

Plan Year- December 2025 -
November 2026

Murray Company Employee Benefits Education Meeting

Solutions provided by:



TODAY'S AGENDA

- Medical Insurance
- Dental Insurance
- Vision Insurance
- Life Insurance
- Long-Term Disability
- Employee Assistance Program



QUALIFYING LIFE EVENTS

YOU MUST **NOTIFY**

Crystal Pool WITHIN 30

DAYS OF A QUALIFYING

LIFE EVENT.



Generally, you may only make or change your existing benefit elections during the open enrollment window.

However, you may change your benefit elections during the year if you experience an event such as:

- Marriage, divorce, or legal separation
- Birth or adoption
(or placement of adoption)
- Death of a covered dependent
- Loss or gain of eligibility for insurance coverage
- Employment status change
(starting or leaving a job)
- Change in health insurance eligibility
(due to relocation, etc.)

MEDICAL PLAN



www.Aetna.com

888-872-3862

BENEFITS	Aetna Choice POS 1500
Deductible	\$1,500 Single \$3,000 Family
Coinsurance	80/20%
Out of Pocket Maximum	\$5,500 Single \$11,000 Family
Office Visit Copay	\$25 PCP \$75 Non-PCP
Preventive Office Copay	Covered at 100%
Emergency Room Copay	\$300 copay after deductible, then 20%
Prescription Drug	\$3/\$10/\$45/\$75/20% to 30-day supply/40% to 30-day supply



PLAN	EMPLOYEE ONLY	EMPLOYEE & SPOUSE	EMPLOYEE & CHILD(REN)	EMPLOYEE & FAMILY
Choice POS 1500	\$48.63/week	\$99.06/week	\$93.00/week	\$154.02/week

DENTAL PLANS



www.deltadentalks.com

800-234-3375

DENTAL BENEFITS	
Deductible	\$50 / \$150
Preventative	100%
Basic	10%
Major	40%
Annual Maximum	\$1,500
Orthodontia Children up to age 19	N/A
RATES / WEEKLY	
Employee (EE)	\$2.05/week
EE + Spouse	\$4.06/week
EE + Child(ren)	\$4.07/week
EE + Family	\$6.89/week

VISION PLAN



www.Aetna.com

888-872-3862

VISION PLAN	BENEFITS	FREQUENCY
Eye Exam	\$20 copay	1x / 12 months
Materials	\$20 copay	1x / 12 months
Frame Allowance	\$100 retail, then 20% off	1x / 12 months
Contact Lens Allowance	\$105 retail, then 15% off	1x / 12 months
Lasik	Discount Available	
RATES / WEEKLY		
Employee (EE)	\$1.45/week	
EE + Spouse	\$2.76/week	
EE + Child(ren)	\$2.91/week	
EE + Family	\$4.27/week	

FSA's: HEALTHCARE ON SALE



Save money on health-related expenses!

HEALTH CARE FLEXIBLE SPENDING ACCOUNT (FSA)

Specific health insurance coverage required to contribute?	No, BUT if you are enrolled in a High Deductible Health Plan you can only enroll in a Limited Flexible Spending Account
Pre-tax contributions	Yes
Eligible Expenses	Most qualified health care expenses (medical, dental, vision, prescription drug expenses your plans do not cover)
Availability of funds in account	Available on day 1
Use it or lose it	Yes, you are allowed to rollover \$660 annually; any unused amount beyond that will be forfeited. <u>(Maximum contribution amount is \$3,300)</u>
Can take it with you if you leave the company	No

LIFE INSURANCE

BASIC LIFE AND AD&D BENEFIT

Life	2x Annual Salary up to \$300,000
Accidental Death & Dismemberment	2x Annual Salary up to \$300,000
Age Reduction	65% at age 65 50% at age 70



BASIC LIFE AND AD&D – INCREASED THIS YEAR.

Life insurance pays a benefit (called a death benefit, which is usually a lump sum) 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. This money can help replace your income.

Don't forget to review your life insurance beneficiary designation!

DISABILITY INSURANCE

BENEFITS*	LONG-TERM
Coverage amount	60% of monthly income
Maximum payment period	Social Security Normal Retirement Age (SSNRA)
Accident benefits begin	Day 91
Illness benefits begin	Day 91
Pre-existing conditions	6 months/24 months



DISABILITY

If you are unable to work, disability insurance can help replace your income so you can pay your bills and protect your savings.

- **Long-term** benefits usually take over when Short-term benefits end. This is often a monthly benefit, either a percentage of your salary or a flat amount.

Employee Assistance Program

You have access to easy, **convenient and confidential** experienced clinicians and professional staff **24 hours a day**.

The Employee Assistance Program (EAP) is **available to all employees and members of your household**, whether you are enrolled in a medical plan or not.

The EAP can help with challenges like:

- financial planning
- retirement planning
- stress & anxiety
- substance abuse
- and more

To access go to... WWW.PASEAP.COM

Use organization code: assistance

YOUR ENROLLMENT BLUEPRINT

IT'S TIME TO ENROLL IN YOUR BENEFITS!

Remember, your annual enrollment period is from **Tues., Nov. 11th – Fri., Nov. 21st**

Here are some last-minute reminders:

1

EDUCATE

Attend any meetings available

Read or listen to an overview of your benefit options - located on the Murray Builders portal mymurraycobenefits.com

2

EVALUATE

Review the information in this presentation

3

ENROLL

Complete the election form by Fri., Nov. 21st

If enrolling for the first time or adding/ dependents, you will also need to complete the carrier applications.

Need Help

CONTACT INFORMATION

CARRIER/CONTACT	PHONE	WEBSITE/EMAIL
AETNA	1-888-872-3862	WWW.AETNA.COM
DELTA DENTAL/VISION	800-234-3375	WWW.DELTADENTALKS.COM
EMPLOYEE ASSISTANCE PROGRAM	888-293-6948	WWW.HEALTHADVOCATE.COM/STANDARD3



EMAIL US AT
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truenorthcompanies.com



CALL US AT
888-655-9980

Monday – Friday
7:30 am to 5:00 pm CT

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