

VEGA Benefit Highlights 2026

Excellus BCBS	Simply Blue Plus Silver 2	Simply Blue Plus Bronze 4
Deductible	\$3,250/\$6,500	\$8,500 / \$17,000
Co-Insurance	Covered at 80% Subject to the deductible	Covered at 100% Subject to the deductible
Out of Pocket Max	\$8,500 / \$17,000	\$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	\$10 / \$45/ \$90 subject to the deductible	Covered at 100% subject to the deductible <i>Preventive drugs are NOT subject to the deductible</i>
HSA Eligible	NO	YES \$1000 Employer contribution
NET 2026 RATES These rates have been subsidized by Vega		
Single	\$ 237.65	\$ 111.91
Self + Spouse	\$ 679.14	\$ 466.13
Self + Child(ren)	\$ 546.74	\$ 359.86
Family	\$1054.40	\$ 1662.29



Benefit Highlights 2026 (Continued)

Carrier	Additional Benefits
(Dental) Excellus BCBS Dental Blue Options	Cleanings and Exam covered @ 100%, Annual Deductible \$50 single/\$150 family \$1,500 annual maximum per individual. Implants & Crowns covered @ 50%, subject to deductible). ORTHODONTIA not covered.
Single	\$21.23
Employee + Spouse	\$42.46
Employee+ Chil(ren)	\$39.53
Family	\$64.31

VSP Vision Coverage:

- Eye Exam \$20 copay, one per year
- Contact Lenses or Frames \$150 allowance every 12 months
- \$20 Copay contact lens fitting and evaluation
- Savings if you use an in-network provider
- You pay:

Single	\$9.58 per pay
Family	\$20.59 per pay

Hartford Group Life Insurance:

- \$25,000 flat benefit for full-time employees
- Optional buy up coverage for employee, 5x comp to \$100K Guaranteed at time Offered. Spouse guaranteed up to \$30K. Child coverage to \$10K
- The benefit is portable and convertible!
- Request A Quote!