



2026 Health Insurance Options

Excellus BCBS	Option #1	Option #2	Option #3
	Simply Blue Plus Gold 17	Simply Blue Plus Silver 17*	Simply Blue Plus Bronze 4
Office Visit / Specialist Copay	\$40 / \$70	Covered at 80% subject to deductible	Covered at 100% subject to deductible
Deductible	\$1,100/\$2,200	\$3,700 / \$7,400	8,500 / \$17,000
Co-Insurance	80%	80%	100%
Out of Pocket Max	\$8,250/\$16,500	\$7,400/\$14,800	\$8,500/\$17,000
Preventive Services	Covered in Full	Covered in Full	Covered in Full
Well-Child Care	Covered in Full	Covered in Full	Covered in Full
Inpatient Hospital	Covered at 80% subject to the deductible	Covered at 80% subject to deductible	Covered at 100% subject to the deductible
Emergency Room / Urgent Care	\$300 per visit / \$60 per visit	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 80% subject to the deductible	Covered at 100% subject to the deductible
X-Rays/Advanced Imaging (MRI C-scan)	\$70 / \$100	Covered at 80% subject to the deductible	Covered at 100% subject to the deductible
Adult Eyewear	\$100 reimbursement per year	\$100 reimbursement per year	\$100 reimbursement per year
Prescriptions	\$10/\$45/\$90	\$5/\$35/\$70 subject to the deductible Preventative drugs not subject to deductible	Covered at 100% subject to the deductible Preventative drugs not subject to deductible
HSA Eligible	NO	YES	YES
2024 Employee Costs	Per Week	Per Week	Per Week
Single	\$176.69	\$124.11	\$82.46
Employee + Spouse	\$448.03	\$342.86	\$259.57
Employee + Child(ren)	\$366.63	\$277.24	\$206.43
Family	\$678.67	\$528.81	\$410.11

**Company sponsored plan - Monsees contributes 94.65/week towards all medical plans.*



Monsees Excellus Dental Blue Options

- Annual exams, cleanings and x-rays covered in full
- 80% coverage for basic services (fillings, routine extraction)
- 50% coverage for major services (crowns, bridges, dentures)
- \$50 single / \$150 family annual deductible
- \$1,000 annual maximum for each insured family member

2026 RATES	Per Week
Single	\$10.73
Employee + Spouse	\$21.45
Employee + Child(ren)	\$19.97
Family	\$32.48

Monsees Other Employee Benefits 2026

Shelter Point 2x NYS Disability:

- 50% of your average weekly wage to maximum benefit of \$340/week
- Maximum duration 26 weeks of consecutive disability
- Waiting period 7 days (benefit begins on the 8th consecutive day of disability)

Shelter Point Term Life and AD&D Insurance:

- Provides a \$10,000 death benefit
- Covers accidental death or dismemberment
- Provides a \$25,000 accidental death benefit
- The benefit for most covered dismemberments is 50% of the death benefit

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 week
- Use for bonding with a newborn, caring for a family member with a serious health condition, assist loved ones when a family member is deployed abroad on active duty to the military