

MSSS Benefits 2026

MSSS benefits are available to eligible employees.

Health:

- Blue Shield Gold Access+ HMO 0/35
- Blue Shield Platinum Trio HMO 0/30
- Blue Shield Gold Trio HMO 0/35
- Blue Shield Gold Full PPO 0/35
- Blue Shield Gold Full PPO 500/30

Company pays premium for employee. Dependents are at employee's cost, age-rated premium.

Dental:

- PPO Principal

Monthly prem.

SP \$54.62 CH \$70.15 Fam \$133.23

Company pays premium for employee. Dependents are at employee's cost, tier-rated premiums.

Basic Life:

- Term Life \$15K/\$30K
- AD+D \$15K/\$30K

Company pays premium for employee- no coverage extended to dependents.

Voluntary Vision:

- Principal

Monthly prem.

EE \$9.26 w/SP \$14.58 w/CH \$15.90 w/Fam \$25.14

Company does not pay any premium.

Voluntary Life:

- Principal
Minimum 10K, Maximum 500K

Company does not pay any premium.

Voluntary Hospital Indemnity:

- Principal

Monthly prem.

EE \$17.71 w/SP \$45.27 w/CH \$27.91 w/Fam \$57.38

Company does not pay any premium.

Voluntary Critical Illness:

- Principal

Age-rated, monthly rate

Company does not pay any premium.

Voluntary Accident:

- Principal
- EE \$8.39 w/SP \$13.81 w/CH \$15.50 w/Fam \$24.37

Company does not pay any premium.

Section 125:

FSA: Medical/Dependent Care

(Flexible Spending Account)

\$3,400 Medical Out-of-pocket

\$7,500 Dependent Care or

\$3,750 if married filing separately

Pre-tax payroll deductions

Calendar-year plan

Pet Insurance:

Administered by Wishbone Pet Plan.

Company does not pay any premium.

401(K) Plan:

Participation is "Day-One-Dollar-One".

Employee may contribute to maximum allowed by IRS in any calendar year.

Company contributes 8.25% of employee's base salary on a bi-weekly basis, which is 100% vested,

immediately. Employee may elect to contribute pre-tax or Roth after-tax deferrals. Federal tax law limits apply.