

JULY 2026 - JUNE 2027

2026 BENEFITS ENROLLMENT

YOUR BENEFITS, YOUR STORY

Benefits to fit your unique situation

4 TIPS

For an easy enrollment

ANNUAL ENROLLMENT

May 27th – June 4th, 2026



OUR BENEFIT OFFERINGS



How to Choose a Plan



Dental & Vision



Medical & Prescription Drug



Life and AD&D



Health Spending Accounts



Accident & Critical Illness/Hospital Indemnity



Employee Assistance Program



Disability

4

TIPS FOR EASY ENROLLMENT

1. ENROLL May 27th – June 4th!

Annual enrollment is your one chance to choose your benefits for the upcoming plan year. Outside of this enrollment period you will not be able to make any changes unless you have a **qualifying life event**, such as getting married or having a baby. **Go to healthcare.gov for a full list of qualifying life events.**

2. TO ENROLL OR NOT TO ENROLL?

LOGIN INTO EMPLOYEE NAVIGATOR TO REVIEW AND CONFIRM/MAKE CHANGES TO BENEFITS! As a reminder FSA elections do not rollover. If you want to participate you must make an election.

3. UP YOUR BENEFITS IQ

Have questions about your benefit options? Not sure what is right for you? Make sure to check out your benefits website at: mymadisoncobenefits.com And don't forget about the TrueAdvocate Team! They are available from 7:30 a.m.

- 5 p.m. CST to answer your benefits questions. Just call 888-655-9980 OR email trueadvocate@truenorthcompanies.com.

4. Review the Annual notices and SBCs

Got to your benefit portal at mymadisoncobenefits.com to review the Annual Notices and Summary of Benefits and Coverage. (SBCs). If you would like a paper copy or email of these documents, please contact Kelley Skerik.

The plan information outlined in this enrollment guide is intended to be a snapshot of the benefits and does not provide full plan details. For complete plan information and any policy restrictions, refer to your plan document. If any discrepancy exists between the summary displayed in this guide and the policy, the policy will govern.

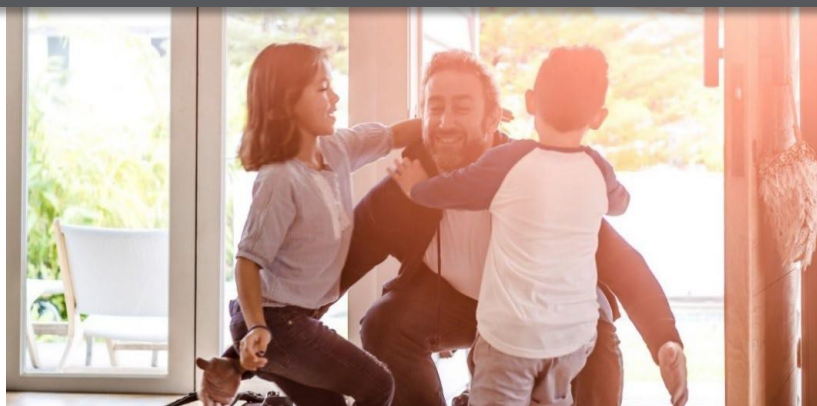
Medical Plan through Wellmark

WELLMARK BCBS: 800-524-9242

WWW.WELLMARK.COM

POLICY NUMBER: XA0690101

Scan here to access a Plan Comparison Tool that can help you choose which plan is best for you and your family.



Benefits In Network	Traditional Plan	High-Deductible Health Plan (HDHP)
Deductible	\$1,500 Single \$3,000 Family	\$3,400 Single \$6,400 Family
Coinsurance	You pay 20%	You pay 0%
Out of Pocket Maximum	\$3,000 Single \$6,000 Family	\$3,400 Single \$6,400 Family
Office Visit Copay	\$0 Doctor on Demand \$20 PCP \$50 Specialist	\$0 Doctor on Demand Deductible Applies
Preventive Office Care	Covered at 100%	Covered at 100%
Emergency Room	You pay 20%	Deductible Applies
Prescription Drug		
Deductible (waived for tier 1)	\$500 Single / \$1,500 Family	
Tier 1 Tier 2 Tier 3 Specialty Out of Pocket Maximum	\$10 copay \$30 copay \$45 copay \$150 copay \$1,500 / \$3,000	Deductible Applies
Monthly Plan Rates Employee: Employee + Spouse: Employee + Child(ren) Family	Wellness / Non-Wellness \$94.56 / \$189.13 \$193.86 / \$387.71 \$178.73 / \$357.45 \$290.31 / \$580.63	Wellness / Non-Wellness \$67.99 / \$169.98 \$139.38 / \$348.46 \$128.51 / \$321.27 \$208.74 / \$521.85

*If you enroll in the HDHP Plan, Madison County will contribute to your HSA Account.
monthly contributions of:*

*Employee: \$100, Employee + Spouse: \$150, Employee + Child(ren): \$150, Family: \$200
Open Enrollment: 7/1/2026 if you enroll for the 1st time in the HDHP Plan, Madison will contribute \$750.*

For more information refer to the portal OR Contact your TrueAdvocate at 888-655-9980.

Dental Plan

WELLMARK: 800-524-9242

WWW.WELLMARK.COM

POLICY NUMBER: XA0690101



SERVICES	PPO DENTIST
Preventive Services	100% covered
Deductible	\$25 Single / \$75 Family
Basic Services	You pay 20% coinsurance (after deductible), plan pays 80%
Major Services	You pay 50% coinsurance (after deductible), plan pays 50%
Annual Maximum	\$1,500 per person per year
Orthodontic For dependent children up to age 19	You pay 50% coinsurance (after deductible), plan pays 50% coinsurance, up to a lifetime maximum of \$1,500

PLAN RATES	EMPLOYEE ONLY	EMPLOYEE & SPOUSE	EMPLOYEE & CHILDREN	EMPLOYEE & FAMILY
Monthly	\$2.92	\$5.47	\$6.66	\$10.73

For more information refer to the portal OR Contact your TrueAdvocate at 888-655-9980.

Vision Plan

EYEMED: 800-939-3633

WWW.EYEMED.COM

Choose the Insight Network

POLICY NUMBER: 1065090



SERVICES	IN-NETWORK MEMBER COST
Exam Once every plan year	Exam-\$10 copay Retinal Imaging- Up to \$39
Contacts In lieu of lenses Once every plan year	Elective - \$130 allowance. 15% off balance over allowance Medical necessary - covered in full Fit and Follow up- Standard- Up to \$40- Premium- 10% off retail price
Frames Once every plan year	\$150 allowance. 20% off balance over allowance
Lenses In lieu of contacts. Once every plan year	\$10 copay (Single, Bifocal, Trifocal/Lenticular) \$10 copay Progressive Standard \$30, \$40, \$55 copay Premium Progressive Tier I, II or III
Additional Discounts	Lasik- 15% off retail price or 5% off promotional price Additional pairs of glasses- 40% off 20% off any items not covered by the plan, including non-prescription sunglasses

PLAN RATES	EMPLOYEE ONLY	EMPLOYEE & SPOUSE	EMPLOYEE & CHILDREN	EMPLOYEE & FAMILY
Monthly	\$0.86	\$1.58	\$2.88	\$2.33

For more information refer to the portal OR Contact your TrueAdvocate at 888-655-9980.

Health Savings Account



AN HSA CAN HELP YOU

lower your taxes, cover some expenses your plan doesn't, and even help save for retirement.

HEALTH SAVINGS ACCOUNT (HSA)

To be eligible you must:

- Be covered under a High Deductible Health Plan (HDHP)
- Not be claimed as a dependent on someone else's tax return
- Not maintain a Healthcare FSA
- Not be enrolled in Medicare
- Not have received VA benefits within the past three months
- Not have a spouse with an FSA plan through their employer

Maximum contributions

Single: \$4,400 in 2026

Family: \$8,750 in 2026

Maximums include money Madison County contributes

Catch-up: \$1,000 (those 55+)

Pre-tax contributions?

Yes

Eligible Expenses

Beyond your plan coverage

Examples include:

- Hospital Services
- Vision Expenses
- Dental Expenses
- Chiropractor
- Lab Fees
- Therapy & Counseling
- Wheelchairs
- Transplants
- Non healthcare related items post tax after age 65
- And more!

Download a full list from the IRS - [Publication 502](#)

Availability of funds

Funds must accumulate before using

Use it or lose it?

No, unused funds roll over from year to year

Can take it with you if you leave the company?

Yes

Flexible Spending Accounts



AN FSA CAN HELP YOU

use pretax money to pay for certain out-of-pocket health expenses or dependent care expenses.

HEALTH CARE FLEXIBLE SPENDING ACCOUNT (FSA)

Maximum contributions

Medical FSA: \$3,400
Limited Purpose FSA: \$3,400
Dependent Care: \$7,500

Pre-tax contributions?

Yes

FSA funds may only be used for eligible expenses as set by the IRS.
Some eligible expenses include:

Medical FSA

- Medical/dental office visits
- Orthodontic care
- Eye exams and prescription glasses/contacts
- Prescriptions
- Over the counter medications
- Menstrual products

Limited Purpose FSA

- Dental office visits
- Orthodontic care
- Eye exams and prescription glasses/contacts

Dependent Care FSA

- Daycare
- Before and after-school care
- Summer Camp

Availability of funds

Healthcare and Limited: Available on day 1
Dependent Care: Funds must accumulate before using

Use it or lose it?

Yes, however, the Medical and Limited Purpose FSAs allow a 2 ½ month grace period. You will have until September 15th to spend your flex dollars on the Medical and Limited FSA.

Can take it with you if you leave the company?

No

> Benefits Mobile App

Access your benefits anytime, anywhere

Access your benefits on the go 24/7 with the WEX benefits mobile app. Our free app gives you convenient, real-time access to all your benefits accounts in one spot. This makes it easy to use your hard-earned dollars and view recent account activity without ever needing to call in.

The benefits mobile app keeps your benefits always within reach. Want to know the status of a recent claim or easily check the balance of your accounts? Log in to our secure app to get answers to those questions and so many more — wherever and whenever you want.

With our benefits mobile app, you can:



Check your balance, view account activity, and get instant updates on your claims



File a claim and upload documentation in seconds using your phone's camera.



Report a card as lost or stolen, which cancels the card and ships you a new one.



Log in through face recognition or fingerprint (depending on your phone).



Use Smart Scan to automatically file a claim from your Explanation of Benefits



Use your benefits debit card directly from your mobile phone with Apple Pay or Samsung Pay.



Scan an item's bar code to determine if it's an IRS code section 213(d) eligible expense.



Reset login credentials.



Security on the go

Our mobile apps use encryption and won't store photos, keeping your documentation safe and secure.

Download the mobile app



Download the app for free on Apple and Android smartphones and tablets



Life and AD&D Insurance

SYMETRA: 800-796-3872

WWW.SYMETRA.COM

POLICY NUMBER: 062421



BASIC LIFE AND AD&D

Life insurance pays a benefit (called a death benefit) to a **beneficiary** (whomever you choose to receive the benefit) **after your death**. If you have a life insurance policy on a family member (such as your spouse or your child(ren)), you would receive the money if that family member died.



VOLUNTARY LIFE AND AD&D

You have the option to purchase a greater amount of Life and AD&D coverage. Decide whether this extra benefit is worth the cost of coverage for you and your family. To figure this out, ask a few questions:
How would your family's finances be affected if you died?
How much of your paycheck is used for monthly living expenses?

BASIC LIFE AND AD&D BENEFIT

Life	Employee: Flat amount of \$20,000 Spouse: Flat amount of \$2,000 Child(ren): Flat amount of \$2,000
Accidental Death & Dismemberment	Flat amount of \$20,000

VOLUNTARY LIFE AND AD&D BENEFITS

Employee	Increments of \$10,000 up to \$250,000, but no more than 5 times annual salary Guarantee Issue is 5 times annual salary, up to \$100,000 when you are first eligible.
Spouse	Increments of \$5,000, 100% of employee's benefit, up to \$50,000. Guarantee Issue is 100% of employee's benefit up to \$25,000 when you are first eligible.
Children	100% of employee's benefit, up to \$10,000 for children 6 months and older. Guarantee Issue is 100% of employee's benefit up to \$10,000.
Evidence of Insurability	If you wish to increase your life insurance amounts during this enrollment period or enroll for the first time you will need to complete health questions for approval before coverage will begin.

For more information refer to the portal OR Contact your TrueAdvocate at 888-655-9980.

Disability & Supplemental Insurance

SYMETRA: 800-796-3872

WWW.SYMETRA.COM

POLICY NUMBER: 090120

SHORT-TERM DISABILITY

Short-term benefits pay a weekly benefit when you are unable to work for a certain amount of time.

LONG-TERM DISABILITY

Long-term benefits usually take over when Short-term benefits end. This a monthly benefit, based on a percent of your salary.



BENEFITS	SHORT-TERM	LONG-TERM
Coverage amount	66 2/3% of weekly income to a weekly maximum of \$1,000	66 2/3% of monthly income to a monthly maximum of \$5,000
Maximum payment period	10 weeks	Social Security Normal Retirement Age (SSNRA)
Accident benefits begin	Day 15	Day 91
Illness benefits begin	Day 15	Day 91
Pre-existing conditions	None	3 months / 12 months look back

ACCIDENT

Stay ahead of the medical and out-of-pocket expenses that add up so quickly after an accident. When you have a covered accident, you can receive cash benefits to use however you see fit. Coverage typically includes ambulance services, emergency room visits, intensive care unit confinement, etc.

CRITICAL ILLNESS/HOSPITAL INDEMNITY

Typically pays a lump-sum benefit directly to you at the time a covered illness (such as a stroke or heart attack) occurs or is diagnosed. The plan also includes coverage for hospital stays. When you are sick, the last thing you want to think about is your finances. You can typically use the money for everyday expenses like mortgage payments, utility bills or childcare.

For more information refer to the portal OR Contact your TrueAdvocate at 888-655-9980.

Employee Assistance Programs

EMPLOYEE ASSISTANCE PROGRAM (EAP)



EAP+Work/Life™

This **confidential program** offers unlimited, toll-free access to licensed professional counselors and work/life specialists for short-term assistance with a wide range of family- and work-related issues. Educational materials, webinars and other resources are available through a dedicated website. Specialists can help you address:

- Stress, depression and anxiety.
- Substance abuse.
- Financial and legal problems.
- Divorce, grief and loss.
- Child and elder care concerns.

Your Employee Assistance Program

We're available 24/7 to assist you.

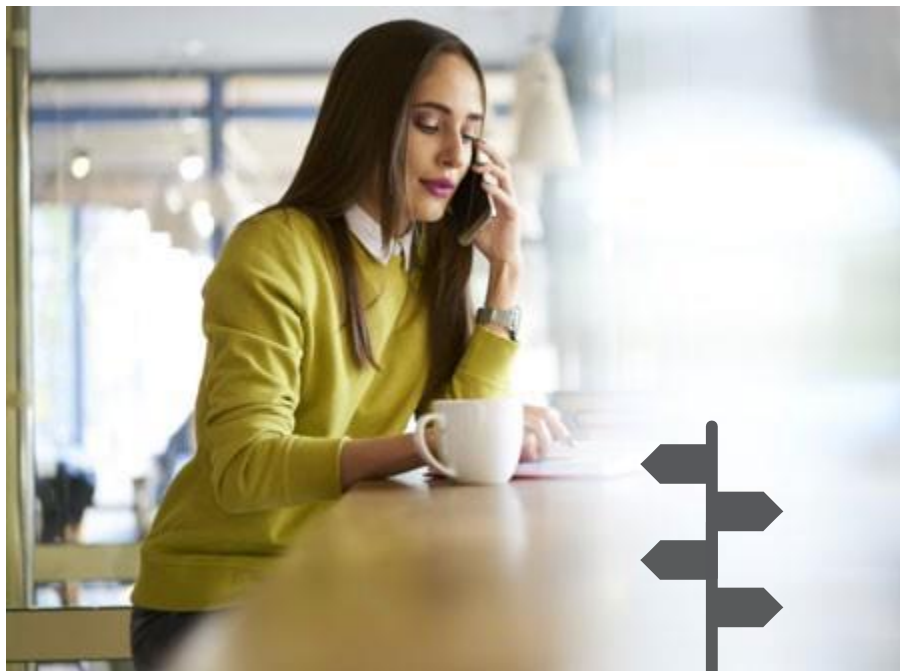
Call: 1-888-327-9573

TDD: 1-800-697-0353

Online: guidanceresources.com

Web ID: SYMETRA

When talking on the phone, mention Symetra as your employer sponsor.



Program Highlights

You and eligible family members can meet face-to-face with a counselor, financial planner or attorney for expert, confidential information and guidance.¹ Your household is eligible for a total of five sessions per calendar year, plus an additional five with a covered disability claim.² These services are included in the overall premium so no additional payment is required to use the program.



Health Advocacy

You have **unlimited access** to a Personal Health Advocate, typically a registered nurse supported by medical directors and benefits and claims specialists, who can help:

- Find qualified doctors, hospitals and other providers.
- Explain conditions and treatments.
- Resolve billing and claims issues.
- Arrange for second opinions and the transfer of medical records.
- Clarify health insurance benefits and answer coverage questions.



NurseLine™

You can reach a registered nurse **24 hours a day, 7 days a week** for trusted advice when you need it most. Our experienced nurses are available to:

- Answer questions about symptoms or medications.
- Offer self-care information for non-urgent health issues.
- Explain health conditions and treatments.
- Direct you to the appropriate care for immediate attention, if needed.



Medical Bill Saver™

Expert negotiators will work with providers to **reduce the cost** of medical and dental bills that are not covered by your insurance—saving you time and money. Our skilled negotiators can:

- Help reduce your out-of-pocket costs on non-covered bills.
- Handle negotiations and obtain provider signoff.
- Give you an itemized summary of the outcome and payment terms.



Wellness Coaching

Our Wellness Coaching program provides a personalized, **action-oriented approach** to help you and your eligible family members reach and maintain your best possible health. Features include:

- Unlimited, confidential support from a personal Wellness Coach by telephone, email or secure web messaging.
- A comprehensive website featuring a personalized health profile to identify health risks, wellness tools and trackers, and self-guided programs on weight loss, nutrition and exercise.

For more information refer to the portal OR Contact your TrueAdvocate at 888-655-9980.

YOUR ENROLLMENT BLUEPRINT

Remember, your annual enrollment period is from **MAY 27th – JUNE 4th**.

LOGIN INTO EMPLOYEE NAVIGATOR TO REVIEW AND CONFIRM/MAKE CHANGES TO BENEFITS! As a reminder FSA elections do not rollover. If you want to participate you must make an election.



VISIT YOUR BENEFITS PORTAL

Website:

mymadisoncobenefits.com

SCAN QR CODE
TO ACCESS



STEP
01



ATTEND ENROLLMENT MEETINGS

Meeting #1: May 27th

Time: 10:00 am

Location: Annex Lower Level

Meeting #2: May 27th

Time: 2:00 pm

Location: Annex Lower Level



STEP
02

EVALUATE YOUR OPTIONS

- Review available benefit options for the year.
- Use carrier resources and tools to make decisions.



STEP
03



STEP
04

ENROLL IN YOUR BENEFITS

- Complete your enrollment in **Employee Navigator**
- www.employeenavigator.com
- Company Identifier: MaCounty2025

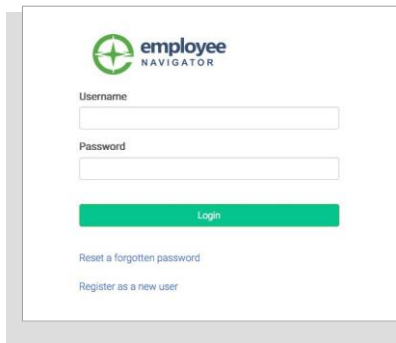
NEED HELP ENROLLING?

Contact:

Kelley Skerik
515-462-5026

EMPLOYEE NAVIGATOR

How to Enroll?

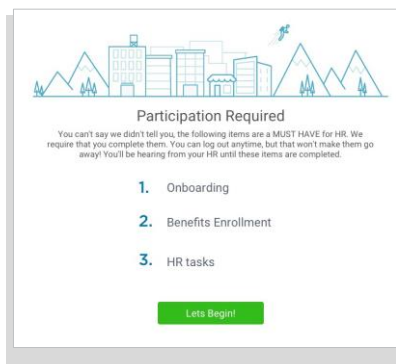


The login form features the Employee Navigator logo at the top left. Below it are two input fields: 'Username' and 'Password'. A green 'Login' button is positioned below the password field. At the bottom, there are two links: 'Reset a forgotten password' and 'Register as a new user'.

Step 1: Log In

Go to www.employeeenavigator.com and click [Login](#)

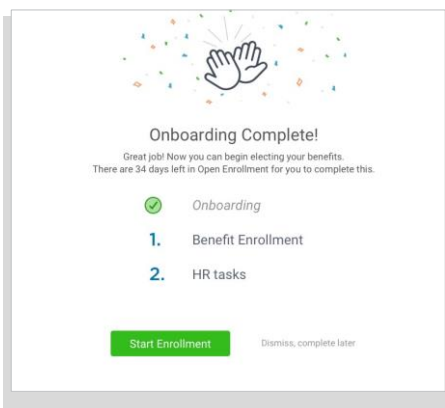
- Returning users: Log in with the username and password you selected. Click [Reset a forgotten password](#).



The screen has a header with a city skyline illustration. The title is 'Participation Required'. Below the title is a paragraph explaining that certain items are mandatory for HR. A numbered list follows: 1. Onboarding, 2. Benefits Enrollment, 3. HR tasks. A green 'Let's Begin!' button is at the bottom.

Step 2: Welcome!

After you login click [Let's Begin](#) to complete your required tasks.



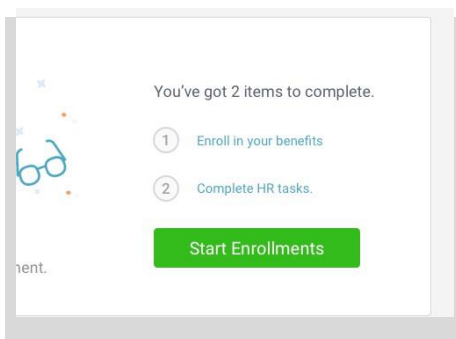
The screen features a header with a hand icon and confetti. The title is 'Onboarding Complete!'. Below the title is a paragraph stating that the user can now begin electing benefits and that there are 34 days left for open enrollment. A progress indicator shows 'Onboarding' as complete with a green checkmark. A numbered list follows: 1. Benefit Enrollment, 2. HR tasks. At the bottom, there is a green 'Start Enrollment' button and a link that says 'Dismiss, complete later'.

Step 3: Onboarding (For first time users, if applicable)

Complete any assigned onboarding tasks before enrolling in your benefits. Once you've completed your tasks click [Start Enrollment](#) to begin your enrollments.

TIP

if you hit "[Dismiss, complete later](#)" you'll be taken to your Home Page. You'll still be able to start enrollments again by clicking "[Start Enrollments](#)"



The screen has a header with a pair of glasses icon. The title is 'You've got 2 items to complete.'. Below the title is a numbered list: 1. Enroll in your benefits, 2. Complete HR tasks. A green 'Start Enrollments' button is at the bottom.

Step 4: Start Enrollments

After clicking [Start Enrollment](#), you'll need to complete some personal & dependent information before moving to your benefit elections.

TIP

Have dependent details handy. To enroll a dependent in coverage you will need their date of birth and Social Security number.

Step 5: Benefit Elections

To enroll dependents in a benefit, click the checkbox next to the dependent's name under [Who am I enrolling?](#)

Below your dependents you can view your available plans and the cost per pay. To elect a benefit, click [Select Plan](#) underneath the plan cost.

This screenshot shows the cost breakdown for a benefit election. At the top, it displays a cost of \$138.46 per pay period, effective on 08/01/18 for an employee. Below this, a table shows the Plan Cost as \$138.46, the Employer Contribution as \$138.46, and the My Cost as \$0.00. A button labeled 'View employer contributions summary' is located below the table. At the bottom right, there are two buttons: 'Save & Continue' and 'Don't want this benefit?'.

Click [Save & Continue](#) at the bottom of each screen to save your elections.

If you do not want a benefit, click [Don't want this benefit?](#) at the bottom of the screen and select a reason from the drop-down menu.

Step 6: Forms

If you have elected benefits that require a beneficiary designation, Primary Care Physician, or completion of an Evidence of Insurability form, you will be prompted to add in those details.

This screenshot shows the 'Who am I enrolling?' section. It has a header with the title 'Who am I enrolling?'. Below the header, there are three options with checkboxes: 'Myself' (which is selected), 'Elizabeth Reynolds (Spouse)', and 'Gwen Reynolds (Child)'.

This screenshot shows the 'Enrollment Summary' page. It features a progress bar at the top indicating 'Progress 6 of 8'. Below the progress bar, there is a warning message: 'Enrollment Not Complete! Please complete the required highlighted steps from your enrollment progress menu.' To the right of the warning, there is a list of steps: 1. Personal Information, 2. Dependent Information, 3. Medical, 4. Dental, 5. Vision, 6. HSA, 7. FSA, and 8. Enrollment Summary. The 'Dental' step is highlighted in yellow. Below the list, there is a section for 'Enrolled Plans' showing a 'Medical' plan with a 'Collapse' button. At the bottom, there is a button labeled 'Key Care HSA PPO2017 404E2435 Long Plan Name'.

Step 7: Review & Confirm Elections

Review the benefits you selected on the enrollment summary page to make sure they are correct then click [Sign & Agree](#) to complete your enrollment. You can either print a summary of your elections for your records or login at any point during the year to view your summary online.

TIP

If you miss a step you'll see [Enrollment Not Complete](#) in the progress bar with the incomplete steps highlighted. Click on any incomplete steps to complete them.

This screenshot shows the 'High Five! Enrollment Complete!' screen. It features a large 'High Five! Enrollment Complete!' message with a celebratory graphic of hands clapping. Below the message, it says 'You've only got one more item to complete.' and lists '1. HR Tasks' as the remaining task. There are two buttons at the bottom: 'Start Tasks' and 'Dismiss, complete later'.

Step 8: HR Tasks (if applicable)

To complete any required HR tasks, click [Start Tasks](#). If your HR department has not assigned any tasks, you're finished!



You can login to review your benefits 24/7

REQUIRED ANNUAL NOTICES

IMPORTANT NOTICES FROM MADISON COUNTY REGARDING THE GROUP HEALTH PLAN

In compliance with insurance regulations, we provide information regarding the health benefits we offer and what options you have as an employee.



DOWNLOAD YOUR COPY AT



mymadisoncobenefits.com

Need Help?

Contact these Enrollment VIPs for Assistance!

MEDICAL & PRESCRIPTION DRUGS

Carrier: Wellmark BCBS
Phone: 800-524-9242
Website: www.wellmark.com

DENTAL

Carrier: Wellmark BCBS
Phone: 877-333-0164
Website: www.wellmark.com

VISION

Carrier: EyeMed
Phone: 800-939-3633
Website: www.eyemed.com

BASIC & VOLUNTARY LIFE / DISABILITY

Carrier: Symetra
Phone: 800-775-6000
Website: www.symetra.com

EAP

Carrier: Guidance Resources
Phone: 888-697-0353
Website: www.guidanceresources.com
Web ID: Symetra

FLEXIBLE SPENDING ACCOUNTS

Carrier: WEX
Phone: 866-451-3399
Website: www.wexinc.com

HEALTH SAVINGS ACCOUNT

Carrier: WEX
Phone: 866-451-3399
Website: www.wexinc.com

ACCIDENT / CRITICAL ILLNESS & HOSPITAL

Carrier: Symetra
Phone: 800-796-3872
Website: www.symetra.com

TRUEADVOCATE

Phone: 888-655-9980
TrueAdvocate@truenorthcompanies.com

Notes

Notes

Notes