

2025 Benefits At-A-Glance



Enrollment Overview

To enroll online, visit [Paycom](#) and sign in using your regular user ID and password.

Who's Eligible?

If you are a full-time employee working 30 or more hours per week, you are eligible to enroll for benefits. The following family members may be enrolled as your dependents:

- Your spouse or domestic partner.
- Children to age 26 regardless of student or marital status or financial dependence.

When are My Benefits Effective?

Plan year will begin January 1, 2025, and end on December 31, 2025.

New Hire: Benefits are effective the 1st of the month following 30 days of employment. You must enroll prior to, or within the month of your effective date.

Can I Make Changes?

Open Enrollment elections are locked in for the duration of the plan year unless you have a **Qualifying Life Event (QLE)**. A QLE allows for changes to be made to your plan to add/remove dependent outside of the open enrollment period within a plan year. **Proof of QLE's is required.**

QLE must be submitted within 30 days of event.

The information in this brochure is for informational purposes only. In the event of any conflict between the information contained in this summary and the plan documents, the terms of the plan documents will govern

Plan Overview

Team Allied offers a comprehensive benefits program to help meet the needs of you and your family. Our benefits program includes:

Medical Insurance

Blue Shield of CA HDHP with HSA & Buy Up PPO
Kaiser Permanente (CA Only) HDHP with HSA, HMO 2000 with HRA & Buy Up HMO 750

Dental Insurance

Guardian Core & Buy Up Plan

Vision Insurance

Guardian

Spending Accounts

Health Savings Account (HSA)
Health Reimbursement Account (HRA)
Flexible Spending Accounts (FSAs)
Commuter Benefits

Life and AD&D Insurance

Guardian

Disability Insurance

Guardian Short-Term Disability (*NON-CA residents*)
Guardian Long-Term Disability

Voluntary Benefits

Guardian Voluntary Life and AD&D
Guardian Critical Illness and Accident
LegalShield/IDShield

Value-Added Features

Guardian WorkLife EAP
Wellvolution Lifestyle Program
TravelAid Travel Assistance Program

2025 Benefits At-A-Glance

Your Medical Plan Options

	Blue Shield of CA		Kaiser Permanente		
	HDHP w/ HSA	Buy Up PPO	HDHP w/ HSA	HDHP w/ HRA	Buy Up 750
In-Network Benefits					
HSA / HRA <i>Individual / Fam</i>	\$1,500 / \$3,000	\$0	\$1,500 / \$3,000	\$750 / \$1,500	\$0
Deductible <i>Individual / Fam</i>	\$3,300 / \$6,000	\$500 / \$1,500	\$3,500 / \$7,000	\$2,000 / \$4,000	\$750 / \$1,500
Out of Pocket Max <i>Individual / Fam</i>	\$3,300 / \$6,000	\$3,000 / \$6,000	\$6,000 / \$12,000	\$4,000 / \$8,000	\$3,000 / \$6,000
PCP Office Visits	\$0 after Ded	\$15	\$30 after Ded	\$20 after Ded	\$15
EE Cost Per Paycheck	\$68.32	\$202.25	\$32.97	\$107.04	\$142.02

Your Vision Plan Benefits

	In-Network Benefit
Eye Exam Every 12 months	\$20 copay
Lenses Every 12 months	Covered in full after \$20 material copay
Frames Every 12 months	\$130 Allowance after \$20 material copay
Contacts Every 12 months	\$130 Allowance after \$20 materials copay
	Medically Necessary: No Charge
EE Cost Per Paycheck	\$3.95

Your Dental Plan Options

	Core Plan	Buy Up Plan
Deductible <i>(Individual/Family)</i>	\$25	\$25
Annual Benefit Max <i>(per member)</i>	\$1,500	\$2,000
Preventive Services	100%	100%
Basic Services	80%	80%
Major Services	50%	50%
Orthodontics	50%	50%
EE Cost Per Paycheck	\$11.83	\$13.87

Contact Information

	Phone	Website
Blue Shield	888.256.1915	blueshieldca.com
Kaiser Permanente	800.464.4000	kp.org
HealthEquity	866.735.8195	theequity.com/learn
Guardian	888.600.1600	guardiananytime.com
EAP WorkLife	800.386.7055	Worklife.uprisehealth.com
Wellvolution – Wellness Program	866.671.9644	Access Code: worklife www.wellvolution.com