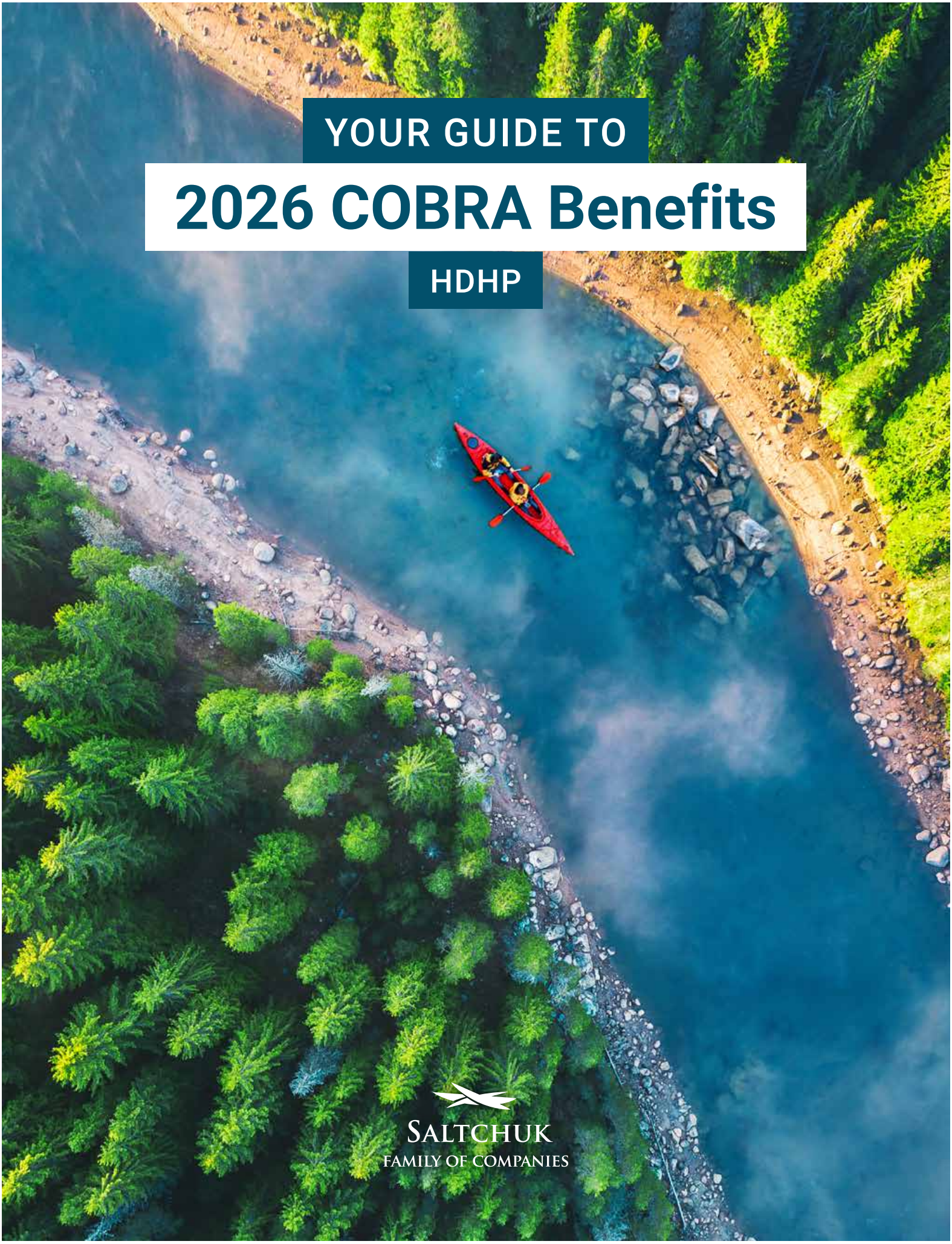

YOUR GUIDE TO

2026 COBRA Benefits

HDHP

SALTCHUK
FAMILY OF COMPANIES

BENEFIT OVERVIEW

We offer a wide variety of benefits.

Plan	Details
Medical	• Premera High Deductible Health Plan (HDHP)
Dental	• Delta Dental Base Plan • Delta Dental Buy-up Plan
Vision	VSP Vision Plan
Employee Assistance Program	Free confidential support when you need it

MEDICAL

We offer the **High Deductible Health Plan (HDHP)**, administered by Premera Blue Cross. Premera is part of the national Blue Cross Blue Shield network. You can see any doctor you like, but you'll pay less when you see a doctor in the Premera network.

The HDHP comes with a Health Savings Account (HSA), where you can save pre-tax money to pay for health care expenses.

CATCH PROBLEMS BEFORE THEY START

Preventive care is 100% covered on all Premera medical plans. This means **you pay nothing** for preventive tests, screenings and services such as:

- **Annual health check-ups** (including well-woman and well-baby exams)
- **Lab tests** for diabetes, cholesterol, hypertension and more
- **Cancer screenings**, such as mammograms and colonoscopies
- **Vaccinations**
- **Wellness services** for smoking cessation, weight loss, depression screening and more

For a complete listing of preventive care services, go to **premera.com/visitor/care-essentials/preventive-care**.

Additionally, many **preventive medications** are also covered at 100%, including medications to treat:

- High cholesterol
- Asthma
- Diabetes
- And more

To see the full list of preventive medications, sign in to **premera.com** > *Benefits & Coverage* > *Benefit Details* > *Benefit Booklets* and download the *Prescription Preventive PDF*.

Prevention is easy with Catapult Health

Premera medical plan members can get preventive care from home with Catapult Health. Order a free check-up kit, follow the instructions and receive a comprehensive health report and virtual consultation with a nurse practitioner. Go to **virtualcheckup.com/saltchuk**.

MEDICAL PLAN OVERVIEW

The table below shows how much you'll pay when receiving in-network care. You pay more if you receive out-of-network care. To find an in-network provider, go to **premera.com** > *Find Care* > *Find a Doctor*. For providers in Washington and Alaska, select the *Heritage* network. For providers elsewhere, select the *BlueCard PPO* network.

Medical plan highlights	HDHP
Calendar year deductible	$1,750 employee only $3,500 if covering dependents
Calendar year out-of-pocket maximum (includes deductible and coinsurance)	$3,425 employee only $6,850 if covering dependents
Preventive care	No charge
Virtual care	No charge for virtual primary care, mental health and chemical dependency visits
Doctor office visit (PCP or specialist)	20% after deductible
Emergency room	
Hospital (inpatient and outpatient)	
Lab and X-ray	
Prescription drugs	
Retail (30-day supply)	20% after deductible
Mail order via Express Scripts (90-day supply)	
Specialty drugs via Accredo (30-day supply)	

PRESCRIPTION DRUG COVERAGE

To see the list of covered drugs, go to **premera.com**. Scroll to the bottom of the page and select *Covered Drugs*, then the *E1/E4* drug list.

Mail order prescriptions must be filled through Express Scripts. Go to **premera.com**, click *Manage Prescriptions* and follow the *Change current prescription to mail order* instructions. You can also call Express Scripts directly at **800-391-9701**.

All specialty medications must be filled via Premera's specialty pharmacy partner, Accredo. To register, go to **premera.com** (or the Premera app) or call **800-698-6592**.

ALWAYS GET THE RIGHT PRICE

The Premera Right Price program is a behind-the-scenes solution that automatically applies available discounts and coupons to ensure you get the best price for your prescription. Enroll in any Premera medical plan and you'll always get the Right Price.

PREMERA HEALTH RESOURCES

If you enroll in a Premera medical plan, you have many resources to help you stay well.

Many of these resources are free, but some may charge a fee (such as 98point6, Boulder, Spring Health, Talkspace and Workit Health). Your cost (deductible, copay and coinsurance) will depend on the services you receive and the medical plan you are enrolled in.

START WITH THE APP

Once you're enrolled in a medical plan, create an account at **premera.com** (select *Create account now* on the home page) and download the Premera app. Then sign in as a member at **premera.com**. The login you create is also used for the Premera app.

You can view your electronic medical ID card and access virtual care in the app. Under the Find Care section, you can connect directly to primary care, urgent care, mental health and substance use disorder providers through 98point6, Spring Health, Talkspace, Boulder and Workit Health.

SUPPORT FOR COMPLEX CARE

Premera Centers of Excellence give you access to the highest quality care at little or no cost to you. The best specialists and facilities in the country are available for:

- Bariatric surgery
- Cancer care
- Cardiac care
- Cellular immunotherapy (CAR-T)
- Spine surgery
- Substance use treatment
- Transplant
- Knee and hip replacement

Go to **premera.com/specialty-care** or call **800-722-1471**.

Teladoc offers personalized support programs for diabetes, hypertension and weight management. Enroll at **teladochealth.com/smile/premera-wa** and use the registration code **PREMERA-WA**.

If you have questions or need help, call **800-835-2362**.

Matchmaker for Behavioral Health gives you a custom list of mental health or substance use disorder providers based on your unique preferences. You'll get detailed profiles of in-network providers accepting new patients. Call **800-722-1471** or go to **premera.com/care-essentials/mental-health**.

HEALTH CARE FROM HOME

Premera's 24/7 nurseline offers medical advice day or night. Call **800-841-8343**.

98point6 offers on-demand video- or text-based primary care through your mobile device, for you and your covered dependents age 1 and older.

VIRTUAL CARE FOR MENTAL HEALTH

Spring Health offers therapy by phone or video chat for you and your dependents age 6 and older. Medication management is available for individuals age 18 and older.

Talkspace offers mental health support from licensed therapists through text or video, for non-urgent mental health care needs.

Boulder is a digital clinic offering long-term support and telehealth treatment for substance abuse disorders, including alcohol and opioid use.

Workit Health offers online counseling to help you quit alcohol, drugs, smoking or other addictions. You can join online recovery groups and receive medication as needed.

PREMERA HEALTH HUB

Personalized health programs offering expert care, tools and support for digestive health, mental health, musculoskeletal care, weight management and women's health. Answer a few questions, and, if you qualify, get matched with a program tailored to your lifestyle. Visit **gosolera.com/premera** to get started.

BLUE365

Premera members can get discounts on gym memberships, fitness apparel, hearing aids and more. Go to **Blue365deals.com/premera** to sign up.

DENTAL

We offer two dental plans through Delta Dental of Washington. Both plans cover the same services and are part of the same network, but differ in what you pay for coverage (premiums).

Whenever you need dental care, you have a choice of providers:

- **Delta Dental PPO dentist:** Highest coverage, most discounted – you pay the least.
- **Delta Dental Premier dentist:** Like seeing a PPO dentist, but with slightly lower coverage – you pay a bit more of the cost.
- **Out-of-network dentists:** Same coverage as a Premier dentist but without cost protection. If charges are higher than the maximum allowed, you're responsible for the additional cost.

The table below compares the plans and shows what you'll pay for services under each.

Dental plan highlights	Base Plan	Buy-up Plan
Calendar year maximum benefit (per person)	$1,500	$2,000
Calendar year deductible	$0	
Preventive care (up to two exams per year, does not count against the plan's calendar year maximum)	$0	
Restorative services (fillings, root canal, periodontics and oral surgery)	Delta Dental PPO dentist: 10% Delta Dental Premier or Out-of-network: 20%	
Major services (dentures, implants, bridges, crowns and anesthesia)	Delta Dental PPO dentist: 40% Delta Dental Premier or Out-of-network: 50%	
Orthodontia for children and adults	Covered in full up to a $1,500 lifetime maximum benefit	

FINDING A DELTA DENTAL DENTIST

Search for Delta Dental dentists at **deltadentalwa.com**. Go to *Online tools > Find a dentist* and select either the *Delta Dental PPO* or *Delta Dental Premier* network from the drop-down menu. You can also call **800-554-1907** for assistance.

VISION

We offer vision coverage through VSP. You can see any provider you'd like, but you pay less when you receive coverage from a VSP provider. The table below shows what you pay for vision services.

NO ID CARD REQUIRED

At your appointment, tell your provider you have VSP and provide the employee's Social Security number.

Vision plan highlights		
	VSP providers	**Other providers**
Basic examination (once every calendar year)	$10 copay	Reimbursed up to $50 after a $10 copay
Hardware (excluding elective contact lenses)	$25 copay	
Lens allowance every calendar year		
• Single vision	Covered in full	Reimbursed up to $50 per pair
• Lined bifocals	Covered in full	Reimbursed up to $75 per pair
• Lined trifocals	Covered in full	Reimbursed up to $100 per pair
Contact lens fitting and evaluation (once every calendar year)	Up to a $60 copay	Reimbursement included in contact lens allowance
Contact lens allowance (in lieu of glasses) (once every calendar year)	Covered in full (up to $130)	Reimbursed up to $105
Frame allowance (once every two calendar years)	Covered in full, up to: • $130 for a wide selection of frames • $150 for featured frame brands • $70 for Costco/Walmart/Sam's Club frames 20% discount for any amount over the maximum	Reimbursed up to $70

DISCOUNTS

- Get up to 40% off non-covered lens options when you use a VSP network provider.
- Lasik – get up to 15% off on laser correction. Go to **vsp.com** to register and learn more.

FINDING A VSP PROVIDER

Search for VSP providers and additional savings at **vsp.com**, or call **800-877-7195**.

ADDITIONAL BENEFITS

EMPLOYEE ASSISTANCE PROGRAM

888-881-LINC (5462)

Everyone needs help at some point, and an Employee Assistance Program (EAP) is one easy way to get it. Our EAP is a free and confidential resource for you and your family to talk through problems or find resources. Use the EAP to:

- Arrange counseling sessions – receive up to six face-to-face meetings with a counselor
- Get parenting resources and referrals
- Talk with a financial counselor or lawyer
- Find elder care
- Search for housing, pet care, activities and more

Through SupportLinc, there's a variety of ways to reach your EAP. Use the number above, visit **supportlinc.com** or download the **eConnect** app. First-time users accessing **supportlinc.com** should click on *Create account* and use the code **saltchuk** to set up a personal account.

CONNECTING TO THE EAP

PHONE: Call **888-881-LINC (5462)** – available 24/7.

VIDEO AND LIVE CHAT: eConnect is a confidential resource for video counseling and web chat access. Sign in to **supportlinc.com** and click *Access Care*, then select *Schedule Care*.

TEXT: Textcoach is a message-based service. Sign in to **supportlinc.com** and click *Access Care*, then select *Text with a Coach*, or access it via the **eConnect** app.

SHORT CODE: Text SUPPORT to 51230 to have a licensed counselor call you back at your convenience.

CONTACTS

Benefit plan	Administrator	Phone	Website or email
COBRA	bswift	**866-365-2413**	**saltchukcompanies.bswift.com**
Medical	Premera Blue Cross	Customer Service: **800-722-1471**	**premera.com**
		Blue Card: **800-810-2583**	**bcbs.com**
		Nurseline: **800-841-8343**	
		Designated Centers of Excellence: **800-722-1471**	**premera.com/specialty-care**
		Pharmacy/mail order: **800-391-9701**	
		Teladoc: **800-835-2362**	**teladochealth.com/smile/premera-wa** Registration code: PREMERA-WA
		Matchmaker for Behavioral Health: **800-772-1471**	**premera.com/care-essentials/mental-health**
		98point6	**98point6.com/premera**
		Spring Health	**springhealth.com/connect**
		Talkspace	**talkspace.com/premera**
		Boulder Care	**boulder.care/getstarted**
		Workit Health	**workithealth.com/premera**
Dental	Delta Dental of Washington	**800-554-1907**	**deltadentalwa.com**
Vision	VSP	**800-877-7195**	**vsp.com**
EAP	SupportLinc	**888-881-5462**	**supportlinc.com**

NOTICES

SUMMARY OF BENEFITS AND COVERAGE

The Summary of Benefits and Coverage, or SBC, is available for each of your medical plans on your company's benefits website. SBCs provide a different format than provided in this guide as to what your medical plans cover and what it will cost you for different medical services, plus other information about the plans, including coverage examples. You can view the SBCs on the benefits website or contact your HR department to order a printed copy. You also have a right to view the Summary Plan Description for your benefit plans, which provides an easy-to-understand overview of how the plans work.

NOTICES

As a plan participant, you have rights to know the plan rules, financial information and documents that govern and report out on the operation and management of the plan. Available to you on your company's benefits website are:

- Medicaid and the Children's Health Insurance Program (CHIP) Notice
- Medicare Part D Creditable Coverage Notice
- Notice of Rights Under the Health Insurance Portability and Accountability Act (HIPAA)
- Wellness Program Notice
- Women's Health and Cancer Rights Act Notice

You have the right to receive a paper copy of these notices by contacting your HR department.

NON-DISCRIMINATION NOTICE

Section 1557 is the non-discrimination provision of the Affordable Care Act. The law prohibits discrimination on the basis of race, color, national origin, sex, age or disability in certain health programs or activities. The Non-Discrimination Notice is available at on your company's benefits website or by contacting your HR department.

This overview has been prepared to briefly highlight key features of your plan and is not to replace your insurance contract or booklet. We have compiled information into summary form to answer common questions. Please refer to the insurance carriers' contracts and booklets for more detailed information and plan limitations. Actual claims paid are subject to the terms and conditions of the individual carriers' contracts.

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