









Benefits at a Glance

Please contact Kevin Klobassa, Benefits Specialist, for additional information and any questions you may have.

Benefit	Highlights
 <p>Medical & Prescription Drugs</p>	<p>Protect your health. 3 plan options:</p> <ul style="list-style-type: none"> • \$1,500 Deductible Plan for the lowest out-of-pocket responsibility and highest premiums • \$2,500 Deductible Plan for a slightly higher out-of-pocket responsibility and slightly lower premiums • \$3,500 Deductible HDHP for the highest deductible and lowest premiums. *HSA Eligible • New for 2026: Virtual visits with Doctor on Demand are covered at 100% under all three medical plans.
 <p>Dental</p>	<ul style="list-style-type: none"> • Protect your smile. Coverage for preventive, basic and major services. Orthodontia for children up to age 19. • New for 2026: Additional cleanings available for members with specified health conditions.
 <p>Vision</p>	<p>Protect your eyesight. Coverage for exams, lenses and frames.</p>
 <p>Flexible Spending Accounts</p>	<p>Use pre-tax dollars to pay for qualified expenses. Two options:</p> <ul style="list-style-type: none"> • Health FSA: Available to those enrolled on the \$1,500 Deductible medical plan or \$2,500 Deductible medical plan for health, prescription, dental, and vision expenses. • Limited-Purpose FSA: Available to those enrolled in the HDHP medical plan option for dental and vision expenses. • Dependent Care FSA: Available to all eligible employees for dependent care expenses (daycare, eldercare, etc.).

Benefit	Highlights
 <p>Health Savings Account (HSA)</p>	<p>Use pre-tax dollars to pay for qualified expenses. Available to those on the HDHP medical plan for health, prescription, dental, and vision expenses.</p>
 <p>Life/Accidental Death & Dismemberment (AD&D)</p>	<p>Protect those who depend on you financially.</p> <ul style="list-style-type: none"> • Employer-Provided Life/AD&D: Employees receive 2x salary, with a minimum of \$50,000. • Voluntary Life/AD&D: Employees can elect \$10,000 increments up to 5x salary of \$500,000 maximum. Spouse and child coverage are also available. THIS YEAR ONLY, all staff is eligible to elect up to the guaranteed issue amount of \$200,000, with no Evidence of Insurability (medical application).
 <p>Long-Term Disability</p>	<p>Protect your income. Replaces 66 2/3% of monthly earnings up to maximum of \$13,889 per month. LTD benefits begin after the greater of 90 days or end of sick leave.</p>
 <p>Discount Program</p>	<p>Access thousands of discounts. Visit: https://cottinghambutler.perkspot.com Community (if prompted): Cottingham and Butler</p>

DISCLAIMER: This is a summary of the official Summary Plan Documents (SPD) that legally govern the terms and operations of their respective plans. If there is a conflict between this summary and the plan document, the plan document prevails.

Visit the Employee Dashboard and find the "HR Bus/Office" folder to learn more and enroll in benefits.

Contact Kevin Klobassa, Benefits Specialist, with questions: (319)-273-8202 or benefits@centralriversaea.org