



## 2025 - 2026 New Employee Benefits Enrollment

Please enroll in your benefits within 30 days of your hire date.

We are pleased to announce that as a new full-time employee you are eligible to participate in our benefits program outlined below. Now is the time to enroll or waive coverage. Please contact our call center for detailed plan information and the costs for each program. New Hire benefits elections will be effective 1st of the month following 60 days from your hire date.

<b>WellCare MEC (Minimum Essential Coverage)</b>	<ul style="list-style-type: none"> <li>• PHCS Network</li> <li>• No cost to you for employee level coverage</li> <li>• Provides preventative services only</li> <li>• Family Options Available</li> </ul>
<b>WellCare MEC + ExtraCare</b>	<ul style="list-style-type: none"> <li>• PHCS Network</li> <li>• Provides no cost preventative services</li> <li>• Includes Indemnity Benefits, including hospitalization and emergency room.</li> <li>• Family Coverage Options available</li> </ul>
<b>EliteCare MEC</b>	<ul style="list-style-type: none"> <li>• PHCS Network</li> <li>• Pharmacy (Rx) Co-pays included</li> <li>• Primary Care, Specialist Care Co-pays</li> <li>• Family Options Available</li> </ul>
<b>EliteCare MEC + ExtraCare</b>	<ul style="list-style-type: none"> <li>• PHCS Network</li> <li>• Pharmacy (Rx) includes generic and brand co-pays</li> <li>• Primary Care Visit Co-pays, Urgent Care Co-pays, and X-Ray Co-pays</li> <li>• Indemnity benefits for select hospital services</li> <li>• Family Options Available</li> </ul>
<b>MV 6500 Plan</b>	<ul style="list-style-type: none"> <li>• Adds a High Deductible IRS Qualifying Minimum Value Coverage</li> <li>• \$6,500 Deductible inclusive of hospital claims</li> </ul>
<b>Dental Insurance Program (Delta Dental)</b>	<ul style="list-style-type: none"> <li>• No cost to you for employee level coverage</li> <li>• Coverage available for spouse and dependents</li> <li>• Plan includes preventive, basic and major services</li> </ul>
<b>Vision Insurance Program (VSP Choice Network)</b>	<ul style="list-style-type: none"> <li>• No cost to you for employee level coverage</li> <li>• Coverage available for spouse and dependents</li> <li>• Plan includes a benefit for exams, lenses and frames</li> </ul>

### ENROLLMENT

**Benefit Enrollment Call Center**

**Monday - Friday**

**(800) 371 – 0407; 9:00 a.m. – 5:00 p.m. (ET)**



### Policy and Summary Plan Benefits Information

You can access detailed plan documents, including summary plan descriptions and policy information by registering for our online benefits platform at <https://www.employeenavigator.com/benefits/Account/Login>. Once you are registered you can access all plan documents 24/7/365.

If you need assistance with registration please contact Navigation Benefits at (800) 371 – 0407 or email [service@navben.com](mailto:service@navben.com). To request a detailed copy of the 2025 benefit guide please email us at [service@navben.com](mailto:service@navben.com).