

Benefit FAQs

Who is eligible for employee benefits?

Regular, full-time employees scheduled to work at least 30 hours per week. You must also be legally authorized to work in the United States.

If you enroll, you may also cover your eligible dependents, including:

- Your legal spouse or domestic partner
- Your children (or the children of your spouse/domestic partner) up to the age of 26

You will be required to submit official documentation (such as a marriage or birth certificate) to verify your dependents' eligibility before their coverage can be approved.

When can I enroll or change my benefits? As a new full-time employee, you have 30 days from your hire date to elect coverage. If you do not enroll during this window, your next opportunity will be during our annual Open Enrollment period, unless you experience a Qualifying Life Event.

What is a qualifying life event (QLE)?

A QLE is a major life change—such as getting married, having, or adopting a baby, or losing/gaining other health insurance coverage. A QLE allows you to make matching changes to your benefits outside of the normal enrollment period.

You have exactly 30 days from the date of the event to submit your request and provide supporting documentation. If you miss this 30-day window, you must wait until the next annual Open Enrollment period to make changes.

Example: If your spouse loses their job and loses coverage, your 30-day enrollment window begins on the date their health coverage ends, not their last day of employment (unless both occur on the same day). Your official documentation must show the final date of coverage.

What is open enrollment?

Open Enrollment is an annual period where you can enroll in benefits, drop coverage, switch plans, or add/remove dependents without needing a Qualifying Life Event. Our Open Enrollment period typically occurs in November, and exact dates will be communicated each fall. All choices made during Open Enrollment become effective on January 1st of the following year.

What are the health insurance rates?

2026 Rates

Cigna OAP HRA		2026 Bi-weekly Cost	2026 Weekly Cost
	Single	\$88.93	\$44.46
	Plus, Spouse/Domestic Partner	\$246.83	\$123.41
	Plus, Child(ren)	\$200.61	\$100.31
	Family	\$349.50	\$174.75
Cigna OAP HSA		2026 Bi-weekly Cost	2026 Weekly Cost
	Single	\$74.48	\$37.24
	Plus, Spouse/Domestic Partner	\$206.91	\$103.46
	Plus, Child(ren)	\$168.12	\$84.06
	Family	\$293.06	\$146.53
Cigna OAP \$5k		2026 Bi-weekly Cost	2026 Weekly Cost
	Single	\$38.22	\$19.11
	Plus, Spouse/Domestic Partner	\$188.80	\$94.40
	Plus, Child(ren)	\$153.23	\$76.62
	Family	\$267.59	\$133.79
NE Delta Dental		2026 Bi-weekly Cost	2026 Weekly Cost
	Single	\$3.08	\$1.54
	Plus, One	\$9.03	\$4.52
	Family	\$14.07	\$7.03
VSP Vision		2026 Bi-weekly Cost	2026 Weekly Cost
	Single	\$0.64	\$0.32
	Plus, Spouse/Domestic Partner	\$1.93	\$0.96
	Plus, Child(ren)	\$2.06	\$1.03
	Family	\$3.30	\$1.65