



MRI Benefit Highlights 2026

Excellus BCBS	Simply Blue Plus Silver 16	Simply Blue Plus Bronze 4
Deductible	\$4,450 / \$8,900	\$8,500 / \$17,000
Co-Insurance	Covered at 80%	Covered at 100%
Out of Pocket Max	\$9,000 / \$18,000	\$8,500 / \$17,000
Annual Routine Physical	Covered in Full	Covered in Full
Preventive Care	Covered in Full	Covered in Full
PCP Office Visit / Specialist Visit	Covered at 80% subject to the deductible	Covered at 100% subject to the deductible
Inpatient Hospital Visit	Covered at 80% subject to the deductible	Covered at 100% subject to the deductible
Emergency Room	Covered at 80% subject to the deductible	Covered at 100% subject to the deductible
Urgent Care	Covered at 80% subject to the deductible	Covered at 100% subject to the deductible
Outpatient Surgery	Covered at 80% subject to the deductible	Covered at 100% subject to the deductible
Prescriptions	\$5 / \$45 / \$90 subject to the deductible <i>Preventive drugs are NOT subject to the deductible</i>	Covered at 100% subject to the deductible <i>Preventive drugs are NOT subject to the deductible</i>
HSA Eligible	YES	YES
2025 RATES	<i>Your Cost Per Week (After Employer Contribution of \$110 Per Week)</i>	
Single	\$ 103.23	\$ 67.11
Self + Spouse	\$ 316.46	\$ 244.22
Self + Child(ren)	\$ 252.49	\$ 191.08
Family	\$ 497.70	\$ 394.76

Carrier	Additional Benefits	Weekly Cost	
(Dental) Excellus BCBS Dental Blue Options	Cleanings and Exam are covered @ 100%, Annual Deductible \$50 single/\$150 family \$1,500 annual maximum per individual. Implants & Crowns are covered @ 50%, subject to deductible). ORTHODONTIA included!!	Single Self w/ Spouse Self w/ Child(ren) Family	\$11.43 \$22.85 \$23.83 \$36.76
(Vision) VSP Signature Plan	Well Vision Exam \$20 copay* Glass or Plastic lenses \$20 materials copay* Lens Enhancements are covered after copay* Frames OR Contacts covered up to \$150* (*through a VSP Network Provider)	Single Self + Spouse Self + Children Family	\$3.60 \$5.72 \$5.84 \$9.41



Benefit Highlights 2026 (Continued)

Employer FLEX Credits

- MRI will contribute up to \$110 per week towards employer sponsored employee health insurance only.

Employer Sponsored Health Insurance

- Employees may purchase health insurance for themselves and their family based on the enclosed rate schedule.
- 2 plans are offered
- The NET COST to an employee of EACH PLAN is indicated on the front of this sheet
- Health insurance is available the first of the month following 60 days of employment for all full-time employees.

HSA

- Available to employees enrolled in a qualified medical plan and controlled by the employee, him or herself
- Employee paid Pre-Tax deductions taken equally over 52 pay periods
- Used to pay for your Medical deductible, Dental, & Vision Expenses
- 1st of the month following 6 months of active employment
- Annual limit of \$4,400 single and \$8700 family, as set by the IRS. An employee over 55 can add an additional \$1000

Unum Life and AD&D Insurance:

- Employee paid Pre-Tax deduction
- Eligible after 90 days of active employment
- Employee must apply and be approved for this coverage
- Guarantee Issue Life Insurance coverage: up to \$50,000 for employee if applied for within 30 days of eligibility date
 - Coverage in \$10,000 increments to maximum of 5x annual income or \$500,000
 - Life Benefit Reduction: 65% at age 65 and 50% at age 70
- Spouse coverage: \$5,000 increments to 100% of employee's life insurance or \$500,000
 - \$25,000 maximum guarantee issue
 - Life Benefit Reduction: 65% at age 65 and 50% at age 70
- Child coverage: \$2,000 increments to a maximum of \$10,000
 - Employee must be covered for Life to insure dependents for Life

Unum Voluntary Critical Illness with Cancer Benefit

- Employee paid Pre-Tax deduction
- Eligible after 90 days of active employment
- Employee must apply and be approved for this coverage
- Minimum benefit of \$5,000 to a maximum of \$50,000
- Pays you a lump sum benefit at first diagnosis of a covered illness