



The choice is yours.



# 2026 Benefit Plans Overview



## ALDEN/FORUM NETWORK Your 2026 benefit choices

# Compare medical plans

The chart below provides a comparison of key coverage features and costs of Alden/Forum's 2026 medical and prescription plan options with UHC

**We encourage you to review this brochure to choose the right benefits for you and your family during your enrollment period. Then, use your benefits wisely throughout 2026.**

## Making changes during the year

After your enrollment opportunity ends, you will not be able to make changes to your benefits until the next Open Enrollment, unless you experience a **QUALIFIED LIFE EVENT (QLE)**. This includes, but isn't limited to, marriage, divorce, or legal separation; birth, adoption, or placement for adoption on a child; or a change in your or your spouse's employment status that affects benefits eligibility. Benefit changes must relate directly to the event and may require proof, such as a marriage license or birth certificate.

## Who can enroll in the healthcare benefits?

- **Full-time employees** - Newly hired Regular Full-Time employees working at least 30 hours per week are eligible for benefits on the 1<sup>st</sup> of the month following a 30-day waiting period.
- **Current employees** -, open enrollment changes are effective on January 1 each year.
- **Eligible dependents** – Includes your legal spouse and children to age 26, plus disabled dependent children of any age who meet plan criteria.

	Charter HMO		Silver PPO		Copper PPO		Low Cost CDHP		Silver CDHP	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Annual deductible</b>										
Individual	\$1,000	N/A	\$3,000	\$9,000	\$3,500	\$7,000	\$4,500	\$9,000	\$2,500	\$5,000
Family	\$2,000	N/A	\$6,000	\$18,000	\$7,000	\$14,000	\$9,000	\$18,000	\$5,000	\$10,000
<b>Out-of-pocket maximum</b>										
Individual	\$4,500	N/A	\$6,350	\$19,000	Ind. Plan: \$6,200 Family Plan: \$6,850	\$12,400	\$6,650	\$13,300	Ind. Plan: \$5,000 Family Plan: \$6,850	\$10,000
Family	\$9,000	N/A	\$12,700	\$38,000	\$12,400	\$24,800	\$13,300	\$26,600	\$10,000	\$20,000
<b>Medical coverage</b>										
Preventive care	100%	N/A	100%	Ded. + 50%	100%	Ded. + 50%	100%	Ded. + 50%	100%	Ded. + 40%
Primary care visits	\$30 copay	N/A	\$40/\$80 copay	Ded. + 50%	\$60/\$100 copay	50%	Ded. + 30%	Ded. + 50%	Ded. + 10%	Ded. + 40%
Specialist visits	\$60 copay	N/A	\$80/\$120 copay	Ded. + 50%	\$120/\$160 copay	50%	Ded. + 30%	Ded. + 50%	Ded. + 10%	Ded. + 40%
Telemedicine	N/A	N/A	\$40 copay	N/A	\$60 copay	N/A	Ded. + 30%	N/A	Ded. + 10%	N/A
Outpatient services	\$30 copay	N/A	\$40 copay	Ded. + 50%	\$60 copay	Ded. + 50%	Ded. + 30%	Ded. + 50%	Ded. + 10%	Ded. + 40%
Outpatient surgery	Ded. + 30%	N/A	Ded. + 30%	Ded. + 50%	Ded. + 30%	Ded. + 50%	Ded. + 30%	Ded. + 50%	Ded. + 10%	Ded. + 40%
Inpatient services	Ded. + 30%	N/A	Ded. + 30%	Ded. + 50%	Ded. + 30%	Ded. + 50%	Ded. + 30%	Ded. + 50%	Ded. + 10%	Ded. + 40%
Emergency room	\$750 copay	\$750 copay	\$750 copay	\$750 copay	Ded. + 30%	Ded. + 30%	Ded. + 30%	Ded. + 30%	Ded. + 10%	Ded. + 10%
Labs and X-rays	Ded. + 30%	N/A	Ded. + 30%	Ded. + 50%	Ded. + 30%	Ded. + 50%	Ded. + 30%	Ded. + 50%	Ded. + 10%	Ded. + 40%
<b>Retail prescription drugs (30-day supply)</b>										
Tier 1	\$10 copay	N/A	\$10 copay		Ded. + 30%	Ded. + 50%	Ded. + 30%	Ded. + 50%	Ded. + 10%	Ded. + 40%
Tier 2	30% (\$30 min / \$150 max)	N/A	30% (\$40 min / \$80 max)		Ded. + 30%	Ded. + 50%	Ded. + 30%	Ded. + 50%	Ded. + 10%	Ded. + 40%
Tier 3	30% (\$50 min / \$250 max)	N/A	30% (\$75 min / \$150 max)		Ded. + 30%	Ded. + 50%	Ded. + 30%	Ded. + 50%	Ded. + 10%	Ded. + 40%
Tier 4	30% (\$100 min / \$400 max)	N/A	30% (\$125 min / \$250 max)		N/A	N/A	N/A	N/A	N/A	N/A
<b>Mail-order prescription drugs (90-day supply)</b>										
Tier 1	\$20 copay	N/A	\$20 copay	N/A	Ded. + 30%	N/A	Ded. + 30%	N/A	Ded. + 10%	N/A
Tier 2	30% (\$60 min / \$300 max)	N/A	30% (\$80 min / \$160 max)	N/A	Ded. + 30%	N/A	Ded. + 30%	N/A	Ded. + 10%	N/A
Tier 3	30% (\$100 min / \$500 max)	N/A	30% (\$150 min / \$300 max)	N/A	Ded. + 30%	N/A	Ded. + 30%	N/A	Ded. + 10%	N/A
Tier 4	30% (\$200 min / \$800 max)	N/A	30% (\$250 min / \$500 max)	N/A	N/A	N/A	Ded. + 30%	N/A	N/A	N/A

## Health Savings Account (HSA)

If you enroll in one of the CDHPs, you may be eligible to open an HSA. An HSA is a tax-free savings account you can use to pay for eligible health expenses anytime, even in retirement.



## How does an HSA work?

**Build tax-free savings.** You can make before-tax deductions from your paycheck into your HSA, allowing you to save money by using tax-free dollars to pay for eligible medical and Rx, dental, and vision expenses. The total amount that can be contributed to your HSA each year is limited by the IRS.

- Up to \$4,400 for employee-only coverage.
- Up to \$8,750 if you cover dependents.
- Add \$1,000 to these limits if you're age 55 or older.

**Important:** During Open Enrollment, you will have to actively select an HSA contribution amount for 2026. The maximum amount you may contribute for 2026, will be prorated based on your actual hire date.

**Keep your money.** Unlike an FSA, the money in your HSA is always yours to keep and can be rolled over from year to year. You can take your unused balance with you when you retire or leave Alden/Forum.

**Use it like a bank account.** Pay for eligible expenses for yourself and your family by swiping your HSA debit card or reimburse yourself for payments you've made (up to the available account balance). Remember, you may only access money that is actually in your HSA when making a purchase or withdrawal. Be sure to keep receipts for your records.

**Earn interest and invest for the future.** Once your interest-bearing HSA reaches a minimum balance, you can invest in a variety of no-load mutual funds similar to 401(k) investments. You can learn more at [www.optumbank.com](http://www.optumbank.com) or call 866-234-8913.

**Never pay taxes.** Contributions are made on a before-tax basis, and your withdrawals will never be subject to federal income taxes when used for eligible expenses. Any interest or earnings on your HSA balance build tax-free, too.\*

*\* Money in an HSA grows tax-free and can be withdrawn tax-free if it is used to pay for qualified health care expenses (for a list of eligible expenses, see IRS Publication 502, available at [www.irs.gov](http://www.irs.gov)). If money is used for ineligible expenses, you will pay ordinary income tax on the amount withdrawn plus a 20% penalty tax before age 65. After age 65, withdrawals for ineligible expenses are not penalized. Please review your state regulations as you may have to pay state taxes depending on your residency.*

## HSA eligibility

To establish and contribute to an HSA, you:

- Must be enrolled in a high-deductible health plan, like Alden/Forum's Low Cost CDHP or Silver CDHP.
- Cannot be covered by any other medical plan that is not a qualified high-deductible plan. This includes a spouse's medical coverage unless it's an HSA-qualified plan.
- Cannot be enrolled in a traditional health care FSA in 2026.
- Cannot be enrolled in Medicare, including Parts A or B, Medicaid, or TRICARE.
- Cannot be claimed as a dependent on another person's tax return.





## NEW!

### Flexible Spending Account (FSA)

A tax-advantaged FSA is a great way to save money. The money you contribute to the account comes out of your paycheck without being taxed, and you withdraw it tax-free when you pay for eligible health care expenses.

# Flexible Spending Accounts (FSA)

**Beginning in 2026, Alden/Forum will offer the following FSA:**

### Health Care FSA

- Pay for eligible health care expenses, including out-of-pocket expenses such as plan deductibles, copayments, and coinsurance, but not insurance premiums.
- Contribute up to \$3,400.\*

### Estimate carefully

Keep in mind, FSAs are generally “use-it-or-lose-it” accounts. You must use the money in an FSA within the plan year.

But Alden/Forum offers the following:

- A “grace period” of up to 2 ½ extra months to use the money in your Health Care FSA. At the end of the year or grace period, you lose any money left over in your FSA.

*Note: Please see your plan documents if you have any questions.*

## HSA vs. Health Care FSA: What’s the difference?

	HSA	Health Care FSA
Available if you enroll in a ...	CDHP	PPO or HMO
Eligible for company contributions	No	No
Change your contribution amount any time	Yes	No
Access your entire annual contribution amount from the beginning of the plan year	No	Yes
Access only funds that have been deposited	Yes	No
“Use-it-or-lose-it” at year-end	No	Yes**
Money is always yours to keep	Yes	No

\*\* Except for allowed rollover amount.

### Managing your FSA(s)

When you enroll in a Health Care FSA, you will receive a debit card, which you can use to pay for eligible expenses. Depending on the transaction, you may need to submit receipts or other documentation to your FSA administrator.

### What’s an eligible expense?

**Health Care FSA** – Plan deductibles, copays, coinsurance, and other health care expenses. To learn more, see IRS Publication 502 at [www.irs.gov](http://www.irs.gov).



## DENTAL & VISION

Your health care benefits include more than just medical coverage. You can also choose from valuable dental and vision benefits to protect yourself and your family.



## Dental benefits (Guardian)

Healthy teeth and gums are important to your overall wellness. That's why it's important to have regular dental checkups and maintain good oral hygiene. Learn about the dental plans available to help you maintain your oral health.

	DPPO High		DPPO Low		DHMO	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual deductible (per person/per family)	\$50/\$150	\$50/\$150	\$50/\$150	\$75/\$225	\$0/\$0	N/A
Calendar-year maximum	\$2,000	\$2,000	\$1,000	\$1,000	No maximum	N/A
Preventive/diagnostic services	100%	100%	100%	100%	Refer to copay schedule	N/A
Basic services	80%	80%	80%	80%	Refer to copay schedule	N/A
Major services	50%	50%	50%	50%	Refer to copay schedule	N/A
Orthodontia (Adult & Children)	50%; max \$2,000 (lifetime)	50%; max \$2,000 (lifetime)	Not covered	Not covered	Refer to copay schedule	N/A

Benefits shown are for in-network providers and are based on negotiated fees.

## Vision benefits (UHC)

Having vision coverage allows you to save money on eligible eye care expenses such as periodic eye exams, eyeglasses, contact lenses, and more for yourself and your covered dependents.

Even if you have perfect eyesight, you should have your vision checked on a regular basis. Eye doctors are often the first health care professionals to detect chronic systemic diseases, such as high blood pressure and diabetes.

	In-Network	Out-of-Network
Exam (once every 12 months)	\$10 copay	\$35 allowance
Materials copay	\$25 copay	Allowance varies
Lenses (once every 12 months)	Covered in full	Allowance varies
Frames (once every 24 months)	\$130 allowance	\$40 allowance
Necessary contact lenses (instead of glasses)	Covered in full after copay (if applicable)	\$210 allowance

## Money-saving tip

Keep in mind, you can use a health savings account (HSA) to pay for qualified out-of-pocket dental and vision expenses tax-free. You must be enrolled in the Consumer Driven Health Plan (CDHP) to be eligible.



# Assistance Program is Here to Help

## Life comes with challenges.

Reach out to your Assistance Program for short-term counseling, financial coaching, caregiving referrals and a wide range of well-being benefits to reduce stress, improve mental health and make life easier. The following services are free to use, confidential, and available to you and your family members:

### **Mental Health Sessions**

Up to 3 sessions\* to help manage stress, anxiety and depression, resolve conflict, improve relationships, overcome substance abuse and address any personal issues, with options for in-person, telephonic, or video counseling sessions.

### **Life Coaching**

To help reach personal and professional goals, manage life transitions, overcome obstacles, strengthen relationships, and build balance.

### **Financial Consultation**

To help build financial wellness related to budgeting, buying a home, paying off debt, managing taxes, preventing identify theft, and saving for retirement or tuition.

### **Legal Consultation**

To help with a variety of personal legal matters including estate planning, wills, real estate, bankruptcy, divorce, custody, and more.

### **Life Management**

To provide information and referrals when seeking childcare, adoption, special needs support, eldercare, housing, transportation, education, and pet care.

### **Personal Assistant**

To help manage everyday tasks and give back time by providing information and referrals for home services, repairs, travel, entertainment, dining and personal services.

### **Medical Advocacy**

To help navigate insurance, obtain doctor referrals, secure medical equipment or transportation, and plan for transitional care and discharge.

### **Member Portal and App**

Access your benefits 24/7/365 with online requests and chat options, and explore thousands of articles, webinars, podcasts and tools covering total well-being.

\*3 Sessions per Six Months for California Employees

EAP benefits are free of charge, 100% confidential, available to all family members regardless of location, and easily accessible through AllOne Health's 24/7, live-answer, toll-free number.

EAP services are provided by AllOne Health, under agreement with Reliance Matrix.

Reliance Matrix is a branding name. Reliance Standard Life Insurance Company (Home Office Schaumburg, IL) is licensed in all states (except New York), the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. First Reliance Standard Life Insurance Company (Home Office New York, NY) is licensed in New York and Delaware. Standard Security Life Insurance Company of New York (Home Office New York, NY) is licensed in all states. Absence services are provided by Matrix Absence Management, Inc. Product features and availability may vary by state.

**Contact AllOne Health: Call 855-RSL-HELP (855-775-4357) or  
visit [allonehealth.com/reliance-matrix](https://allonehealth.com/reliance-matrix). Code: RSLI859**



**Alden/Forum Network**

**Effective January 01, 2026 through December 31, 2026**

**Medical & Vision Insurance Plans - Bi-Weekly Contributions**

Plan & Tier	Silver CDHP with Optional HSA Plan	Silver PPO Plan	Copper PPO Plan	Low-Cost CDHP with Optional HSA Plan	Charter HMO	Vision Plan
Employee Only	\$148.67	\$142.68	\$99.24	\$66.02	\$114.29	\$2.11
Employee + Spouse	\$443.69	\$496.02	\$341.41	\$207.42	\$239.99	\$3.30
Employee + Child(ren)	\$401.36	\$450.93	\$317.03	\$192.64	\$222.84	\$3.37
Family	\$663.72	\$742.40	\$512.12	\$310.88	\$359.99	\$5.33

**Dental Insurance Plans - Bi-Weekly Contributions**

Plan & Tier	DPPO High Plan	DPPO Low Plan	DHMO Plan
Employee Only	\$16.02	\$12.23	\$5.37
Employee + Spouse	\$32.80	\$25.62	\$10.91
Employee + Child(ren)	\$43.54	\$32.50	\$12.19
Family	\$64.40	\$48.56	\$18.78