow you to contribute pre-tax dollars to qualified dependent care. The maximum amount you may contribute each year is \$5,000 (or \$2,500 if married and filing separately). Dependent Care Eligible for Reimbursement::

- Care at a licensed nursery school, day camp, or day care center
- Services from individuals who provide dependent care in or outside your home, unless the provider is your spouse, your own children under the age of 19, or any other dependent
- After-school care for children under age 13
- Household services related to the care of an elderly or disabled adult who lives with you
- Any other services that qualify as dependent care expenses under IRS regulations.

DENTAL PLAN

Excellus BlueCross BlueShield

In addition to protecting your smile, dental insurance helps pay for dental care and usually includes regular checkups, cleaning and x-rays. Several studies suggest that oral diseases, such as periodontitis (gum disease), can affect other areas of your body – including your heart. Receiving regular dental care can protect you and your family from the high cost of dental disease and surgery.

Optimax is happy to announce that there are no plan changes to the dental benefits in 2025. The below chart outlines the Excellus Dental Blue Options plan we offer:

Carrier	Excellus Dental Blue Options
General Plan Information	
Annual Deductible (Single/Family)	\$50 / \$150 (does not apply to preventive services)
Annual Maximum	\$2,000
Out of Network Coverage	Fee Schedule
Dependent Age Limit	To Age 26
Dental Services	
Preventive Services	Covered at 100%
Basic Services	Covered at 80%, subject to deductible
Major Services	Covered at 50%, subject to deductible
Orthodontia Services (up to age 19)	50% Covered (up to \$2,000 lifetime max)
2025 Employee Cost Per Pay Period	
Employee Only	\$3.94
Employee + Spouse	\$7.89
Employee + Domestic Partner	\$11.83
Employee + Child(ren)	\$7.23
Family	\$12.04
Employee + Domestic Partner + Child(ren)	\$16.85

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VISION PLAN

Guardian



Driving to work, reading a news article and watching TV are all activities you likely perform everyday. Your ability to do all of these activities, though, depends on your vision and eye health. Vision insurance can help you maintain your vision as well as detect various health problems.

Optimax is happy to announce no changes to your vision insurance for 2025, as well as no increase in costs!

Carrier	VSP Network	Davis Network
Dependent Coverage		
Dependent Age Limit	To Age 26	To Age 26
Vision Services		
Eye Exam	\$20 Copay	\$20 Copay
Materials Copay	\$20 Copay	\$20 Copay
Frames Allowance	\$130 Max Allowance + 20% off balance	\$130 Max Allowance + 20% off balance
Elective Contact Lenses	\$130 Max Allowance	\$130 Max Allowance + 15% off balance
Medically Necessary Contact Lenses	\$0 Copay	\$0 Copay
Vision Service Frequency		
Eye Exam	Once Per Calendar Year	Once Per Calendar Year
Frames	Once Per Calendar Year	Once Per Calendar Year
Contacts	Once Per Calendar Year	Once Per Calendar Year
2025 Employee Cost Per Pay Period		
Single	\$1.85	\$1.83
EE + Spouse	\$3.12	\$3.07
EE + Child(ren)	\$3.18	\$3.13
Family	\$5.03	\$4.96

LIFE & AD&D

Mutual of Omaha

BASIC LIFE & ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

Basic Life/AD&D Insurance Plan



Basic Life Insurance provides your family with crucial financial protection along with a variety of support services designed to help them cope with both emotional and financial issues. It can help you preserve your dream of a secure lifestyle for your family, even if you cannot be there.

As an eligible employee, **Optimax Systems, Inc.** pays the full cost of the coverage. In addition, you may designate anyone as your beneficiary.

Basic Life / AD&D Plan	Mutual of Omaha
General Plan Information	
Eligibility	All Full-Time Employees
Who Pays For Coverage	OPTIMAX
Basic Life Benefit	
Life Benefit Amount	1x Annual Salary
Guarantee Issue Amount	\$50,000
Benefit Age Reduction	
35% @ age 65 / 50% @ age 70	

This summary represents a general overview. Limitations and exclusions may vary depending on your specific benefit plan. Please review your detailed policy for complete information.

VOLUNTARY LIFE

Mutual of Omaha

While **Optimax Systems, Inc.** offers basic life insurance, some employees may want to purchase additional coverage. Think about your personal circumstances. Are you the sole provider for your household? What other expenses do you expect in the future (for example, college tuition for your child)? Depending on your needs, you may want to consider buying supplemental coverage.

With voluntary life insurance, you are responsible for paying the full cost of coverage through a post-tax payroll deduction. You can purchase coverage for yourself in increments of \$25,000 up to a maximum of \$500,000. If you purchase coverage for yourself, you can also purchase coverage for your spouse in increments of \$5,000 up to a maximum of \$250,000 (cannot exceed 50% of employee's election). You can elect coverage for your child(ren) at a flat amount of \$10,000 (you only pay premium for one, no matter the number of children). The chart below outlines the monthly costs of purchasing additional coverage.

Voluntary Life Insurance	Per \$1,000 of coverage	
Age	Employee	Spouse
Age 25-29	\$0.060	\$0.060
Age 30-34	\$0.080	\$0.080
Age 35-39	\$0.090	\$0.090
Age 40-44	\$0.100	\$0.100
Age 45-49	\$0.150	\$0.150
Age 50-54	\$0.230	\$0.230
Age 55-59	\$0.430	\$0.430
Age 60-64	\$0.660	\$0.660
Age 65-69	\$1.270	\$1.270
Age 70+	\$1.270	\$1.270
Dependent Child	\$0.260	

IMPORTANT NOTE: To receive a Guaranteed Issue (GI) amount of \$150,000 for employee and \$50,000 for spouse, you must elect voluntary life as a new hire, within 31 days of new hire election period. If you currently have coverage however would like to increase the amount during open enrollment, you can increase by \$10,000 without providing Evidence of Insurability (EOI).

If you waived coverage as a new hire and want to elect it new for 2025 Open Enrollment, any amount elected will be subject to submission of an Evidence of Insurability (EOI) form.

SHORT- AND LONG-TERM DISABILITY

Mutual of Omaha

Voluntary Short- and Long-Term Disability

Short- and Long- Term Disability Insurance can help replace a portion of your income while you're out of work due to a disability, in order to help you pay your bills and maintain your current lifestyle. It helps by protecting you and your income if a sickness or accidental injury limits you from working.

Optimax Systems, Inc. offers all full-time employees the option to enroll in voluntary Short- and Long-Term Disability coverage. If an employee enrolls in the program, you pay the full premium on a post-tax basis, however the benefits are then received tax-free.

Plan Benefits	Short-Term Disability	Long-Term Disability
Eligibility	All Full-Time Employees	
Who Pays For Coverage	Employees	
Benefit Percentage	66.67%	60%
Benefit Amount	\$1,000 per week	\$6,000 per month
Elimination Period	7 days Accident / 7 days Illness	180 days
Maximum Benefit Duration	26 Weeks	Up until SSNRA (Social security normal retirement age)
Pre-Existing Limitation	3 months / 6 months	3 months / 12 months

IMPORTANT NOTE: If you waived coverage as a new hire and would like to enroll for the 2025 Open Enrollment period, you are able to do so without any EOI being required (what this means, is that your enrollment will be automatically approved).

NYS DISABILITY INSURANCE / PAID FAMILY LEAVE (PFL)

Mutual of Omaha - Maxon

What is New York State *Statutory* Disability (NYS DBL) Insurance?

In the event that you become disabled from a non-work-related injury or sickness, disability income benefits will provide a partial replacement of lost income. You are not eligible to receive this benefit if you are receiving workers' compensation benefits.

Eligibility: Any full-time or part-time employee who is working or has worked for at least **4** consecutive weeks.

NYS Statutory Disability Insurance (Mandated)	
Waiting Period	Injury / Illness: 7 days
Benefits Payable	50% up to \$170 per week
Maximum # of Weeks	26 weeks

Paid Family Leave (PFL)

An employee may receive paid family leave benefits for any period of "family leave", defined as:

- Leave to participate in providing care, including physical or psychological care, to a family member with a serious health condition;
- Leave to bond with the employee's child during the first 12 months after the child's birth, or after the placement of the child for adoption or foster care with the employee;
- Leave taken because of any qualifying exigency as interpreted under the federal Family and Medical Leave Act (FMLA) arising out of the fact that the spouse, domestic partner, child or parent of the employee is on active duty (or has been notified of an impending call or order to active duty) in the U.S. Armed Forces; or
- Leave to help a family member prepare for, and recovery from, surgery related to organ or tissue donation.

Eligibility: Any Full-Time Employee is eligible for PFL benefits after 26 consecutive weeks with Optimax. Any Part-Time Employee who is working fewer than 20 hours per week is eligible for PFL benefits after he or she has worked for 175 days.

Who pays for this coverage?

The paid family leave benefits are funded through employee payroll deductions. **In 2025, employers may deduct 0.388% of an employee's weekly wages, up to an annual maximum of \$354.53.**

Paid Family Leave Benefits (Mandated)	
Waiting Period	None
Benefits Payable	67% of average weekly salary (capped at \$1,151.16 per week)
Maximum # of Weeks	12 weeks

This summary represents a general overview. Limitations and exclusions may vary depending on your specific benefit plan. Please review your detailed policy for complete information.

ACCIDENT COVERAGE

AFLAC – NEW Carrier!

Accident Protection coverage allows you to protect yourself financially by ensuring you are covered for specific services and care associated with an injury. The plan provides you with the financial resources to make getting back to your regular routine as easy as possible.

Optimax offers Accident Insurance to employees on a voluntary basis. If you choose to enroll in the plan, you pay the premium on a post-tax basis through payroll deductions. Some other great features of the accident plan include:

- **You can cover your entire family** – coverage available for employees, spouses, and child(ren)
- **24-hour coverage** – covers you on and/or off-the-job
- **Guaranteed Issue** (no health questions asked)!
- **Flexible** – you can use the benefit payments for any purpose, as its your money
- **Portable** – if you leave your current employment or retire, you can take the coverage with you

Accident Plan - examples	Aflac
General Plan Information	
Who Pays For Coverage	All Full-Time Employees
Dependent Age Limit	26
Sample of Covered Services	
Hospital Admission	\$900
Hospital Daily Confinement	\$160 per day
Air Ambulance	\$900
Ambulance	\$300
Emergency Room/Urgent Care	\$150
Employee Cost Per Pay Period	
Single	\$2.50
Employee + 1	\$4.13
Employee + Children	\$5.43
Family	\$7.05

This summary represents a general overview. Limitations and exclusions may vary depending on your specific benefit plan. Please review your detailed policy for complete information.

SPECIFIED DISEASE COVERAGE

AFLAC– NEW Carrier!

What is Specified Disease Insurance?

Specified Disease pays a lump-sum benefit if you are diagnosed with a covered illness or condition on or after your coverage effective date. Specified Disease is a limited benefit policy. Optimax Systems, Inc. offers Specified Disease Insurance on a voluntary basis.

What benefits are available?

Specified Disease Insurance provides a benefit payment for the following illnesses and conditions.

Who is eligible for Specified Disease Insurance?

- **You** –active employees working 30+ hours/week
- **Your Spouse** –Coverage available only if employee coverage elected
- **Your Child(ren)**–to age 26. Coverage available only if employee coverage elected.

Wellness Benefit:

This provides an annual benefit payment if you complete a health screening test. You may only receive a benefit payment once per year, even if you complete multiple health screening tests. The annual benefit amount is \$50 (for each covered member) per plan year.

Conditions	Employee Amount: \$5k up to \$30k
	Spouse Amount: 50% of Employees Amount
Cancer	1st Occurrence
Invasive Cancer	100%
Non-Invasive Cancer	25%
Major Organ Failure	100%
Skin Cancer	\$250 per calendar year
Vascular	
Heart Attack	100%
Stroke	100%
Coronary Arteriosclerosis	25%
Other	
Kidney Failure	100%

Guaranteed Issue Amounts: Employee: \$30,000 / Spouse: \$15,000 / Child(ren): \$7,500

Monthly premiums are calculated based on age and benefit amount elected

This summary represents a general overview. Limitations and exclusions may vary depending on your specific benefit plan. Please review your detailed policy for complete information.

HOSPITAL INDEMNITY

AFLAC – NEW!

Hospital Indemnity Protection coverage allows you to protect yourself financially by ensuring you are covered for specific services and care associated with an accident or injury. The plan provides you with the financial resources to make getting back to your regular routine as easy as possible.

Optimax offers Hospital Indemnity Insurance to employees on a voluntary basis. If you choose to enroll in the plan, you pay the premium on a post-tax basis through payroll deductions. Some other great features of the hospital indemnity plan include:

- **You can cover your entire family** – coverage available for employees, spouses, and child(ren)
- **24-hour coverage** – covers you on and/or off-the-job
- **Guaranteed Issue** (no health questions asked)!
- **Flexible** – you can use the benefit payments for any purpose, as its your money
- **Portable** – if you leave your current employment or retire, you can take the coverage with you

Hospital Plan - examples	AFLAC
General Plan Information	
Who Pays For Coverage	All Full-Time Employees
Dependent Age Limit	26
Sample of Covered Services	
Hospital Admission	\$1,000
Hospital Daily Confinement	\$160 per day
Hospital ICU	\$1,500
Rehabilitation Facility	\$300
Employee Cost Per Pay Period	
Single	\$3.56
Employee + 1	\$8.59
Employee + Children	\$6.60
Family	\$11.64

This summary represents a general overview. Limitations and exclusions may vary depending on your specific benefit plan. Please review your detailed policy for complete information.

EMPLOYEE CONTACT LIST

CARRIER	Group/Policy Number	PHONE	WEBSITE
Excellus BCBS (Medical)	00005660	1-800-499-1275	https://www.excellusbcbs.com
Excellus BCBS (Dental)	00055269	1-800-499-1275	https://www.excellusbcbs.com
Guardian (Vision)	533122	1-888-482-7342	https://www.guardiananytime.com
Mutual of Omaha (Life)	G000BTR6	1-800-775-8805	https://www.mutualofomaha.com
Mutual of Omaha (Disability)	G000BTR6	1-800-877-5176	https://www.mutualofomaha.com
AFLAC (Accident/ Specified Disease/ Hospital Indemnity)	XXX	1-800-877-5176	https://www.mutualofomaha.com
Employee Assistance Program (EAP)	OPTIMAX	1-800-316-2796	Mutualofomaha.com/eap

Human Resources Department

Name	Title	Phone Number	Email Address
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Benefits Advisor: U.S. Employee Benefits Services Group (USEBSG)

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Kristen Burke	585-270-5761 ext. 102	Kburke@usebsg.com



Employee Benefits

Services Group.

The information in this guide is presented for illustrative purposes and is based on information provided by the employer. The text contained in this guide was taken from various summary plan descriptions and benefit summaries. While every effort was taken to accurately summarize your benefits, discrepancies, or errors are always possible. In case of discrepancy between this guide and the official plan documents, the official plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about this summary, contact Human Resources.