BENEFITS OUTLINE 2025/2026

Benefit Plan Year 7/1/2025 – 6/30/2026. Benefits term date of separation.

New hire benefits are effective first of the month after hire.

Medical, Dental and Vision are the only benefits considered Pre-Tax.

All Benefits in the following section are available for enrollment through your employee portal

MEDICAL

Blue Care Network	BEP-TRAD-BASE	Traditional POS
Employee Cost/Month	**Fixed Co-Pays**	**RX Co-Pays**
Single: $82.47	Office Visit (PCP): $30	Tier 1A Preferred Generic: $10
Double: $197.93	Specialist Visit: $50	Tier 1B Nonpreferred Generic: $30
Family: $247.41	Urgent Care: $50	Tier 2 Preferred Brand: $60
	ER Visit: $250	Tier 3 Nonpreferred Brand: $80
Employer Cost/Month	Ambulance: $50	Tier 4 Preferred Specialty: 20% Max $200 (In)
Single: $329.88	High Tech Imaging: $150	Tier 5 Preferred Specialty: 20% Max $300 (In)
Double: $791.72		
Family: $989.65	**Coinsurance Max (plan year)**	**Total Out-of-Pocket Max (plan year)**
	In Network/Out of Network	**In Network/Out of Network**
Deductible (plan year)	Individual: $3,500/$7,000	Individual: $8,150/$16,300
In Network/Out of Network	Family: $7,000/$14,000	Family: $16,300/$32,600
Individual: $1,000/$2,000		
Family: $2,000/$4,000	**Hospital Coinsurance (plan year)**	
	In Network/Out of Network	
	All Coverage Levels: 20% / 40% after deductible)	

Special Features:

- Wellness Visits/Checkups: Covered 100% with no co-pay based on gender/age guidelines
- Virtual Visits: 24/7 phone + video physician access, including dermatology and behavioral health
- Mobile App: You can access your membership card, personal health plan information, use the cost estimator, view plan year to date spending, order prescriptions and more using the BCBSM mobile app

Blue Care Network	BCN-HMO-BASE	Traditional HMO
Employee Cost/Month	**Fixed Co-Pays**	**RX Co-Pays**
Single: $113.57	Office Visit (PCP): $20	Tier 1A Preferred Generic: $10
Double: $333.01	Specialist Visit: $40	Tier 1B Nonpreferred Generic: $30
Family: $416.26	Urgent Care: $50	Tier 2 Preferred Brand: $60
	ER Visit: $250	Tier 3 Nonpreferred Brand: $80
Employer Cost/Month	Ambulance: 20%	Tier 4 Preferred Specialty: 20% Max $200 (In)
Single: $302.27	High Tech Imaging: $150 (after deductible)	Tier 5 Preferred Specialty: 20% Max $300 (In)
Double: $665.00		
Family: $831.25	**Coinsurance Max (plan year)**	**Total Out-of-Pocket Max (plan year)**
	In Network/Out of Network	**In Network/Out of Network**
Deductible (plan year)	Individual: $2,500 / (N/A)	Individual: $8,150 / (N/A)
In Network/Out of Network	Family: $5,000 / (N/A)	Family: $16,300 / (N/A)
Individual: $1,000 / (N/A)		
Family: $2,000 / (N/A)	**Hospital Coinsurance (plan year)**	
	In Network/Out of Network	
	All Coverage Levels: 20% / (N/A) (after deductible)	

Special Features:

- Wellness Visits/Checkups: Covered 100% with no co-pay based on gender/age guidelines
- Virtual Visits: 24/7 phone + video physician access, including dermatology and behavioral health
- Mobile App: You can access your membership card, personal health plan information, use the cost estimator, view plan year to date spending, order prescriptions and more using the BCBSM mobile app

Blue Care Network	BCN-HMO-HSA-PREM	HMO HSA
Employee Cost/Month	**Fixed Co-Pays** (after deductible)	**RX Co-Pays** (after deductible)
Single: $71.08	Office Visit (PCP): 20% / (N/A)	Tier 1A Preferred Generic: $10
Double: $170.58	Specialist Visit: 20% / (N/A)	Tier 1B Nonpreferred Generic: $30
Family: $213.23	Urgent Care: 20% / (N/A)	Tier 2 Preferred Brand: $60
	ER Visit: 20% / (N/A)	Tier 3 Nonpreferred Brand: $80
Employer Cost/Month	Ambulance: 20% / (N/A)	Tier 4 Preferred Specialty: 20% Max $200 (In)
Single: $284.30	High Tech Imaging: 20% / (N/A)	Tier 5 Preferred Specialty: 20% Max $300 (In)
Double: $682.33		
Family: $852.90	**Coinsurance Max (plan year)**	**Total Out-of-Pocket Max (plan year)**
	In Network/Out of Network	**In Network/Out of Network**
Deductible (plan year)	Individual: N/A	Individual: $4,000 / (N/A)
In Network/Out of Network	Family: N/A	Family: $8,000 / (N/A)
Individual: $1,650 / (N/A)		
Family: $3,300 / (N/A)	**Hospital Coinsurance (plan year)**	
	In Network/Out of Network	
	All Coverage Levels: 20% / (N/A) (after deductible)	

Special Features:

- Wellness Visits/Checkups: Covered 100% with no co-pay based on gender/age guidelines
- Virtual Visits: 24/7 phone + video physician access, including dermatology and behavioral health
- Mobile App: You can access your membership card, personal health plan information, use the cost estimator, view plan year to date spending, order prescriptions and more using the BCBSM mobile app

MEDICAL BENEFIT ADD-ONs

HSA (Health Savings Account)	Employee Responsibility

- You must enroll in an HSA compatible medical plan in order to have HSA contributions deducted from your paycheck and be able to utilize HSA funds on eligible health expenses
- Axios HR partners with Lake Michigan Credit Union so that you can enroll in a new HSA account directly from the benefit enrollment tool if you do not currently have an HSA account
- You are able to utilize any bank you would like as long as the bank offers HSA bank accounts *this is not a regular checking account*
- Even if you select an HSA medical plan in the benefit enrollment tool, this does not guarantee that you have an HSA bank account – you must set up an HSA bank account and provide us with the information for us to distribute your contributed funds; this includes any applicable Employer contributions
- An HSA account is solely yours, Axios HR has no ownership over this account
- If you would like to utilize an HSA account outside of enrolling through the LMCU partnership, you must submit an HSA change form; you can access this form in the documents section of your employee portal or contact us at service@axioshr.com or 616-949-2525

DENTAL

Delta Dental	Base	Employee Paid

Employee Cost/Month

Single:	$6.41
Double:	$12.32
Family:	$24.25

Employer Cost/Month

Single:	$25.65
Double:	$49.30
Family:	$97.01

Plan Features

Benefit Max (plan year):	$1,000
Deductible (plan year):	$50
Ortho Max (lifetime):	$1,000

Plan Description

Preventative Services:	No deductible applies, covered 100%
Basic Services:	Covered 80% after deductible
Major Services:	Covered 50% after deductible
Orthodontic:	Covered 50% after deductible
Dependents:	Covered to age 26

Special Features:

- No ID card required: let your provider know you have Delta Dental and they will look you up by your SSN
- Delta Dental PPO Network
- There is a **6 month waiting period** for new enrollees for any major restorative and prosthodontic services
- **Benefit Maximum and Deductible are calendar year (January – December) vs. plan year (July – June)**

VISION

Delta Vision - VSP	Employee Paid

Employee Cost/Month

Single:	$1.12
Double:	$2.10
Family:	$2.99

Employer Cost/Month

Single:	$4.47
Double:	$8.39
Family:	$11.96

Plan Features

Exams:	Once per 12 months
Lenses/Contacts:	Once per 12 months
Frames:	Once per 24 months

Plan Description

Exam Co-Pay:	$10.00
Frames:	$130.00 Allowance
Dependents:	Covered to Age 26

Special Features:

- No ID card required: let your provider know you have VSP through Delta Vision and they will look you up by your SSN
- Benefit frequency is based on date of last visit

LIFE INSURANCE

Metlife	Employer Paid
Coverage	**Plan Features**
Employee: 1x Salary ($200k max) Spouse: $2,000.00 Dependent: $1,000.00	• PlanSmart: a multi-faceted program, offered at no additional cost, which enables you to provide your employees with access to a range of financial and retirement education resources through on-site workshops with optional personal consultations and decision support assistance. • Retirewise: an in-depth program consisting of a four-part series of workshops that deliver objective information covering a broad spectrum of retirement issues from estate planning to tax planning. Each workshop is delivered by a locally-based financial professional.

Metlife	Employee Paid
Employee Cost/Month	**Coverage**
• Rates are based on employee's age and amount of elected coverage level	Employee: $10k to $200k guaranteed; max 5x salary or $500k Spouse: $5k to $50k guaranteed; max $250k or 50% of employee coverage Dependent: $10k guaranteed
Plan Requirements:	• You must elect coverage for yourself in order to elect coverage for your spouse and/or child(ren) • Any amount elected over the guaranteed issue amount will be subject to medical underwriting

SHORT TERM DISABILITY

Metlife	Employer Paid
Employee Cost/Month	**Coverage**
Employee: $0.00	• Payment Amount: 60% of weekly salary up to $1,000.00 per week • Benefits Begin (Accident): 1st day • Benefits Begin (Illness): 8th day • Max Duration of Benefits: 13 weeks

LONG TERM DISABILITY

Metlife	Employer Paid
Employee Cost/Month	**Coverage**
Employee: $0.00	• Payment Amount: 60% of weekly salary up to $10,000.00 per month • Elimination Period: 90 days • Max Duration of Benefits: until age 65
Plan Requirements:	• Pre-Existing Condition: You may not be eligible for benefits if you have received treatment for a condition within the 3 months prior to your policy effective date until you have been covered under the policy for 12 months • Benefit Limitations: Neuromuscular (24 months); Musculoskeletal (24 months); Soft Tissue Disorder (24 months); Alcohol, Drug or Substance Abuse (no limit)

FLEX SPENDING

isolved FLEX	Medical & Dependent Care	Employee Paid
Employee Cost/Month	**Plan Details**	
• Contribution is determined by the employee on an annual basis	• Termination of Plan/Enrollment: you have 30 days from the date of termination to submit any receipts for the period of time you were covered under the plan to utilize any remaining funds • Life Events: FLEX funds are pre-paid, so you cannot change the amount you want to contribute in the middle of a plan year • Type of Plan: it is the employee's responsibility to verify that they are electing the correct type of FLEX plan; please note, we offer more than one	
Special Features:	• Health Care Spending Account Maximum Limit: $3,300.00/$6,600.00 annually • Dependent Care Spending Account Maximum Limit: $2,500.00/$5,000.00 annually (dependent care expenses must be from a licensed care provider or program) • Contributions to a Flexible Spending Account are pre-tax	

isolved FLEX	Commuter	Employee Paid
Employee Cost/Month	**Plan Details**	
• Contribution is determined by the employee on an annual basis	• Termination of Plan/Enrollment: you have 30 days from the date of termination to submit any receipts for the period of time you were covered under the plan to utilize any remaining funds • Life Events: FLEX funds are pre-paid, so you cannot change the amount you want to contribute in the middle of a plan year • Type of Plan: it is the employee's responsibility to verify that they are electing the correct type of FLEX plan; please note, we offer more than one	
Special Features:	• Transit Spending Account Maximum Limit: $325.00 per month • Parking Spending Account Maximum Limit: $325.00 per month • Contributions to a Flexible Spending Account are pre-tax	

SUPPLEMENTAL

Metlife	Off the Job Accident	Employee Paid
Employee Cost/Month	**Plan Details**	
Employee: $8.16 EE + Spouse: $15.44 EE + Child: $16.84 EE + Family: $21.13	• This coverage pays a cash benefit that corresponds with a variety of covered occurrences, such as dismemberment, dislocation or fracture, hospital confinement, ambulance services, physical therapy, etc. • The cash benefits can be used to help pay deductibles, treatment, rent, etc. • Benefits are paid once per accident unless otherwise noted in the schedule of benefits • Guaranteed issue coverage • Access your benefits: https://servicing.online.metlife.com/public/site/presignin?grpNumber=233683	

Metlife	Critical Illness	Employee Paid

Employee Cost/Month

- Rates will vary based upon age at issue, who you wish to cover, the amount of coverage and whether or not you use tobacco products

Plan Details

- Benefit coverage options are $10,000.00 or $20,000.00
- This coverage provides financial support if an individual is diagnosed with a covered critical illness
- Cash payments are issued consistent with a percentage based fee schedule
- Access your benefits: https://servicing.online.metlife.com/public/site/presignin?grpNumber=233683

Metlife	Hospital Indemnity	Employee Paid

Employee Cost/Month

Employee:	$7.67
EE + Spouse:	$20.15
EE + Child:	$13.26
EE + Family:	$21.84

Plan Details

- This coverage pays a cash benefit for hospital confinement.
- Guaranteed issue coverage
- Coverage can be continued as long as premiums are paid to Metlife
- Access your benefits: https://servicing.online.metlife.com/public/site/presignin?grpNumber=233683

Legal/ID Shield	Employee Paid

Employee Cost/Month

	Single	Family
LegalShield:	$23.95	$23.95
IDShield:	$8.95	$18.95
Combined:	$32.90	$38.90

Plan Details

- Registration: once you elect coverage, you will need to register with Legal/IDShield
- LegalShield: offers advice, consultation and representation for common issues; this includes contract and document review and end of life document preparation
- IDShield: offers security and privacy monitoring, identity restoration and consolation services; if your identity is stolen, IDShield will fully restore to pre-theft status

All Benefits in the following section are available throughout the year (not tied to Open Enrollment) and are not accessed through the employee portal

RETIREMENT & FINANCIAL WELLNESS

Empower Retirement	Employer Paid

Eligibility Rules:

- Length of Service: Immediate
- Age: 21 Years
- Entry Date: Immediate

Plan Details:

- Employer Match/Contribution: 100% of the first 3% and 50% of the next 2%
- Registration, contribution and beneficiary changes can be done through the Empower website: https://empowermyretirement.com

CAPTRUST	Employer Paid

Learn about the Benefit

Schedule a Meeting

- Through CAPTRUST you have access to personalized financial advice. Consults can be requested by calling 800-967-9948 or by visiting https://www.captrustadvice.com
- Ways to engage with CAPTRUST: Quarterly webinars, 1:1 advice session, monthly newsletters, Retirement Blueprint, etc.

VENDOR PERKS

Vetr Health	Employee Paid

Convenient, affordable veterinary care from the comfort of your own home.

- In-Home Vet Visits: providers travel to you and your pets! All care is provided in the comfort of your own home
- Core Vaccines and Testing: your membership includes all of the core vaccines and testing your pet needs to stay healthy
- Unlimited Telehealth: advice from veterinarians anytime, anywhere through Vetr Telehealth
- Online Pharmacy: receive access to Vetr's online pharmacy for any prescriptions, including preventatives

***Membership through Vetr Health is not run through payroll. If interested, employees can obtain plan information and enroll in the plan at https://www.vetrhealth.com. Premiums are paid directly to Vetr Health.**

Pet's Best	Employee Paid

Pet insurance reimburses you for vet bills when your pet is sick or injured to help ease financial worry.

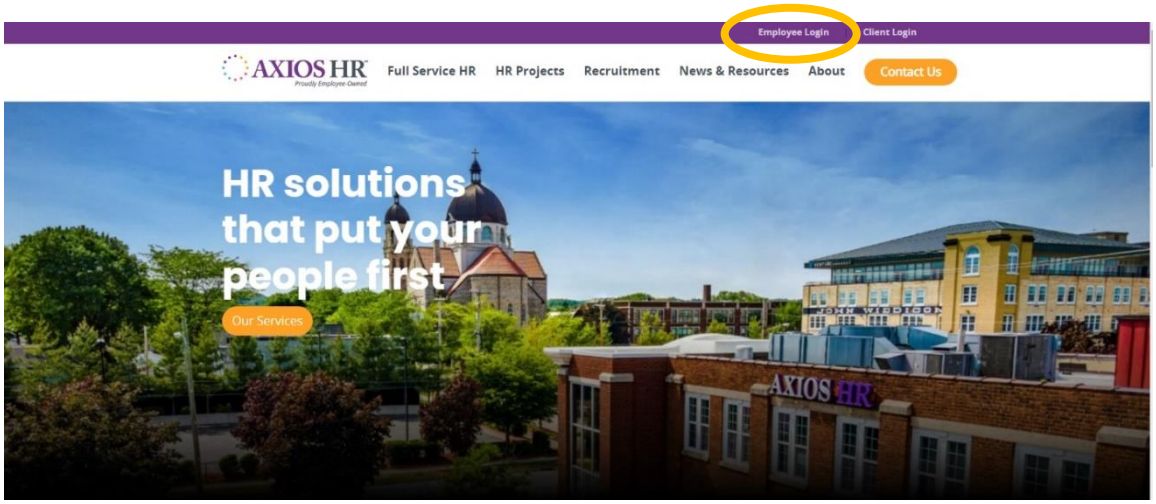
- Fast claims processing and payment: receive reimbursement via direct deposit or direct vet pay options
- Open network: use any veterinarian in the US, including specialty and emergency clinics
- 24/7 access: pet helpline powered by WhiskerDocs
- Exclusive discount: receive an employee discount on a BestBenefit plan

***Enrollment in pet insurance through Pet's Best is not run through payroll. If interested, employees can obtain plan information and enroll in the plan at https://www.petsbest.com/axios. Premiums are paid directly to Pet's Best.**

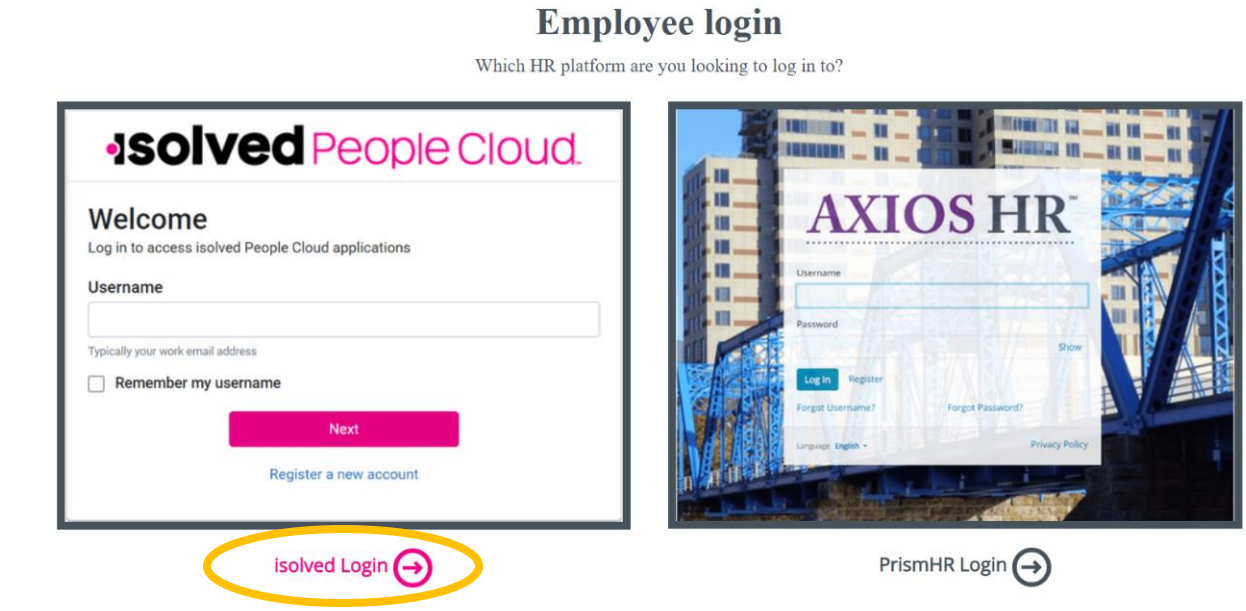
Accessing Your Open Enrollment Session

To elect your benefits for the 2025/2026 plan year, please follow the below instructions.
It is highly recommended that you use Google Chrome to complete your enrollment.

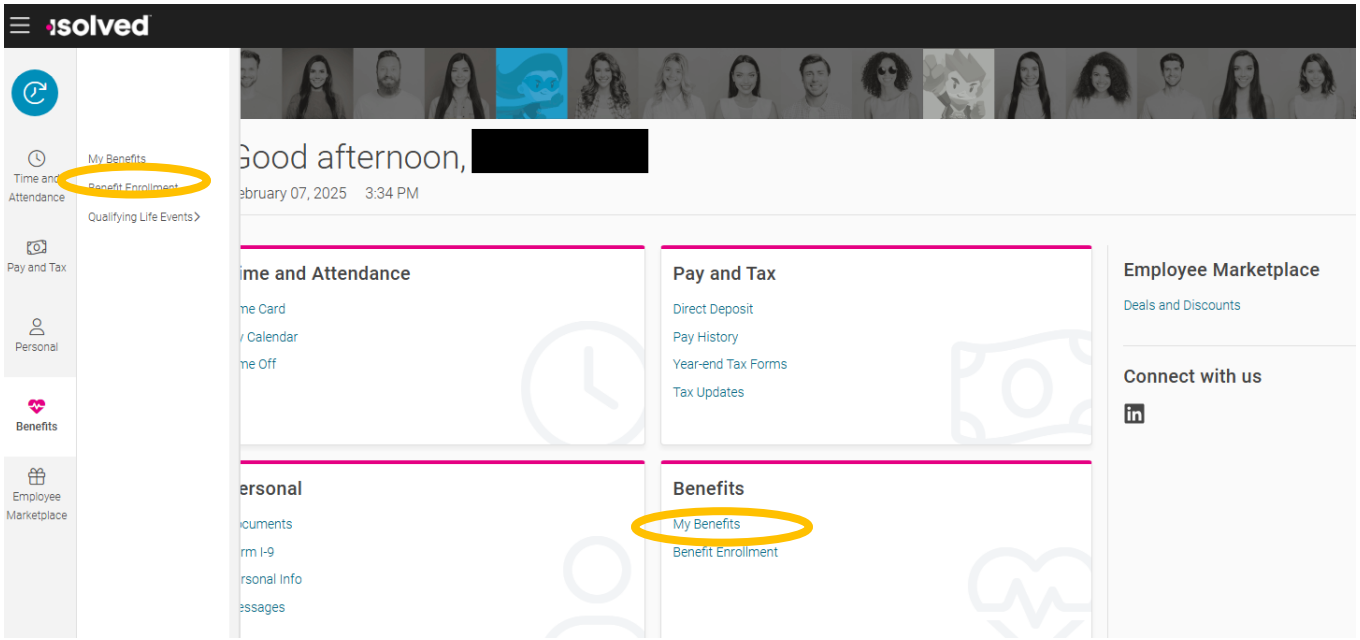
Go to https://axioshr.com and click on the "Employee Login" link at the top right of the screen.



Then choose the isolved option by selecting "isolved Login".



Once logged into your employee portal, navigate to the benefits section and select "Benefit Enrollment". This will bring you to the enrollment wizard.



The Axios HR Employee Care Team is here to assist you if you have any questions or have trouble making/submitting your benefit elections for the 2025/2026 benefit plan year. You can reach the Care Team by phone at 616-949-2525 or by emailing service@axioshr.com.

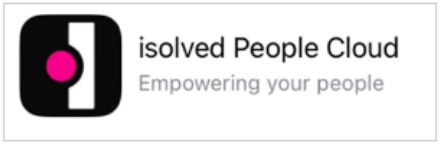
Access Your HR and Payroll Information on the Go with the Mobile App

Your HR and payroll information is always at your fingertips with the isolved Mobile App. It's free and easy to set up on your smartphone or tablet.

Anything you can do in Employee Portal you can do in the mobile app:

- Reprint Paystubs
- Access pay history
- Complete benefits enrollment
- Review current benefits
- Update personal contact information
- View personal and company documents
- Find HR support contacts
- Update tax withholdings
- Download W-2's

The isolved Mobile App is available for Apple and Android devices. In the App Store/Google Play, search for "**isolved People Cloud**":



You can also scan the appropriate QR code below:

Apple:

Android:

Have questions? We're here to help!

Asistencia en Español

The Axios HR Employee Care Team is available Monday-Friday from 8am-5pm to answer any questions and resolve any issues as quickly as possible. Our Employee Care Team is made up of three HR professionals – Kayla (Care Team Lead), Edgar (HR Coordinator), Kayla (HR Coordinator) and Courtney (HR Intern).

Our Employee Care Team can assist with many items including (but not limited to):

- New hire onboarding
- Username/password assistance
- Contact information changes
- Tax withholding/W2 questions
- Retrieving pay stubs
- Benefits enrollment assistance
- Benefits questions
- LOA/Disability paperwork
- Timeclock assistance
- Payroll questions
- Verification of Employment documents
- HR/employment concerns

No matter what your need is, the Employee Care Team is your primary point of contact with Axios HR. If your inquiry requires the attention of an HR Specialist, the Care Team will put you in direct contact with one of our team's HR Specialists for resolution.

In addition to our Employee Care Team, the Axios HR Employee Portal is very robust and gives you 24/7 access to your personal information. On the Employee Portal, you can view/download/print your paystubs or W-2, view or make changes to your contact information like address, phone number or e-mail, as well as view or make changes to your direct deposit account information. To visit the employee portal, go to **AxiosHR.com** and click on "**EMPLOYEE LOGIN**" in the upper right-hand corner.

To contact our Employee Care Team, please call us at 616-949-2525 or email service@axioshr.com.