



For Prospective Employees

Benefits Overview

Coverage Effective September 1, 2026 - August 31, 2027



Hi there!

We're excited that you're considering joining our dynamic team.

We know you have options when deciding where to work. Here is an overview of the benefits we offer employees at Planet Technologies.

Medical Coverage - Cigna

Choose from three medical plans through **Cigna**: **one In-Network only plan, one HSA compatible plan and one OAP plan**. Our plans use the Cigna Open Access Plus network and cover in-network preventive care at 100%.

In-Network Benefits	Cigna OAP In-Network Only Plan	Cigna OAP HSA Compatible Plan	Cigna 100/80 OAP Plan
Annual Deductible Sept 1 - Aug 31	\$5,000 individual \$10,000 family max	\$2,000 individual \$4,000 family max	\$1,000 individual \$2,000 family max
Out-of-Pocket Maximum Sept 1 - Aug 31	\$8,500 individual \$17,000 family max	\$4,000 individual \$8,000 family max	\$4,500 individual \$6,550 family max
Doctor Visits Primary Care Specialist	\$20 copay \$40 copay	\$0 after DED \$30 copay after DED	\$5 copay \$30 copay
Inpatient Hospital (Facility)	30% after DED	\$0 after DED	\$300 copay daily (\$1,500 max)

Pre-Tax Accounts

Take advantage of tax savings with a Health Savings Account or Flexible Spending Account.

Health Savings Account (HSA) - Optum Bank

If you enroll in the **Cigna OAP HSA plan** and meet IRS eligibility requirements, **we'll make quarterly contributions** to your HSA through **Optum Bank**.

HSA 2026 IRS Maximum Contributions		
	If you cover yourself only	If you cover dependents
Annual Employee Max Contribution	\$4,400	\$8,750
Annual Employer Contribution	\$1,000	\$2,000

Flexible Spending Account (FSA) - Flores

You can pay for qualifying expenses with tax-free money using your Flexible Spending Accounts through **Flores**. These pre-tax funds can be used for eligible **health care, dependent care, transit and parking expenses**.

FSA 2026 Maximum Contributions	
Health Care FSA	\$3,400 annually
Dependent Care FSA	\$7,500 annually
Parking/Transit FSA	\$340 monthly

Eligibility for Benefits

You are eligible to participate if you are an active employee and work at least **30 hours** per week. Coverage start dates vary by policy. Eligibility may vary depending upon each benefit plan.

Have a family? You can also cover your spouse or domestic partner, and children up to age 26.

Life at Planet Technologies

We're a vibrant, diverse community devoted to excellence and innovation. Have an idea? We're all ears! Something bothering you? Speak up - we want to make it better.

Our team members' unique perspectives make us a stronger team and a more successful organization. We recognize, appreciate, and celebrate the differences in our people.

Wherever you are in your life, we're here to support you

Our benefits are designed to help you protect what matters - from mental health and finances to custom benefit plans that simplify your life.

Dental and Vision Coverage - UnitedHealthcare

Care for your smile and your eyes with regular check-ups. Need braces or glasses? We got you covered with dental and vision insurance.

Financial Protections - Lincoln Financial

Life and AD&D/Voluntary Life and AD&D Insurance

We make sure you have peace of mind and financial protections with company-provided Basic Life and AD&D insurance and Voluntary Life and AD&D insurance.

Disability Insurance

Protect your paycheck with disability insurance. Our short-term disability covers **60% of earnings up to \$2,500 per week**. Our long-term disability covers **60% of monthly earnings up to \$15,000 per month**.

Critical Illness, Accident and Hospital Indemnity Insurance

A major accident or critical illness can still be costly considering the out-of-pocket expenses not covered by medical insurance. We cover you in these emergencies.

Retirement Savings - Fidelity

Set your future self up for financial stability with a 401(k) through Fidelity. Choose either traditional (pre-tax) or Roth (post-tax) and Planet Technologies will match **50% of the first 4%** of the employee's contribution.

Paid Time Off

Full-time employees are provided **3 weeks (15 days)** accrued paid time off per year and at least **10 paid holidays per year**. (Federal employees follow federal guidelines for holidays.)

Paid Maternity/Paternity Leave

Full-time employees are eligible to receive paid maternity leave which offsets short term disability salary loss for **5 to 7 weeks**. Paternity/Adoption leave provides for **2 weeks** paid leave for full-time employees.

Employee Assistance Program - Lincoln Financial

Care for your mind - and your life - with support through our Employee Assistance Plan (EAP). This confidential service provides access to guidance and resources at no cost for:

- mental health concerns (including substance abuse or addiction),
- adoption, parenting, or caregiving needs,
- financial or legal support,
- familial relationships and friendships,
- coping with day-to-day challenges.

Legal Plan - MetLife

The MetLife Legal plan includes legal services for advice, vehicle disputes, wills and estate planning, home and real estate, and many more. Your plan covers yourself, spouse, and dependents.

Pet Insurance - MetLife

Employees can receive insurance benefits for their furry family members. The policy allows customizable options for more than one pet and provides accident and illness coverage.

Additional Benefits

- BenefitHub



2026 - 2027 benefits