



15 Schoen Place, Suite 300 Pittsford, NY 14534



Insurance · Benefits · HR www.pullanoco.com

Plan Year: 10/1/25 – 09/30/26

Benefits Highlights

Excellus BCBS	Simply Blue Plus Silver 2
Deductible	\$3200 Single/\$6400 Family
Preventative Services	Covered in full, All other benefits at 80% subject to Deductible
Out of Pocket Max	\$8,200/\$16,000
Prescription Coverage	\$10/\$45/\$90 subject to plan deductible Preventative drug NOT subject to deductible
PCP Office Visit/Specialist Visit	Covered at 80% subject to deductible
Inpatient Hospital Visit	Covered at 80% subject to the deductible
Emergency Room	Covered at 80% subject to the deductible
Urgent Care	Covered at 80% subject to the deductible
Outpatient Surgery	Covered at 80% subject to the deductible
HSA Eligible	YES
2025 RATES	<i>Per pay period</i>
Single	\$77.90
Self + Spouse	\$ 155.80
Self + Child(ren)	\$ 132.43
Family	\$ 222.02



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Unum Life and AD&D Insurance:

- Employer paid 1x salary to a max of \$50,000
- Eligible after 6 months 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
- 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 of 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



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