



# 2025

## BENEFITS OVERVIEW

**Plan Year:** December 1, 2025 – December 31, 2026

# MEDICAL BENEFITS

## CIGNA

River City Construction Inc. offers two medical plans through **Cigna**. Below is a summary of the plans. Please refer to the Summary of Benefits and Coverage (SBC), for the full scope of coverage.

MEMBER RESPONSIBILITY	3500 OAP PLAN		6500 HSA PLAN	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
<b>DEDUCTIBLE</b>				
Individual / Family	\$3,500 / \$7,000	\$7,000 / \$14,000	\$6,500 / \$13,000	\$13,000 / \$26,000
<b>OUT-OF-POCKET MAXIMUM</b>				
Individual / Family	\$7,500 / \$15,000	\$15,000 / \$30,000	\$6,500 / \$13,000	\$13,000 / \$26,000
<b>COINSURANCE</b>				
Plan Pays / You Pay	70% / 30%	50% / 50%	100% / 0%	60% / 40%
<b>PREVENTATIVE CARE*</b>				
Wellness, Mammograms, etc.	No charge	No charge	No charge	40% AD
<b>FACILITY VISITS</b>				
Primary Care	No charge	50% AD	No charge AD	40% AD
Specialists	\$35 Copay + 30% AD	50% AD	No charge AD	40% AD
Emergency Room	\$500 Copay	\$500 Copay	No charge AD	Covered as in-network
Urgent Care	No charge	50% AD	No charge AD	40% AD
Inpatient Hospital	30% AD	50% AD	No charge AD	40% AD
Outpatient Hospital	30% AD	50% AD	No charge AD	40% AD
Telehealth	No charge	N/A	No charge AD	N/A
<b>PRESCRIPTIONS</b>				
Tier 1	\$3 Copay	N/A	No charge AD	40% AD
Tier 2	\$75 Copay	N/A	No charge AD	40% AD
Tier 3	\$100 Copay	N/A	No charge AD	40% AD
Tier 4	20% up to \$300	N/A	No charge AD	40% AD

AD = After Deductible

\* Preventative care is covered 100%, however, if additional services are needed, charges may apply. These charges are based on the codes your provider uses to bill the plan.

## WEEKLY COST FOR COVERAGE

	3500 OAP PLAN	6500 HSA PLAN
Employee Only	\$57.00	\$50.25
Employee + Spouse	\$147.21	\$129.78
Employee + Child(ren)	\$137.41	\$121.14
Family	\$215.71	\$190.18

# HEALTH SAVINGS ACCOUNT

## WHAT IS A HEALTH SAVINGS ACCOUNT?

A Health Savings Account (HSA) allows you to accumulate savings on a tax-favored basis to pay for your qualified health care expenses. If you are enrolled in the 6500 plan you may be eligible for an HSA.

### ADVANTAGES OF AN HSA

- **Tax Savings.** Contributions to the HSA are pre-tax. Interest accumulates tax-free and funds are withdrawn on a tax-free basis for qualified medical expenses.
- **Reduce your out-of-pocket costs.** You can help fund your plan's annual deductible by using the money in your HSA to pay for eligible medical expenses.
- **Invest the funds and take them with you.** Unused account dollars are yours to keep even if you retire or leave the company. Additionally, you can invest your HSA funds, so they grow over time.
- **The opportunity for long-term savings.** Unused HSA funds can be saved from year to year to reduce future out-of-pocket health expenses. You can even save HSA dollars to use after you retire.
- **Many Uses besides Health Care Cost.** Qualified medical expenses are designated by the IRS. They include medical, dental, vision and prescription expenses. See IRS publication 502 for a list of specific examples.

### HEALTH SAVINGS ACCOUNT

Once enrolled in the High Deductible plan, you will be eligible to open a Health Savings Account. Once established, contributions may be made pre-tax through payroll deductions.

### IRS MAXIMUM CONTRIBUTIONS\*

#### FOR 2025:

\$4,300 per individual | \$8,550 per family

\* Plus \$1,000 catch-up for account holders age 55+

#### FOR 2026:

\$4,400 per individual | \$8,750 per family

### GUIDELINES

Guidelines for HSA eligibility may be found in IRS Publication 969. Examples of circumstances which would make you **INELIGIBLE** for HSA contributions:

- You are NOT covered under a qualified high deductible health plan (HDHP), on the first day of the month.
- You have disqualifying health coverage (other than what is permitted by the IRS).
- You are enrolled in Medicare or TRICARE.
- You can be claimed as a dependent on someone else's tax return.
- You are eligible for reimbursements from any Health Flexible Spending Account (unless it is "limited purpose").

## \$500 WELLNESS FUND

This year we will be offering those enrolled in the 6500 plan the chance to receive up to \$500 in their HSA. You will be required to complete an annual physical to receive these funds. Look for more information about our wellness initiative in the coming weeks!