



Medical, Dental, Vision, Life and AD&D Benefits

Effective January 1, 2025

Cigna Option 1 PPO	Monthly Premium	Hospital Share 75%	Employee Share 25%	Bi-Weekly Contrib. (24 PP's)	With FSA Contrib. to Cover Deductible (24 PP's)
Employee	\$1,508.00	\$1,131.00	\$377.00	\$188.50	\$214.54
Emp. & Spouse	\$3,166.80	\$2,375.10	\$791.70	\$395.85	\$447.93
Emp. & Child(ren)	\$2,865.20	\$2,148.90	\$716.30	\$358.15	\$410.23
Family	\$4,343.04	\$3,257.28	\$1085.76	\$542.88	\$594.96
\$2,500 Employee / \$5,000 All other plans / 75% contribution by ERH for full time – pro-rated for part time					
Out of Network: After deductible met, 40% covered					

Cigna Option 2 EPO	Monthly Premium	Hospital Share 75%	Employee Share 25%	Bi-Weekly Contrib. (24 PP's)	With FSA Contrib. to Cover Deductible (24 PP's)
Employee	\$878.00	\$658.50	\$219.50	\$109.75	\$161.83
Emp. & Spouse	\$2,645.66	\$1984.25	\$661.41	\$330.71	\$434.87
Emp. & Child(ren)	\$2,393.68	\$1,795.26	\$598.42	\$299.21	\$403.37
Family	\$3,023.60	\$2,267.70	\$755.90	\$377.95	\$482.11
\$5,000 Employee / \$10,000 All other plans / 75% contribution by ERH for full time – pro-rated for part time					
In-Network coverage only					
<i>We offer minimal essential coverage as required by the ACA for all eligible employees.</i>					

Flexible Spending Account (FSA)
Employees may elect to contribute up to \$3,300 in 2025. Employees can roll over up to \$660 of unused 2024 contributions to 2025.
The FSA is available to <u>all employees</u> whether you opt for medical coverage or not.

Guardian Voluntary Dental Plans	Base Plan Monthly	Base Plan Bi-Weekly (24 PP's)	Enhanced Plan Monthly	Enhanced Plan Bi-Weekly (24 PP's)
Employee	\$43.98	\$21.99	\$53.82	\$26.91
Emp. & Spouse	\$81.90	\$40.95	\$100.25	\$50.13
Emp. & Child(ren)*	\$100.41	\$50.21	\$109.66	\$54.83
Family*	\$138.32	\$69.16	\$166.99	\$83.50

* include orthodontia benefit

Guardian Voluntary Vision Plan	Monthly	Bi-Weekly (24 PP's)
Employee	\$5.49	\$2.75
Emp. & Spouse	\$9.24	\$4.62
Emp. & Child(ren)	\$9.41	\$4.71
Family*	\$14.90	\$7.45

Guardian Voluntary Life & AD&D Plans
Access Benefits Portal for rates