



2025-2026 Employee Benefits Overview

Your Employee Benefits!

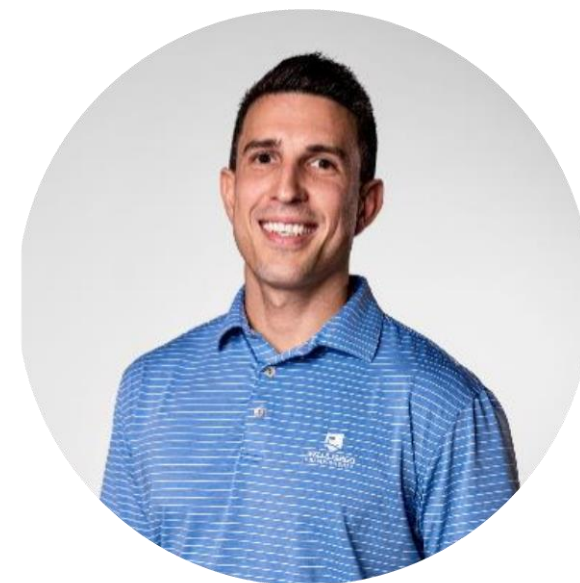
At **CBG Draft Services**, we believe that our employees are the foundation of our success. We are committed to not only providing competitive compensation but also offering a **comprehensive benefits package** designed to support your health, financial well-being, and overall quality of life.

We are proud to offer benefits that truly work for you. If you have any questions, do not hesitate to reach out to **Cypress Benefit Solutions** — we are here to help you every step of the way.



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Important Benefit Details

We partner with industry-leading carriers to provide comprehensive coverage and resources for you and your family. Use the links below to explore your benefits, access plan details, and manage your account online:

- **Medical Insurance:** Cigna – <https://my.cigna.com/web/public/guest>
- **Dental Insurance:** Delta Dental – <https://deltadentalinc.com/members>
- **Vision Insurance:** Community Eye Care – <https://www.cecvision.com/members/login>
- **Life Insurance:** One America – <https://login.oneamerica.com/login>
- **Accident Insurance:** Allstate – <https://mybenefits.allstate.com/#/login>

New Hire Eligibility:

New employees are eligible for benefits on the first of the month 30 days after date of hire. You can enroll in your benefits today as part of the onboarding process, and your coverage will become effective once your waiting period has been satisfied.

Current Employees Open Enrollment Period:

The benefits plan year begins on April 1st and will renew annually. Open enrollment for the 2025-2026 plan year will start on **Monday, February 17th** and end on **Monday, February 24th**.

Important Benefit Details

Handling Life Changes: Qualifying Events & Your Benefits

Life changes can impact your benefits eligibility and coverage. When you experience a qualifying life event, you may be eligible to make changes to your benefits outside of the annual open enrollment period.

What Qualifies as a Life Event?

You can update your benefits if you experience any of the following:

- **Marriage or Divorce:** Adding or removing a spouse from your plan.
- **Birth or Adoption:** Enrolling a new child in your coverage.
- **Loss of Other Coverage:** If you or a dependent lose coverage from another source.
- **Change in Employment Status:** Transitioning from part-time to full-time, or leaving your job.
- **Dependent Status Changes:** A child aging out of eligibility or becoming eligible again.
- **Death of a Dependent:** Removing a dependent from your benefits.

What to Do If You Experience a Life Event?

Report the qualifying event to HR within **30 days** of the event to ensure timely processing.

Benefits Enrollment



Visit www.employeenavigator.com and click “Login”

Existing users will log in using credentials from onboarding or last year’s enrollment.

First time users click “Register as a new user”

- Fill in the below information:
 - First Name
 - Last Name
 - Company Identifier – **CBGBenefits**
 - Last 4 Digits of SSN
 - Birth Date

Verify Your Account

First, let's find your company record

First Name

Last Name

Company Identifier
(provided by HR)

PIN
(Last 4 Digits of SSN / ID)

Birth Date
(mm/dd/yyyy)

Next

Health Insurance – Base Plan



Provides coverage for doctor visits, hospital stays, prescriptions, and preventive care to help you and your family stay healthy and manage medical expenses.

In-network Benefits	
Deductible: Individual / Family	\$6,750 / \$13,500
Coinsurance	Insurance Pays 100%
Out-of-Pocket-Max: Individual / Family	\$8,750 / \$17,500
Inpatient / Outpatient Services	0% After Deductible
Preventive Care	Covered at 100%
Primary Care Office Visit	\$35 Copay
Specialist Office Visit	\$75 Copay
Urgent Care	\$100 Copay
Emergency Room	\$500 Copay
RX : Tier 1 / Tier 2 / Tier 3 / Tier 4	\$10 / \$50 / \$80 / 20% to \$250

Payroll Deductions	Employee (EE)	EE + Spouse	EE + Child(ren)	EE + Family
26 Annual Pay Periods	\$119.89	\$386.77	\$346.72	\$676.18

Health Insurance – Buy Up Plan



Provides coverage for doctor visits, hospital stays, prescriptions, and preventive care to help you and your family stay healthy and manage medical expenses.

In-network Benefits	
Deductible: Individual / Family	\$3,000 / \$6,000
Coinsurance	Insurance Pays 100%
Out-of-Pocket-Max: Individual / Family	\$6,500 / \$13,000
Inpatient / Outpatient Services	0% After Deductible
Preventive Care	Covered at 100%
Primary Care Office Visit	\$35 Copay
Specialist Office Visit	\$75 Copay
Urgent Care	\$75 Copay
Emergency Room	\$300 Copay
RX : Tier 1 / Tier 2 / Tier 3 / Tier 4	\$10 / \$45 / \$75 / 20% to \$250

Payroll Deductions	Employee (EE)	EE + Spouse	EE + Child(ren)	EE + Family
26 Annual Pay Periods	\$138.64	\$426.37	\$383.20	\$738.41

Your Prescription Coverage



Prior Authorization

Certain medications may require Prior Authorization, meaning additional information from your healthcare provider is needed before approval. This process ensures that:

- The medication is prescribed appropriately for your condition.
- Cost-effective treatment options are considered first.

If you are currently taking any medications, we recommend speaking with your healthcare provider to verify if prior authorization is required and to ensure a smooth transition into the new plan year.

Formulary Changes

Your insurance carrier may update the list of covered medications, known as the formulary, as well as the tier classifications, which impact your out-of-pocket costs. These updates typically occur twice a year, in January and July.

We encourage you to review your plan's formulary regularly and discuss any potential changes with your doctor or pharmacist to avoid unexpected disruptions in your treatment.

Manage Your Healthcare

myCigna: Your Secure Member Portal

Web and mobile apps provide 24/7/365 live support and access to all details of your plan.

Register today to:

- Find in-network doctors, care, and cost estimates
- Get access to 7 million+ verified patient reviews from other Cigna members
- Connect with virtual care (telehealth) providers, 24/7
- Print or view your Cigna ID card
- Manage prescriptions or find a pharmacy

Register at <https://my.cigna.com/web/public/guest> or Download the free app from the App Store (iOS), Google Play (Android), and Amazon Appstore.

Dental Insurance



Covers routine dental care, such as cleanings, exams, and fillings, along with coverage for major services like crowns and orthodontics to maintain your oral health.

In-network Benefits	
Deductible: Individual / Family	\$50 / \$150
Annual Maximum	\$1,000
Preventative Care	Covered at 100%
Basic Care	Covered at 80%
Major Care	Covered at 50%

Payroll Deductions	Employee (EE)	EE + Spouse	EE + Child(ren)	EE + Family
26 Annual Pay Periods	\$15.66	\$30.91	\$41.98	\$57.64

Vision Insurance



Helps cover the cost of eye exams, prescription glasses, and contact lenses to ensure you maintain good vision and eye health.

In-network Benefits	
Routine Eye Exam	\$15 Copay
Materials Copay	\$15 Copay
Hardware Allowance	\$130 Allowance
Exams	Every 12 Months
Lenses	Every 12 Months
Frames	Every 12 Months
Contacts	Every 12 Months

Payroll Deductions	Employee (EE)	EE + Spouse	EE + Child(ren)	EE + Family
26 Annual Pay Periods	\$3.22	\$6.44	\$6.76	\$9.69

Voluntary Life Insurance



Provides **additional** financial protection to your loved ones by offering a payout in the event of your passing, helping to cover expenses and future financial needs.

In-network Benefits	
Employee Life Amount	\$10K increments up to \$500K or 5x salary
Employee AD&D Amount	\$10K increments up to \$500K or 5x salary
Employee Guaranteed Issue	\$150K if currently enrolled
Spouse Life Amount	\$5K increments up to \$250K or 50% of EE
Spouse Guaranteed Issue	\$25K if currently enrolled
Child(ren) Life Amount	\$1K increments up to \$10K
Child(ren) Guaranteed Issue	\$10K

- Voluntary Life rates are age banded and based off the amount of coverage you elect.
- Guaranteed issue amounts are available to employees and spouse
- If you elect Voluntary Life benefits over the Guaranteed Issue amount(s), you will be required to complete an Evidence of Insurability (EOI) to enroll in coverage

Accident



You never expect an accident to happen. But if it does, your focus should be on recovery — not medical bills. Accident insurance can help cover medical costs. Whether the accident is as simple as a cut hand from a fall or as complex as a car accident, you can count on us to support you.

In-network Benefits	
Coverage Amount	Schedule of Benefits
Coverage Type	On and Off The Job
Wellness Benefit	Ind 2 / \$25, Fam 2 / \$25 or Ind 2 / \$75, Fam 4 / \$75
AD&D Benefit	\$40,000 or \$60,000

Payroll Deductions	Employee (EE)	EE + Spouse	EE + Child(ren)	EE + Family
Low Plan	\$6.94	\$11.99	\$14.73	\$19.34
High Plan	\$9.71	\$16.78	\$20.74	\$26.91

