

# STELLAR SOLUTIONS BENEFITS OPEN ENROLLMENT

JANUARY 1, 2026 – DECEMBER 31, 2026 PLAN YEAR

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# BENEFITS FOR 2026

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- Aetna remains the PPO medical carrier for all states
- Kaiser HMO remains available in CA, CO, VA, and MD
- \$3,000 employer-sponsored flexible spending account (FSA) for all employees
- \$1,000 employer-sponsored health reimbursement arrangement (HRA) for those enrolled in a Stellar health plan
- \$1,000 opt-out stipend available for those not enrolling in a Stellar medical plan
- PlushCare Telehealth
- Guardian Dental
- Guardian (VSP) Vision
- Guardian Life and Disability
- UNUM long-term care (LTC) – **no new enrollments after 1/31/26**
- Employee assistance program (EAP)
- **New administrator for flexible spending accounts (FSA) and health reimbursement arrangement (HRA)**
- IDX identity theft protection

# OPEN ENROLLMENT

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- Open enrollment window is Wednesday, November 5<sup>th</sup> through Wednesday, November 19<sup>th</sup>.
- Make your plan and dependent elections for the January 1, through December 31, 2026 plan year.
- Please plan carefully because the elections made during open enrollment apply for the entire plan year unless you experience a qualifying event.
- Examples of qualifying events – **notify HR within 30 days!**
  - Marriage
  - Divorce or legal separation
  - Birth or adoption
  - Death of a spouse or child
  - Loss of prior coverage
  - Major changes to spouse's benefit program

# Aetna Medical

BENEFIT	IN-NETWORK	OUT-OF-NETWORK
CALENDAR YEAR DEDUCTIBLE (SINGLE/FAMILY)	\$4,000/\$8,000	\$8,000/\$16,000
CALENDAR YEAR OUT-OF-POCKET MAX (SINGLE/FAMILY)	\$6,500/\$13,000	\$13,000/\$26,000
PREVENTIVE/WELL-BABY CARE	No Charge	Not Covered
PRIMARY OFFICE VISIT	20% after deductible	40% after deductible
SPECIALIST VISIT	20% after deductible	40% after deductible
URGENT CARE	20% after deductible	40% after deductible
MOST LABS, X-RAYS	20% after deductible	40% after deductible
INPATIENT HOSPITALIZATION	20% after deductible	40% after deductible
OUTPATIENT SURGERY	20% after deductible	40% after deductible
EMERGENCY ROOM	20% after deductible	
RETAIL RX	\$10/\$30/\$50/30% to \$250 after deduct.	Not Covered
MAIL ORDER RX	\$20/\$60/\$100/30% to \$250 after deduct.	Not Covered



## Make the most of pharmacy benefits

- First, see what's covered under your plan at [AetnaPharmacy.com/](https://AetnaPharmacy.com/).
- Some drugs need approval for coverage. Or your doctor may need to prescribe another drug first for coverage (step therapy).
- After your effective date, you can log in to [Aetna.com](https://Aetna.com) and check your drug coverage and compare costs.
- Get the best coverage when you use a network pharmacy and fill the maximum amount allowed by your plan. This is usually a 90-day supply.
- If you need help, just call us at the toll-free number on your ID card.

# MAINTENANCE CHOICE WITH OPT-OUT



## Medication on hand when members need it



After second retail fill, members can fill a 90-day supply of maintenance drugs at CVS Pharmacy or CVS Caremark Mail Service Pharmacy® or opt-out

If members call to opt-out, they may continue to fill a 30-day supply of their prescription at any in-network retail pharmacy

A 90-day supply helps ensure members have their daily medicine on hand *when they need it*



### Delivery

Free CVS Pharmacy 1–2-day delivery on eligible Rx and retail items

On-Demand Delivery is available, for a small fee, within 4 hours, to members within a 10-mile radius of a CVS retail location\*

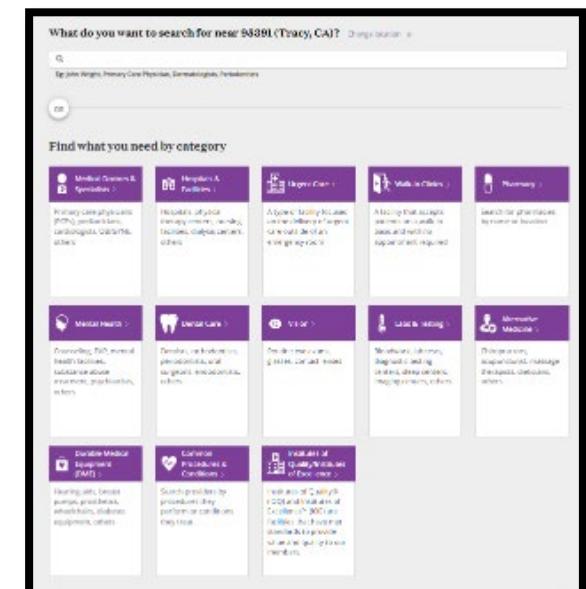
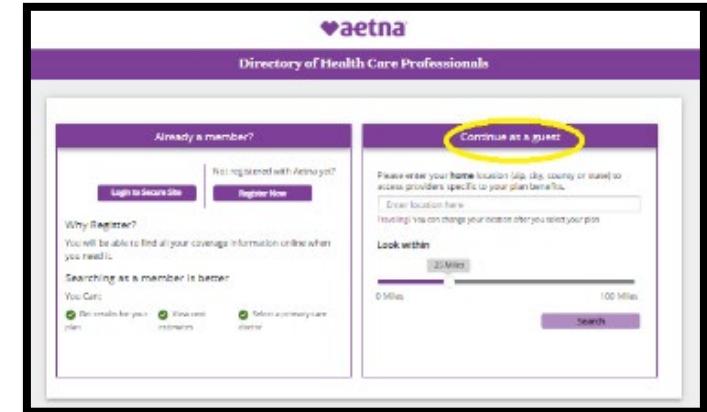
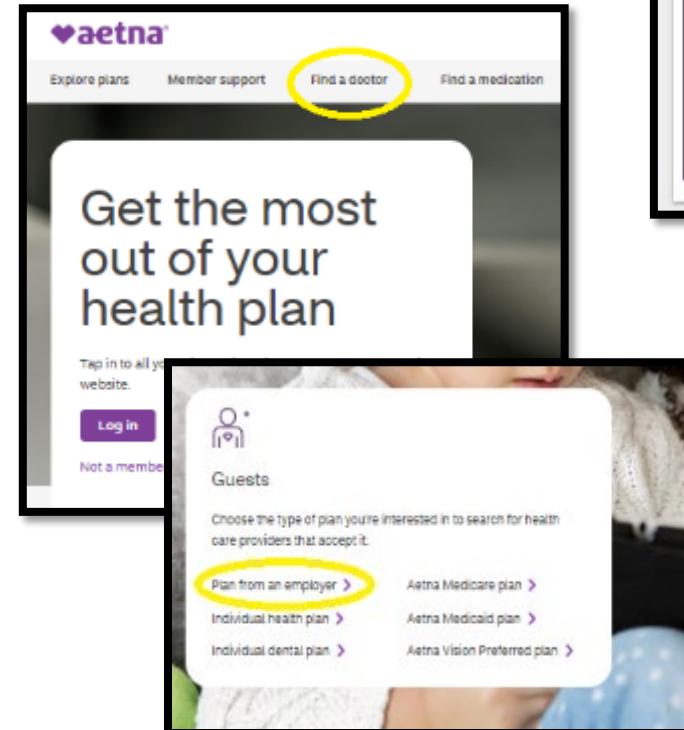
# AETNA PROVIDER SEARCH



Locate a doctor or hospital through our **provider search tool**, which is updated six days a week. You can find doctors by name, specialty and location. You'll also find maps, directions and more. You can even look for doctors who speak your language. Please keep in mind that the availability of any particular provider cannot be guaranteed.

## Steps to locating an in-network provider

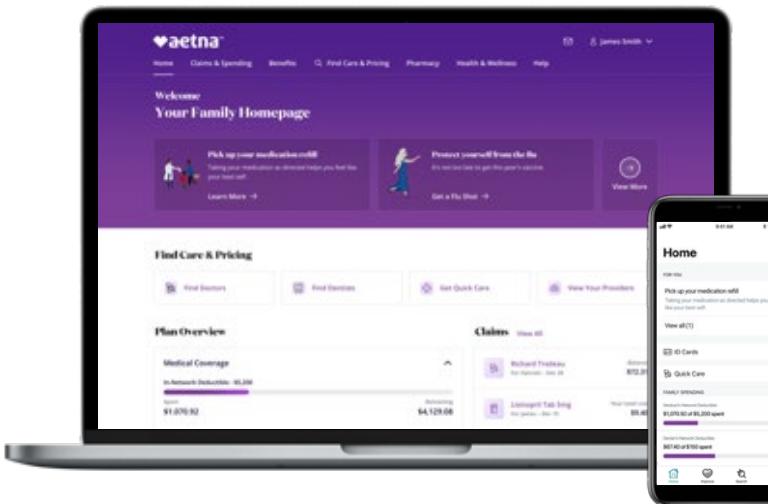
1. Visit: <http://www.aetna.com> and click Find a doctor
2. Under Guests click Plan from an employer
3. Continue as a guest and enter required fields
4. Select a Plan:  
**OAMC:** Select "Aetna Open Access Plans", then select "Managed Choice POS (Open Access)"  
**Employees in New Mexico should search the PPO network**
5. Search by name or category



# AETNA MEMBER WEBSITE AND MOBILE APP



**Find everything you need, all in one place**  
Set up your account to manage your benefits and more at home or on the go.



Just visit **Aetna.com** to create an account and log in to your member website.

App screens are a composite of real situations.  
All names and other identifying information are fictional.



Download the  
Aetna Health app

**A smarter, simpler, more convenient way to take charge of your health care and benefits**



#### Manage your plan

- Check your plan summary for detailed information on what's covered by your plan.
- Track your spending and understand your progress toward meeting your individual and family deductibles.
- Easily access your digital ID card anytime.



#### View claims

- Check up to two years of claims for your whole family.
- Pay claims.



#### Connect to care

- Use tools to help you choose quality, in-network and local providers, pharmacies and facilities, including convenient retail clinics and urgent care.
- Get cost estimates for visits and procedures before getting care.
- Talk to a doctor anytime by phone or video chat from home.



#### Improve your health

- Receive personalized reminders to improve your health.

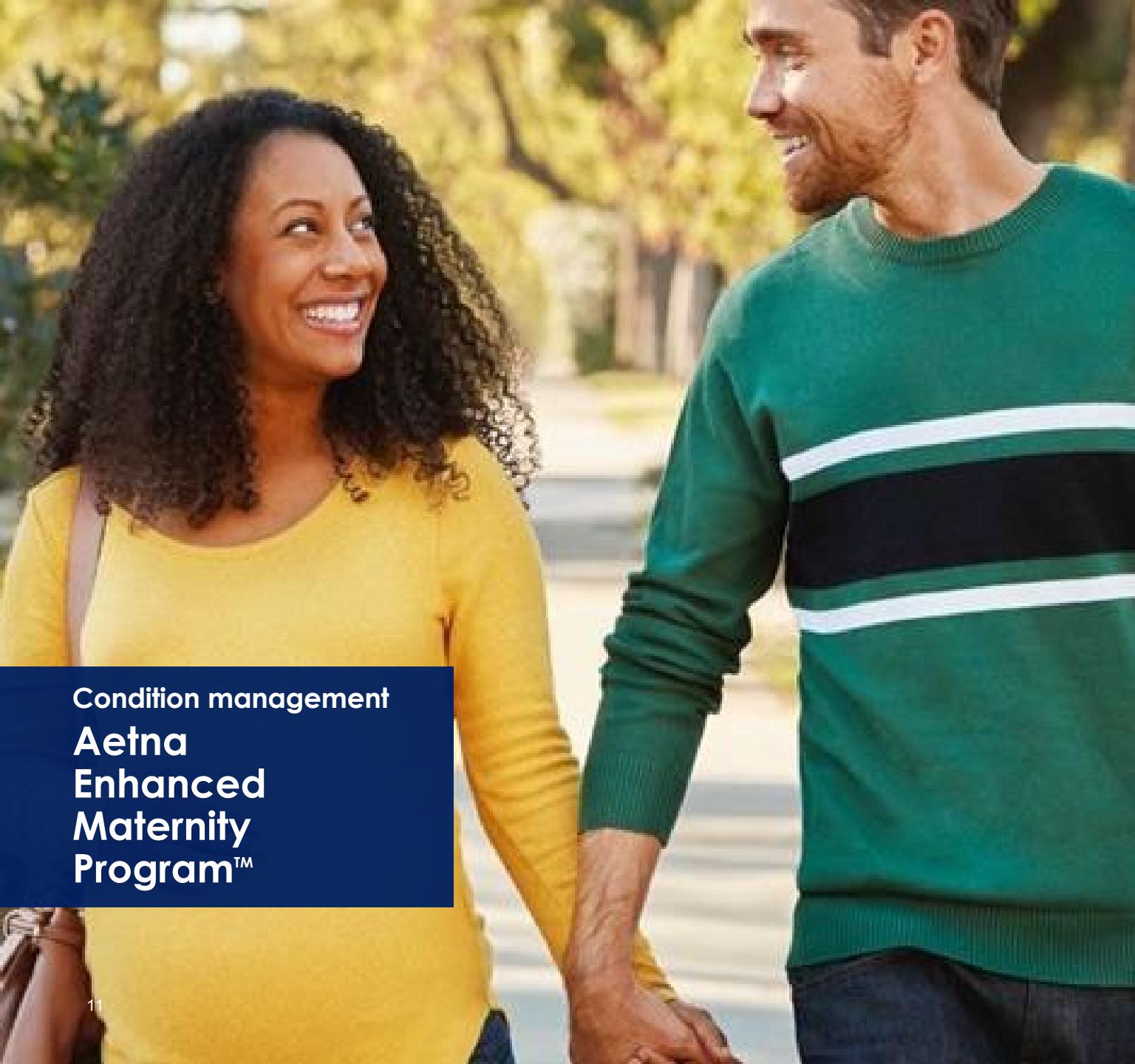
# MinuteClinic®

**More than 125 services offered  
at MinuteClinic® locations  
means helping members feel  
better, faster – 7 days a week.**

## MinuteClinic® services

- Minor illnesses and injuries
- Skin conditions
- Wellness and physicals
- Screenings and monitoring
- Vaccinations and injections
- Travel health
- Women's and men's health services
- Obstructive sleep apnea\* screening assessment and diagnosis
- Point of care lab testing





**Condition management**  
**Aetna**  
**Enhanced**  
**Maternity**  
**Program™**

**You can count on us for support — wherever you are in your maternity journey.**

This program supports all women throughout their entire experience, whether they have risk factors or not.

**Special program features include:**

- Maven digital platform for partner support, key assessments and milestones for every stage of family building
- Return to work and career coaching
- Access to genetic counseling and screening
- Guided genetic counseling and screening services, backed by medical expertise
- Education and resources to help close racial gaps in health care and support women of color



**Behavioral health support that fits your schedule.**

We've teamed up with AbleTo, a leading behavioral health care provider to offer a digital program members can complete from home.

- Convenient eight-week program with counseling and coaching by video or phone
- Two sessions per week, one with a therapist to address emotional challenges and one with a behavior coach to identify health goals and develop an action plan
- Members choose the times that work best for them. During the day, in the evening or on weekends

This is what it feels like to feel better

Aetna has you covered!



## Welcome to Meru Health!

Meru Health is a personalized mental health program built around continuous support from a dedicated therapist—plus a suite of transformative digital tools. Sign up today to experience the new science of feeling better. The Meru Health therapy program is available to eligible members ages 18 and up.

“This has been a truly life-changing experience.”

—Meru Health participant

# How Meru Health Helps You

Continuous therapist support

Your licensed Meru Health therapist is available via both **scheduled face-to-face video sessions and unlimited in-app chat.**

Mental health doesn't wait for the calendar—neither should your mental health care.

### Faster, more effective care

Feeling better doesn't have to require months or years of therapy. Meru Health's 12-week program has been clinically proven to deliver superior and long-lasting results.

### Connecting your mind and body

Mental health isn't just mental. In fact, certain breathing exercises have been clinically shown to reduce stress better than mindfulness practices. With Meru Health's wearable heart-rate variability device, you can see this happen in real time.



Meru Health is included with your Aetna health plan. Scan this code or visit [meruhealth.com/aetna](http://meruhealth.com/aetna) to get started.



## For healthy changes that last...

- Be tobacco-free
- Manage diabetes
- Have a healthy back
- Get heart healthy by managing cholesterol
- Stress less
- Manage weight
- Live well with asthma
- Eat healthier

It's simple  
**to get started with Aetna®**



+



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**Enroll** during your open enrollment period.

After your effective date:

**Visit Aetna.com** to create an account and log in to your member website.

**Download the Aetna Health<sup>SM</sup> app**



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Google Play and the Google Play logo are trademarks of Google, LLC. The app is available on Google Play.

# Kaiser Medical

# KAISER HIGH DEDUCTIBLE HMO



BENEFIT	IN-NETWORK
CALENDAR YEAR DEDUCTIBLE (SINGLE/FAMILY)	\$4,000/\$8,000
CALENDAR YEAR OUT-OF-POCKET MAX (SINGLE/FAMILY)	\$6,500/\$13,000
PREVENTIVE/WELL-BABY CARE	No Charge
PRIMARY OFFICE VISIT	30% after deductible
SPECIALIST VISIT	30% after deductible
URGENT CARE	30% after deductible
MOST LABS, X-RAYS	30% after deductible
INPATIENT HOSPITALIZATION	30% after deductible
OUTPATIENT SURGERY	30% after deductible
EMERGENCY ROOM	30% after deductible
RETAIL RX (copays vary slightly depending upon location)	\$15/\$35/30% after deductible
MAIL ORDER RX (copays vary slightly depending upon location)	\$30/\$70 after deductible

# FSA & HRA

# FLEXIBLE SPENDING ACCOUNTS (FSA)



- New administrator – The Advantage Group (TAG)
- Save on taxes because elections are deducted from your earnings before tax withholdings are calculated
- Pay for out-of-pocket expenses with pre-tax dollars
- Convenient online access to your account information at [www.enrollwithtag.com](http://www.enrollwithtag.com)
- View account balance, pending claims, claim history and submit claims
- **Participants must re-enroll each year for payroll deductions up to \$3,400**
- Employer-sponsored contribution is automatic



# EMPLOYER-SPONSORED FSA & HRA

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- Pay out-of-pocket medical, dental and vision expenses with tax-free dollars from an employer-sponsored flexible spending account (FSA) and health reimbursement arrangement (HRA)
- Employer contribution to FSA is \$3,000 for 2026 for all employees
- Employees can contribute an additional \$3,400 through payroll deductions for a total of \$6,400 in a pre-tax account
- Employer contribution to HRA is \$1,000 for 2026 for those enrolled in a Stellar medical plan
- Eligible expenses include deductibles, coinsurance, prescriptions, and copays as well as over-the-counter items
- FSA expenses can be incurred under any medical, dental or vision plan
- FSA and HRA can be used for any insured dependent in the family
- You cannot contribute to a health savings account (HSA) if you receive HRA benefits
- Funds cannot be used to pay premiums

# EMPLOYEE FLEXIBLE SPENDING ACCOUNTS (FSA)

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## **Health Care FSA**

- Pay for out-of-pocket expenses like copays, prescriptions, dental and vision with pre-tax dollars (\$3,400 max for 2026)
- Employer contributes \$3,000 and employee can contribute an additional \$3,400 for a total of \$6,400 in a pre-tax account.

## **Dependent Care FSA**

- Pay for eligible out-of-pocket dependent care expenses like pre-school, after-school care, licensed day care and dependent adult day care with pre-tax dollars (**\$7,500 per year, \$3,750 if filing separately max for 2026**)

## **Commuter Benefit**

- Pay for eligible out-of-pocket parking and transit expenses (\$340/month max for 2026)

# MORE ON YOUR FSA...

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- FSA expenses can be incurred under any medical, dental or vision plan (including Tricare and Medicare)
- In addition to the \$3,000 contribution from Stellar, employees are eligible to contribute the 2026 IRS limit of \$3,400 to their Health Care FSA
- Unused FSA contributions—regardless of whether they're made by Stellar or the employee—will roll over to the following year (up to the IRS limit of \$680)
- Unused FSA contributions that exceed the rollover maximum of \$680 will be forfeited to the employer per IRS regulations
- Claims documentation, invoices and receipts must be in English and must be converted to US dollars
- Expenses incurred in 2026 can be submitted for reimbursement until March 31, 2027
- Any rollover amount will not affect the amount that you may receive from Stellar in 2027

# MORE ON YOUR HRA...

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- Employer contribution to HRA is \$1,000 for 2026 **only if you are enrolled in a Stellar health plan**
- Expenses must be incurred by employee or their covered dependents under a Stellar medical plan and can cover qualifying medical, dental, vision and over-the-counter expenses
- Expenses—including OTC items—incurred under the Cigna International plan are eligible; employee must be paid in US dollars and have a US-based bank to be reimbursed; claims documentation, invoices and receipts must be in English, must be converted to US dollars and must be filed online
- If you are located overseas and are covered by the local government-sponsored medical program, the HRA can be used for dental, vision, and OTC expenses only
- Unused HRA contributions do not roll over to the following year
- You cannot contribute to a health savings account (HSA) if you receive HRA benefits
- Expenses incurred in 2026 can be submitted for reimbursement until March 31, 2027

# SAMPLE EXPENSES – HRA OR FSA ELIGIBLE?

EXPENSE	HRA ELIGIBLE	FSA ELIGIBLE
Blood pressure monitor	Yes	Yes
Breast pump	Yes	Yes
Compression socks	Yes	Potentially yes
Dental products for general health	No	No
Diaper rash ointments	Potentially yes	Potentially yes
Gluten-free products	No	No
Health club dues (as treatment for a medical condition diagnosed by a licensed healthcare professional)	Potentially yes	Potentially yes
Long-term care services	No	No
Nasal spray (saline solution – over the counter)	Yes	Yes
Nasal strips (over the counter)	Yes	Yes
Occlusal guard to prevent teeth grinding	Yes	Yes
Prescription drugs for cosmetic purposes	No	No
Sunscreen (SPF 15+)	Yes	Yes
Walking aids (walker, cane)	Yes	Yes
Weight loss program (for treatment of a medical condition)	Yes	Potentially yes
Weight loss program (to improve or maintain general health)	No	No

# Dental & Vision Benefits

BENEFIT	IN-NETWORK (YOU PAY)	OUT-OF-NETWORK (YOU PAY)*
CLASS I (PREVENTIVE)	0%	0%
CLASS II (BASIC)	10%	20%
CLASS III (MAJOR)	40%	50%
CLASS IV (ORTHODONTIA)	50%	50%
CALENDAR YEAR DEDUCTIBLE (APPLIES TO CLASSES II AND III ONLY)	\$50/member (3 max per family)	\$50/member (3 max per family)
CALENDAR YEAR MAXIMUM		\$1,500 per member
LIFETIME ORTHODONTIA MAXIMUM		\$1,500 per member

\*Non-network reimbursements are based upon what is usual, customary and reasonable (UCR) in your geographic area

# GUARDIAN (VSP) VISION



BENEFIT	IN-NETWORK (YOU PAY)	OUT-OF-NETWORK (YOU PAY)
EXAM COPAY	\$10	All charges after allowance
MATERIALS COPAY	\$10	All charges after allowance
EXAM FREQUENCY		Every 12 months
LENS/CONTACT LENS FREQUENCY		Every 12 months
FRAME FREQUENCY		Every 12 months
FRAME/CONTACT LENS ALLOWANCE	\$120 (discount on remaining balance)	All charges after allowance

# Employee Contributions

# PER PAYCHECK EMPLOYEE CONTRIBUTIONS



	EMPLOYEE ONLY	EMPLOYEE + SPOUSE	EMPLOYEE + CHILD(REN)	EMPLOYEE + FAMILY
AETNA MEDICAL	\$0.00	\$122.18	\$65.78	\$178.56
KAISER MEDICAL (CA)	\$0.00	\$74.74	\$40.25	\$109.24
KAISER MEDICAL (CO)	\$0.00	\$67.72	\$36.47	\$98.98
KAISER MEDICAL (VA, MD, DC)	\$0.00	\$58.50	\$31.50	\$85.50
GUARDIAN DENTAL	\$0.00	\$4.48	\$6.29	\$11.73
GUARDIAN VISION	\$0.00	\$1.72	\$1.72	\$1.72

# Ancillary Benefits

- Board-certified doctors available 24/7/365 for non-emergency issues
- Online access to video consultations via your smartphone
- Your choice of appointment time and doctor
- Common issues treated include cold and flu symptoms, bronchitis, urinary tract infection, nausea and vomiting
- The cost is just your insurance copay
- Lab referrals, specialist referrals, care coordination
- Patient not charged if referred to in-person care

## **Group Life and AD&D**

3 x annual earnings to a \$450,000 maximum

## **Short-Term Disability**

7-day elimination period

Pays 66% of weekly earnings to \$2,308 maximum

## **Long-Term Disability**

90-day elimination period

Pays 60% of monthly earnings to \$15,000 maximum

## **Voluntary Life – [EOI](#) may apply**

Employee: \$10,000 increments to \$150,000 maximum

Spouse: \$5,000 increments to \$75,000 maximum

Child: \$1,000 increments to \$10,000 maximum



# UNUM LONG-TERM CARE



- **No new enrollments after 1/31/26**
- Stellar Solutions sponsors a base long-term care plan that provides a \$3,000 benefit for a 3-year duration
- Provides benefits for nursing facility, residential care facility and home- and community-based care
- Employees have the option to purchase additional coverage
  - 6-year duration; \$3,000-\$8,000 benefit
  - Unlimited duration; \$3,000-\$8,000 benefit



# GUARDIAN EMPLOYEE ASSISTANCE PROGRAM (EAP)



- Confidential support for you and your family members
- Unlimited telephonic counseling
- Up to 3 face-to-face counseling visits per member per year
- Topics of interest include stress management, dependent/elder care, nutrition, fitness, legal and financial



## IDX Monitoring

- Credit monitoring, credit report, dark web monitoring, SSN trace and more

## Privacy protection

- SSN social media protection, lost wallet protection, etc.

## Complete identity recovery

- IDX's power of attorney can act on your behalf, saving you time and stress

## \$1 million insurance

- Members are backed by \$1 million, allowing them to rest easy knowing that they will be reimbursed for any out-of-pocket expenses related to the restoration of their identity

If you choose to cover dependents, you must log into [IDX](https://app.idx.us/en-US/login) (<https://app.idx.us/en-US/login>) and add each dependent you want included. They will not be covered under your plan unless they are added.

# DEADLINES & SUPPORT

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Please logon to Flock to review your options and costs and make your elections for the 2026 plan year.

**All elections must be made by Wednesday, November 19, 2025.**

Your benefits will become effective January 1, 2026.

You may contact your dedicated benefits team if you have questions or need help during open enrollment and throughout the plan year.

[benefits@stellarsolutions.com](mailto:benefits@stellarsolutions.com)

Additional information including detailed plan designs, required documents and more are available at:

<https://mybenefits.cc/stellar/>

# Thank You