

# MEDICAL BENEFITS



Medical benefits are provided through United Healthcare and Surest. Choose the plan that works best for your life. Consider the premiums, out-of-pocket costs and claim cost experience for each plan. Keep in mind your choice is effective for the entire 2026 plan year, unless you have a Qualifying Life Event.

## Medical Premiums

Premium contributions for medical are deducted from your paycheck on a pre-tax basis. Your level of coverage determines your biweekly contributions. For information on how to achieve the wellness rates, review the Wellness Programs & Discounts section of this guide.

### HEALTH SAVINGS ACCOUNT MEDICAL PLAN

### SUREST MEDICAL PLAN

#### BIWEEKLY CONTRIBUTIONS

|                          | HEALTH RESULTS<br>WELLNESS RATE | PARTICIPATION<br>WELLNESS RATE | NON WELLNESS RATE | HEALTH RESULTS<br>RATE | PARTICIPATION<br>WELLNESS RATE | NON WELLNESS RATE |
|--------------------------|---------------------------------|--------------------------------|-------------------|------------------------|--------------------------------|-------------------|
| EMPLOYEE<br>ONLY         | \$17.00                         | \$46.00                        | \$106.00          | \$52.00                | \$81.00                        | \$144.00          |
| EMPLOYEE +<br>SPOUSE     | \$108.00                        | \$168.00                       | \$288.00          | \$198.00               | \$258.00                       | \$382.00          |
| EMPLOYEE +<br>CHILD(REN) | \$116.00                        | \$143.00                       | \$219.00          | \$182.00               | \$209.00                       | \$294.00          |
| EMPLOYEE +<br>FAMILY     | \$168.00                        | \$228.00                       | \$350.00          | \$282.00               | \$342.00                       | \$469.00          |

## How to Find a Provider

If you are enrolled in the Health Savings Account Medical Plan, visit [www.myuhc.com](http://www.myuhc.com) and log in to your account or call Customer Care at 866-844-4864 for a current list of United Healthcare network providers. You can also download the United Healthcare app. If you are enrolled in the Surest Medical Plan, the provider network is the same as the United Healthcare network. You can search providers and costs by visiting <https://benefits.surest.com/> or calling Customer Care at 866-683-6440 for assistance. You can also search providers and costs in the Surest app.



**Thoughts & Tips:** Most preventive care offered by an in-network physician is covered at 100% on both medical plans.