

**3445 Winton Place, Suite 240
Rochester, NY 14623**

Plan Year: 1/1/26 – 12/31/26

Benefits Highlights

Excellus BCBS	Simply Blue Plus Bronze 4
PCP Office Visit / Specialist Visit	Covered 100% subject to deductible
Annual Routine Physical	Covered in Full
Preventive Care	Covered in Full
Out of Pocket Max	\$8,500/\$17,000
Inpatient Hospital Visit	Covered 100% per admission for unlimited days – subject to deductible
Emergency Room	Covered 100% per admission for unlimited days – subject to deductible
Urgent Care	Covered 100% per admission for unlimited days – subject to deductible
Outpatient Surgery	Covered 100% per admission for unlimited days – subject to deductible
Prescriptions	Covered 100% - subject to deductible. \$0 Generics for kids up to Age 19 (subject to deductible) Preventative drugs not subject to deductible. Insulin covered in FULL
HSA Eligible	YES
2026 RATES	<i>Per pay period</i>
Single	\$ 70.84
Self + Spouse	\$ 141.69
Self + Child(ren)	\$ 120.43
Family	\$ 201.90

Excellus Bronze 4 Health Plan

- Energy Concepts will pay 80% of your plan choice
- Employees will pay the additional 20% pre-tax
- Rates are reflected on page 1 of this document

Unum Life and AD&D Insurance:

- Employer paid \$50,000
- Eligible the first of the month after 60 days of full-time employment
- Children can be covered up to \$10,000
- Eligible first of the month after 60 days of full-time employment

Unum Supplemental Life and AD&D Insurance:

- Employee paid
- \$50,000 additional guaranteed issue for employee if applied for when first eligible
- Amounts in \$10,000 units to maximum of \$500,000 not to exceed 5x employee's annual salary
- Spouses can apply for up to \$50,000, \$20,000 guaranteed issue if applied for when employee is first eligible

Unum Long Term Disability:

- Employer paid
- 60% of monthly earnings to a maximum benefit of \$6,000 per month
- 180-day elimination period
- Eligible first of the month following 60 days of full-time employment

Shelter Point NYS Disability:

- Benefit 50% of your average weekly wage to a maximum benefit of \$195.50 per week
- Maximum duration 26 weeks of consecutive disability
- Waiting Period 7 days (benefits begin on the 8th consecutive day of disability)

Shelter Point NYS Paid Family Leave:

- Benefit 67% of your average weekly wage to a maximum benefit of \$1,228.53 per week
- Maximum duration 12 weeks
- Use for bonding with a newborn, caring for a family member with a serious health condition, assisting loved ones when a family member is deployed abroad on active duty to the military.