



Teague
INSURANCE

NEW EMPLOYEE BENEFITS GUIDE

2025 – 2026



AGENDA



1

What is Open Enrollment and what action can I take?



2

What are my Employee Costs?



3

What are the Benefits and how do the plans work?



4

How do I find a provider (Dr.)?



5

What do I need to do now?



6

Questions & Answers



YOUR BENEFITS AT A GLANCE



Medical Benefits

Health Net



Dental & Vision

Principal



Life \$50k

Principal



LTD

Principal



Flexible Spending Accounts (FSA)

WEX



401(k) Safe Harbor

VOYA



Effective the 1st day of the month following 30 days

EMPLOYER BENEFIT CONTRIBUTION

Teague contributes **100%** of the employee only cost for:



We invest in your
health, financial security
and future.



*Health Net Medical SmartCare HMO Silver 55 (Base)



*Principal Dental (BASE) PPO 2000 (100/80/60)



*Principal Vision



Principal Life \$50k



Principal LTD



FSA Medical Admin Fee



FSA Dependent Care Admin Fee



401k Safe Harbor Match up to 4%



***Dependent coverage paid by Teague at 20%** *(up from 15%)*

MEDICAL



Medical Benefits with Health Net

8 HMO plans:

1. **(BASE) SmartCare HMO Silver 55**
2. SmartCare HMO Gold 55
3. SmartCare HMO Gold 40
4. SmartCare HMO Platinum 0
5. Salud HMO y Mas Silver 55
6. Salud HMO y Mas Gold 55
7. Salud HMO y Mas Gold 40
8. Salud HMO y Mas Platinum 0



DENTAL / VISION / LIFE



Dental

- Principal PPO 2000 (100/80/60)
- Principal PPO 2000 High (100/90/60)



Vision

- Principal Vision VSP 12/12/24 (150)



Life / AD&D

- Principal Life/AD&D – \$50K



LTD

- Principal \$7,500

VOLUNTARY BENEFITS 2026



401K

- Teague matches 100% of your contribution up to 3% of compensation and 50% of the next 2% of compensation.
- Maximum Employee Contribution \$24,500
- Catch-Up Contribution for those 50 or older - \$8,000
- **New for 2026:** Employees whose 2025 W-2 wages exceed \$145,000 will be required to make all catch-up contributions as Roth (after-tax) contributions



FSA

- Flexible Spending Accounts allow you to set aside pre-taxed dollars from your paycheck for qualifying healthcare and dependent daycare.
 - Medical – Annual maximum \$3,400
 - Dependent Care – Annual maximum \$7,000/household or \$3,750 if married filing separately



Accident Insurance, Cancer Policies

- Plans and rates vary. If you are interested in enrolling, speak to a Teague Individual Sales agent for more information.



FIND A DOCTOR

**Your benefits work best
when you see a
Preferred Provider!**



To find a Preferred Provider...
Go online and click Find a Dr.



Call Member Services
to help make a dr. appt.
back of your ID card.



Or ask your doctor if they are
a Contracted Provider with
your carrier.



health netSM

Health Net

www.healthnet.com



Principal[®]

Principal

www.principal.com

WHAT TO DO NOW?



Login to your online enrollment website through Ease and complete enrollment to see prices and benefits.



Deadline to complete enrollment online:

**15th of the month prior to
effective date by 4pm**

Questions about open enrollment? Contact:

 Shelley at 619-668-4719 | Admin@teaguefs.com

 LaCretia at 619-668-5207 | LaCretia@teaguefs.com

 Service at 619-668-5201 | Service@teaguefs.com

NEXT STEPS



Take these important steps to enroll in your benefits for the **2025 – 2026** plan year.

1



REVIEW YOUR OPTIONS

Read through this guide and visit the benefit portal to learn more about your plans.

2



ENROLL ONLINE

Log in to the benefit portal during the enrollment period to make your elections.

3



CONFIRM YOUR ELECTIONS

Review your summary and confirm your selections before submitting.

4



MARK YOUR CALENDAR

Enroll by the 15th of the month prior to the effective date.

5



ENJOY YOUR BENEFITS

Once enrolled, you're all set! Take advantage of your benefits all year long.



IMPORTANT REMINDERS



New elections are effective

September 1, 2026.



Life changes?

You may qualify for a Special Enrollment Period.



Need help?

Contact the Benefits Service Team at 619-668-5201 or service@teaguefs.com.



THANK YOU!

We're here for you every step of the way.

