

A background photograph of four business professionals in a meeting. A woman with long brown hair is smiling and gesturing with her hands while looking at a document on a table. A man with a beard and a woman with curly hair are looking at the document. Another man is partially visible on the right. They are all wearing business attire and lanyards.

Employee Benefits Guide

Effective September 1 through August 31

If you (and/or your dependents) have Medicare, or will become eligible for Medicare in the next 12 months, a federal law gives you more choices about your prescription drug coverage. Please download the notices on page 6 for more details.

Welcome to your 2025-2026 Benefits!

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Click on the page numbers to easily jump throughout your benefit guide!



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Please note: The information shown in this presentation is an illustrative summary only. The underlying plan contract or document governs all aspects of the plan. Final rates are dependent on actual enrollment, insurance carrier or plan rules, plan selection, and eligibility criteria. Please refer to the plan document, contract, and other notices contained in this document, applications, and other corresponding communications for additional information.

Contact Information

Your advocates are here to help you with claims, benefits questions, and more!

Darriean Rogers
drogers@onedigital.com
 301-961-2674

*Senior Account Manager
 Employee Benefits*



Brittany Baker
brittany.baker@onedigital.com
 301-215-6140

*Account Manager
 Employee Benefits*



Benefit:	Carrier/Group #:	Contact Information:
Human Resources	Planet Technologies	860-969-3862 cnoury@go-planet.com
Medical & Prescriptions	UnitedHealthcare #0942333	866-633-2446 UHC 100/80 Plan 866-314-0335 UHC HSA Compatible Plan www.myuhc.com
	Surest #1749624	866-683-6440 UHC Surest Plan benefits.surest.com
Dental	UnitedHealthcare #0942333	877-816-3596 www.myuhc.com
Vision	UnitedHealthcare #0942333	800-638-3120 www.myuhc.com
Employee Assistance Program	Lincoln #1204719	888-628-4824 www.GuidanceResources.com User ID: LFGSupport Password: LFPSupport1
Health Savings Account	Optum Bank	866-234-8913 www.optumbank.com Use your myuhc.com credentials to login
Flexible Spending Accounts	Flores	800-532-3327 www.flores247.com
Life/AD&D, STD, LTD, Critical Illness, Accident, & Hospital Indemnity	Lincoln #1204719	800-487-1485 www.lincolnfinancial.com/public/employers
Retirement Plan	Ascensus	844-749-9981 https://secure.ascensus.com/login/participant

Making Benefit Selections

Eligibility

For you

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

For your family

You may also cover your eligible dependents when you elect coverage for yourself.

For your Spouse or Domestic Partner

You may cover your legally married spouse or domestic partner. The fair market value of insurance coverage for a qualified domestic partner (DP) will be treated as taxable income to you unless your domestic partner is an IRS tax dependent. Reach out to Human Resources for details.

For your children

Your biological, adopted, foster, or stepchildren, children of a domestic partner, or any child for whom you are court appointed as legal guardian (up to age 26) are eligible for coverage.

NOTE: Additional carrier conditions may apply and may vary by state.

[Enroll now](#)



Enrolling in coverage

Your benefit plans are in effect **September 1** through **August 31**. In general, there are **three times** you can make benefit selections:

① When you're first eligible

Benefit start dates and eligibility may vary by plan. Please see plan documents for more details. Be sure to submit your selections within the first 30 days of your employment. Your benefit selections will be in effect through **August 31**.

② At Open Enrollment

Open Enrollment is your one chance each year to review your coverage options and make changes to your benefits.

Your choices are in effect from **September 1** through **August 31** of the following year unless you have a qualifying life event.

③ If you have a qualifying life event

Qualifying life events allow you to change your coverage during the year outside of Open Enrollment. These include:

- marriage or divorce,
- birth or adoption,
- death of a covered dependent,
- dependent's loss of eligibility,
- change of residence if plan eligibility is lost,
- a change in eligibility through Medicare, Medicaid, or a spouse or parent's coverage, and
- child's loss of eligibility (reaching age 26).

You must request a change to your benefits within **30 days** of your life event (60 days for changes involving Medicaid eligibility).

Documentation will be required.

For assistance processing life events, you can contact Human Resources.

Enrollment

Follow these steps to enroll, waive, or change your elections in [Employee Navigator](#).

How to Enroll

- [Login to Employee Navigator](https://employeenavigator.com) <https://employeenavigator.com>.
- Company ID: PlanTech
- Complete any required tasks.

Review your Information and Dependent Information

- Click [Start Enrollment](#) and complete personal information.
- Dependents must be entered in this section in order to be enrolled.
- As you go through each benefit, check the green circle next to your dependents under [Who am I enrolling?](#) if you want to enroll them in a plan.
- Hit [Save & Continue](#).

Enroll or Waive Benefits

- Make your elections for each benefit under [Which plan do I want?](#)
- You can add or remove dependents on certain plans.
- To waive coverage, click [Don't want this benefit?](#)
- You can review [benefit details](#) and see [plan comparisons](#) when going through enrollment.
- Click [Save & Continue](#) to confirm your election.

Review and Confirm Enrollment

- Once complete, view your elections in the [Enrollment Summary](#).
- Review the acknowledgment and your plan selections, then click [Sign & Agree](#) to complete your enrollment. You will then receive a message that your elections have been [Acknowledged and Signed](#).

For benefit questions, please contact any OneDigital Advocate.

For any Employee Navigator questions, please contact Christian Noury (cnoury@go-planet.com).

[Enroll Now](#)



Helpful Terms & Notices

We have removed as much insurance jargon as possible, but you may still encounter some of the below terms as you enroll in and use your benefits.

Balance billing

The difference between the plan allowance and out-of-network charges when you use an out-of-network medical or dental provider. Balance billing is your responsibility and does not apply to the deductible/out-of-pocket maximum.

Coinsurance

After you've met your deductible, you're sometimes responsible for a percentage of the cost of the medical care, dental care, or prescription medication. This percentage is coinsurance.

Copayment

A flat fee you pay each time you receive a copay-eligible medical, dental, or vision service. This can also apply to prescription medication.

Deductible

The amount you're responsible for paying in health care expenses before the medical or dental plan starts paying the applicable cost-share.

Dental Annual Maximum

The maximum amount your dental plan will pay for your in- and out-of-network dental services. Once you have reached the maximum it will not reset until the next benefit period.

In-Network

Staying in-network means access to care from medical, dental, and vision providers that agree to discount the cost of their care or service as part of their contract with the carrier. Staying in-network will always be the least amount out of your pocket.

Out-of-Pocket Maximum

The most you'll pay for covered medical care in a plan or calendar year. This includes your deductible, any coinsurance or copays. The out-of-pocket maximum does not include your premium (the amount you pay for coverage), non-covered expenses, or out-of-network care that's been balance billed.

Primary Care Physician

A primary care physician (PCP) is provider that helps coordinate your care – usually a general practitioner (GP), family doctor, internist, OB/GYN, or pediatrician (for children).

Prior authorization

Some specialty procedures and services require prior authorization. These include, but is not limited to cardiology, psychiatry, orthopedic surgeons, rheumatology, rehabilitation, surgery, and imaging (CT or MRI).

High Deductible Health Plan (HDHP)/ HSA Compatible Plan

The HSA Compatible Plan is a High Deductible Health Plan. A High Deductible Health Plan (HDHP) subjects all medical/Rx expenses (except preventive care) to the deductible and allows you to open a tax-advantaged Health Savings Account (HSA) to help pay for current and future medical, dental, and vision expenses.

Evidence of Insurability (EOI)

This is medical information you provide to an insurance company to determine if your requested coverage will be approved or denied. This typically applies to voluntary life coverage.

Have questions?

Your advocates are here to help you with all things benefits. See their contact information on page 3.

Annual Notices

We're required to tell you about certain rights and responsibilities you have as an employee of Planet Technologies, Inc. You can request a paper copy at no charge from:
Christian Noury
cnourty@go-planet.com
860-969-3862

[Download now](#)



How to handle medical bills (4:46)



Employee Contributions

Planet Technologies contributes to your benefits, to help offset the cost for the health plans. Below are the employee contributions for the medical, dental, and vision plans.

UHC Choice/Choice Plus Surest Plan- F7000	Employee Monthly Contribution	Employee Per Pay Contribution
Employee Only	\$70.06	\$32.34
Employee + Spouse/DP	\$377.05	\$174.02
Employee + Child(ren)	\$277.17	\$127.92
Employee + Family	\$473.78	\$218.67
UHC Choice Plus HSA Compatible Plan- EDYX	Employee Monthly Contribution	Employee Per Pay Contribution
Employee Only	\$226.63	\$104.60
Employee + Spouse/DP	\$538.35	\$248.47
Employee + Child(ren)	\$432.98	\$199.84
Employee + Family	\$647.77	\$298.97
UHC Choice Plus 100/80 Plan- EDQX	Employee Monthly Contribution	Employee Per Pay Contribution
Employee Only	\$308.63	\$142.44
Employee + Spouse/DP	\$804.56	\$371.34
Employee + Child(ren)	\$646.98	\$298.61
Employee + Family	\$968.54	\$447.02
UHC Dental PPO- Base Plan	Employee Monthly Contribution	Employee Per Pay Contribution
Employee Only	\$12.49	\$5.76
Employee + Spouse/DP	\$30.06	\$13.87
Employee + Child(ren)	\$30.66	\$14.15
Employee + Family	\$48.31	\$22.30
UHC Dental PPO- Premium Plan	Employee Monthly Contribution	Employee Per Pay Contribution
Employee Only	\$18.63	\$8.60
Employee + Spouse/DP	\$43.13	\$19.91
Employee + Child(ren)	\$45.63	\$21.06
Employee + Family	\$71.90	\$33.18
UHC Vision Plan	Employee Monthly Contribution	Employee Per Pay Contribution
Employee Only	\$5.84	\$2.70
Employee + Spouse/DP	\$10.97	\$5.06
Employee + Child(ren)	\$12.43	\$5.74
Employee + Family	\$18.11	\$8.36

How to choose the right plan?

- Check the network to see if your providers participate. All plans offer national coverage.
- Determine the amount you wish to pay out of your paycheck in premiums.
- Review the plan benefits and features of each plan.
- Estimate your out-of-pocket costs under each plan.
- Consider other group health coverage options available for yourself and your dependents, such as those available through your spouse.

Medical Insurance

Select from three medical options through **UnitedHealthcare**.

All three plans cover in-network preventive care at 100%, allow members to self-refer to specialists, and utilize the national **UHC Choice/ Choice Plus network**. The main differences are:

- what you pay out of your paycheck to be enrolled in the plan,
- what you pay out-of-pocket when you get care,
- whether out-of-network care is covered,
- and your annual maximum cost for care (out-of-pocket maximum).

All plan accumulators, including deductible, out-of-pocket maximum, and visit limits (as applicable) run on a plan year basis and reset September 1st.



In-Network Care	UHC Choice/Choice Plus Surest Plan- F7000	UHC Choice Plus HSA Compatible Plan- EDYX	UHC Choice Plus 100/80 Plan- EDQX
Network	Choice/Choice Plus - National	Choice Plus- National	Choice Plus- National
Medical Deductible <i>(runs September 1 – August 31)</i>	Individual: None Family: None	Individual: \$2,000 Family: \$4,000	Individual: \$1,000 Family: \$2,000
Medical Out-of-Pocket Maximum <i>(runs September 1 – August 31)</i>	Individual: \$7,000 Family: \$14,000	Individual: \$4,000 Family: \$8,000	Individual: \$4,500 Family: \$6,550
Preventive Care	No charge	No charge	No charge
Primary Care Visit	\$50 to \$160 copay	No charge, after deductible	\$5 copay
Specialist Visit	\$50 to \$160 copay	\$30 copay, after deductible	\$30 copay
Mental Health Office Visit	\$50 copay	No charge, after deductible	\$30 copay
Virtual Visit <i>(via Designated Virtual Network)</i>	\$0 copay	No charge, after deductible	No charge
Pre-tax Account Availability	Flexible Spending Account (FSA)	Health Savings Account (HSA) / Limited Purpose Flexible Spending Account (FSA)	Flexible Spending Account (FSA)
Urgent Care	\$110 copay	\$50 copay, after deductible	\$50 copay
Emergency Room <i>(waived if admitted)</i>	\$1,000 copay	\$200 copay, after deductible	\$200 copay
Outpatient Hospital (Facility)	\$350 to \$5,500 copay	\$250 copay, after deductible	\$300 copay per admission
Inpatient Hospital (Facility)	\$400 to \$5,500 copay	No charge, after deductible	\$300 copay per day <i>(up to a max of \$1,500)</i>
Prescription Drugs			
Pharmacy Deductible	None (31 days 90 days)	Medical deductible applies (31 days 90 days)	None (31 days 90 days)
Tier 1	\$10 copay \$25 copay	No charge* No charge*	\$15 copay \$45 copay
Tier 2	\$35 copay \$87.50 copay	\$25 copay* \$75 copay*	\$35 copay \$105 copay
Tier 3	\$70 copay \$175 copay	\$45 copay* \$135 copay*	\$60 copay \$180 copay
Specialty	\$10 / \$100 / \$150 copay	50% up to a max of \$100*	50% up to a max of \$100
Out-of-Network			
Deductible	Not Applicable <i>Out-of-network benefits only apply to true life or limb threatening emergencies.</i>	Individual: \$4,000 Family: \$8,000	Individual: \$2,000 Family: \$4,000
Out-of-Pocket Maximum		Individual: \$8,000 Family: \$16,000	Individual: \$6,000 Family: \$12,000
Member Coinsurance		20% (of allowed amount)	20% (of allowed amount)

*after medical deductible

See your plan document for out-of-network details.

Note: If the member is enrolled in family coverage for the UHC Choice Plus HSA Compatible Plan, the individual deductible does not apply and the entire family deductible must be satisfied.

[See plan details](#)

[See plan details](#)

[See plan details](#)



Medical Benefits

Additional Resources

Surest offers additional tools to help enrolled employees and their families make the most out of their medical benefits.



One Pass Select

[Learn more](#)

One Pass Select is designed to help make it easier for your employees to prioritize their health and wellness through a lower-cost, extensive nationwide gym network. Choose from a large nationwide network of gym brands and local fitness studios. Use any gym in the network and create a routine just for you.

Talkspace

[Learn more](#)

With Talkspace online therapy, you can regularly communicate with a therapist, safely and securely from your phone or desktop. Start therapy within hours of choosing your therapist.

Pivot

[Learn more](#)

Pivot provides a fresh approach to behavioral change by utilizing breakthrough technology, developed by the industry's leading experts and medical professionals.

The programs employ proven cognitive behavioral science techniques and evidence-based methods to help members achieve their goals.

Utilizes a multi-pronged approach to smoking cessation with personalized coaching, CO breath sensor and 4 weeks of nicotine replacement.

Real Appeal

[Learn more](#)

Real Appeal is designed to help you build healthy nutrition, fitness, sleep, and stress habits to support weight loss. This program is available at no additional cost to eligible members and dependents as part of your health plan benefits. Receive online coaching, digital tools to track food, activity, and weight loss as well as a Success Kit that includes, scales, recipes, and workouts. To get started, log into your Surest account.

Join Surest Now

By downloading the Surest app, you have access to a digital experience for a healthier lifestyle and rewards!

Scan the QR code now to get started:



Canary Health

[Learn more](#)

Provides 6-week online workshop to empower self-management of chronic conditions. Its Better Choices, Better Health® online program aims to help members manage chronic health symptoms to improve quality of life. The trainer-led sessions cover topics such as:

- Techniques to deal with isolation, frustration, and pain.
- Healthy eating tips and exercises for strength, flexibility, and endurance.
- Communicating effectively with family, friends, and health professionals.

Cancer Support via Ardynn

[Learn more](#)

Ardynn is a combination of patient advocacy and personalized treatment decision support. They aim to change how patients engage in cancer treatment decisions; it is a compassionate, personalized, whole person approach.

Ardynn utilizes a board-certified patient navigator to provide personalized insights on prognoses from real-world cancer "patients like them" to improve treatment options.

Calm Health

[Learn more](#)

As an UHC Surest member, you have access to the Calm Health app to access wide variety of mental health support. The Calm Health app gives you access to a library of resources designed for a variety of health experiences and life stages. To get started, log into your Surest account.

Additional Resources

UHC offers additional tools to help enrolled employees and their families make the most out of their medical benefits.

UnitedHealthcare Rewards

[Learn more](#)

Check out the all-new, next-level program, UHC Rewards! You can earn up to \$300 by engaging in different activities and reaching your goals. Activities include:

- Connect a tracker in the UHC app - \$25
- Complete health survey - \$15
- Get a biometric screening - \$50
- And more!

Get started in the UHC app or your myuhc.com account.

Real Appeal

[Learn more](#)

Real Appeal is designed to help you build healthy nutrition, fitness, sleep, and stress habits to support weight loss. This program is available at no additional cost to eligible members and dependents as part of your health plan benefits. Receive online coaching, digital tools to track food, activity, and weight loss as well as a Success Kit that includes, scales, recipes, and workouts. To get started, [click here](#).

Calm Health

[Learn more](#)

As an UHC member, you have access to the Calm Health app to access wide variety of mental health support. The Calm Health app gives you access to a library of resources designed for a variety of health experiences and life stages. To get started, visit uhc.app/calm and log into your UHC account .

Quit for Life

The Quit for Life program through UHC can help you live tobacco-free. Enroll today by going to www.myuhc.com, visiting the Health Resources tab, and choosing the Quit for Life tile.



Healthy Pregnancy Program

Need resources for before, during and after pregnancy? Whether you're thinking about having a baby or have one on the way, you probably have questions. With maternity support from UnitedHealthcare, you'll find the information and support you need, throughout your pregnancy and after giving birth. Using our various member tools and resources, you'll find help to learn what you need to know, including:

- What to expect during your pregnancy
- How to stay healthy before, during and after your pregnancy
- Ways to manage your health through pregnancy and postpartum
- Maternity support is designed to work for all mothers, no matter what the pregnancy journey looks like.

If you're a UnitedHealthcare member, [sign in to myuhc.com](#) to watch maternity video courses to learn what to expect during each trimester, plus get tips on nutrition, exercise, breastfeeding, postpartum and more.

Benefit Ally

[Learn more](#)

By enrolling in either of the 2 UHC medical plans, you will have access to Benefit Ally, a supplemental product that may pay you when an eligible medical event is identified. For more information, call the number on your UHC ID card.

Join UHC Rewards

By downloading the UnitedHealthcare app, you have access to a digital experience for a healthier lifestyle and rewards!

Scan the QR code now to get started:



Medical Benefits

Did You Know?

United Healthcare and **Surest** offer additional tools to help enrolled employees and their families make the most out of their medical benefits.

PCP & Referrals Required?

No, you do not need to designate a PCP. However, establishing a relationship with a PCP is recommended to help manage care. All plans provide the flexibility to self-refer for care.

Check the network!

All three plans use the national Choice and Choice Plus provider networks. Make sure you check your provider and facility network status before receiving care, and confirm again that your provider participates with the Choice Plus network when scheduling your appointment.

Why stay in network?

Using in-network providers saves you time and money because the provider agrees to a negotiated rate, files the claim on your behalf, and you are only responsible for your applicable cost-share. Balance billing does not apply in-network.

After hours care?

Reserve the emergency room for true emergencies. Take advantage of virtual appointments, convenience care clinics or urgent care centers.

Need out-of-network benefits?

Both the UHC Choice Plus HSA Compatible plan and the UHC Choice Plus 100/80 plan provide out-of-network benefits. However, when going out-of-network, you must pay up-front and file to UHC for reimbursement. Your out-of-pocket costs will be higher since higher deductibles and coinsurance apply and because the provider can charge more than UHC allows.

Getting lab work done.

The two UHC medical plans utilize LabCorp and Quest as national lab partners, as well as some local labs. With the Designated Diagnostic Providers (DDP) benefit, you'll have the highest level of coverage and likely save money when you use a DDP for outpatient lab services. Confirm with your provider a participating lab will be used.

Excluded benefits.

Refer to the plan documents for additional details. Make sure you know what is covered before receiving care!

Scheduling a surgery or advanced radiology appointment?

Confirm with your provider that your service has been pre-authorized before receiving care. If you use an in-network provider, the provider should initiate the pre-certification process on your behalf, but it's good practice to confirm the preauthorization was approved before receiving care.

Help us keep premium costs down!

Do your part by staying in-network whenever possible, taking advantage of free in-network age and gender appropriate preventive care, reserving the emergency room for true emergencies and speaking with your provider about lower cost medications.

Register online.

Access your plan information, view claims, check the drug formulary, and more. Visit www.myuhc.com or benefits.Surest.com or download either the UHC or Surest app.

Have questions about your plan or benefits?

UHC's customer service is available to help 24/7/365. Call (866) 801-4409 for help anytime.



Health Savings Account (HSA)

Your HSA Compatible plan can be paired with an HSA through **Optum Bank**.

Employees must be enrolled in the UHC Choice Plus HSA Compatible plan in order to open a Health Savings Account (HSA). For additional information, please refer to **IRS publication 969** and **502**.

Contributions

You may contribute funds pre-tax to save for current and future health expenses - and retirement!

	If you cover yourself only	If you cover dependents
2025 IRS maximum contribution*	\$4,300	\$8,550
Annual Employer Contributions	\$1,000	\$2,000

*including employer contributions

55 or older? You can contribute an extra \$1,000 per year in catch-up contributions.

Planet Technologies will contribute to your Health Savings Account quarterly. Please reach out to Human Resources for more details.

Eligibility

In order to make – or receive – contributions to a Health Savings Account (HSA), you must:

- **be enrolled** in a qualified High Deductible Health Plan (HDHP)/HSA compatible plan,
- **not be covered** under any other non-HDHP health coverage, including a general purpose health care FSA through your spouse,
- **not** be anyone else's tax dependent, and
- **not** be enrolled in Medicare A or B, Tricare, or VA benefits.



[Click here to manage your Optum Bank HSA account](#)

HSA funds

Using your money

- Spend your HSA balance on health care expenses (medical, prescription, dental, and vision) for you and your tax dependents, OR
- Let your balance grow for retirement.

The money in your HSA is **always yours** and available for qualified health care expenses - even if you change jobs or health plans. Before retirement, any funds used for non-healthcare expenses are subject to tax penalties. **Keep your receipts!**

Growing your money + tax savings

HSA dollars go in tax-free, grow tax-free, and come out tax-free when you use them for qualified health expenses. You may also be able to invest part of your balance once it meets a certain level.

In retirement

At age 65, you can withdraw the funds in your HSA for any use (not just health care!) without tax penalties.



Learn how HSAs can help you save for today and tomorrow.





Dental Benefits

Dental Insurance

Your dental coverage is through **United Healthcare**.

You'll get in-network preventive care at 100% along with coverage for basic and major dental services.

Visit myuhc.com to search for providers in-network, or call (866) 801-4409

[Learn about dental care categories](#)



In-Network Care

UHC Dental PPO- Base Plan

[See plan details](#)

UHC Dental PPO- Premium Plan

[See plan details](#)

Network Name	Options PPO 20	Options PPO 20
Annual Deductible <i>(runs September 1 - August 31)</i>	\$50 per person \$150 family max	\$50 per person \$150 family max
Annual Maximum Benefit <i>(runs September 1 - August 31)</i>	\$1,500 per covered individual	\$3,000 per covered individual
Out-of-Network Reimbursement	Maximum Allowable Charge (MAC)	Maximum Allowable Charge (MAC)
Diagnostic & Preventive Care <i>Includes cleanings & x-rays</i>	No charge	No charge
Basic Care <i>Includes fillings, & simple extractions</i>	Deductible, then 20%	Deductible, then 20%
Major Care <i>Includes crowns, implants, & bridges</i>	Deductible, then 50%	Deductible, then 50%
Orthodontia		Children only up to age 26
Coverage	Not applicable	50%
Lifetime Max Per Person		\$2,500 per covered individual

Exams and routine x-rays are covered twice per policy year.



Stay in-network to avoid balance billing *(the difference between what an out-of-network provider charges and the amount your insurance pays).*

Vision Benefits

Vision Insurance

Your vision coverage is through **United Healthcare**.

This vision plan offers comprehensive benefits, providing coverage for lenses and frames, or contacts in lieu of glasses.



UHC Vision Plan

[See plan details](#)

	In-Network	Out-of-Network Reimbursement
Network Name	UHC Vision	Not Applicable
Routine eye exam (Every 12 Months)	\$10 copay	Plan pays up to \$40
Lenses (Every 12 Months)	\$20 copay	Single Vision: Up to \$40 Lined Bifocal: Up to \$60 Lined Trifocal: Up to \$80 Lenticular: Up to \$80
Frames (Every 24 Months)	\$20 copay + \$130 frame allowance (additional 20% off anything over the allowance)	Plan pays up to \$70
Contact lenses (Every 12 Months)	Elective: \$20 copay + \$130 contact lens allowance Medically Necessary: \$20 copay Fit & Follow-up: Up to \$60 copay	Elective: Plan pays up to \$105 Medically Necessary: Plan pays up to \$210 Fit & Follow-up: Not covered
Laser Vision Correction	Contracted prices start at \$945 per eye for Traditional LASIK and \$1,395 per eye for Custom LASIK. For more information, visit myuhcvision.com .	

Your vision plan covers lenses and contact lenses every 12 months and frames every 24 months.
If you receive contact lenses, they will be in lieu of a complete set of eyeglasses.
Frequencies are tracked based on your last date of service.



Tax-advantaged Program

Flexible Spending Accounts (FSAs) & Transportation

Pay for qualifying expenses with tax-free money using your Flexible Spending Account through **Flores**.

Health and dependent care expenses can add up. Paying with tax-free funds can help. Consider enrolling in one of the flexible spending accounts (FSAs) based on your needs.

Health Care FSA / Limited Purpose Health Care FSA

Pay for eligible medical, prescription, dental, and vision expenses.

2025 maximum contribution	\$3,300
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Annual rollover amount	\$660
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Enrolled in an **HSA compatible plan** and **eligible for HSA contributions**? You're not eligible for a general purpose health care FSA.

Dependent Care FSA

Pay for eligible child or disabled adult care while you work or attend school.

2025 maximum contribution	\$5,000
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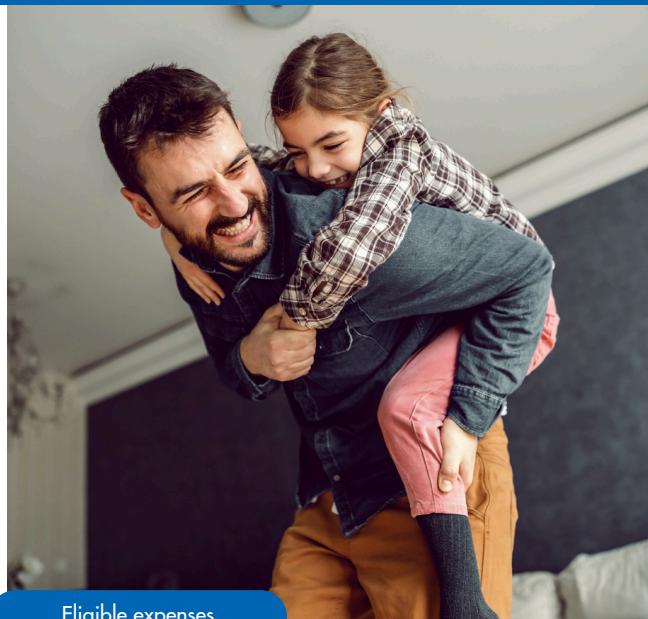
Married filing separately: contribute up to \$2,500 per person.

Estimate carefully! Unused funds will be forfeited at the end of the year per IRS regulations.

Transportation Benefits through Flores

Save on commuting to work! You can pay for qualified transportation expenses with pre-tax dollars. You may change your election on a prospective basis as your commuting transportation expenses fluctuate, subject to the company's timing rules and IRS guidelines.

Parking and transit accounts are funded per pay period.



[Eligible expenses](#)

Claims Reimbursement:

You have 90 days to submit for reimbursement after the end of the plan year.

Flores

You can set aside pre-tax money and reduce your taxes by participating in the Health Care FSA and/or the Dependent care FSA administered by Flores:

- Utilized to pay for eligible health care or dependent care expenses that are not reimbursed from any other source
- You do not need to be enrolled in any of Planet Technologies' medical plans to participate
- Money left in your Health Care FSA may be forfeited, however, you do have the ability to roll over up to \$660 of unused amounts in your FSA at the end of one plan year
- You may not make a change to your election during the year unless you have a qualifying and consistent change in status

[Access your FSA funds through Flores here](#)

Pre-tax Transportation Benefits

Parking maximum monthly election	\$325
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Transit maximum monthly election	\$325
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Employee Assistance Program

Employee Assistance Program (EAP)

Care for your mind – and your life – with support through **Lincoln**.

Confidential care designed for all that life brings.

Everyone needs support sometimes (even superheroes)

Our Employee Assistance Plan (EAP) is a confidential service with 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, and
- so much more.

Essentially, if it's part of your life, our EAP is here for you.

EAP features:

- **Confidential.** No one at Planet Technologies will ever know you called or what was discussed.
- **Available 24/7/365.** Life doesn't happen during office hours. The EAP is here when you need them.
- **Family care is included.** Anyone living in your home is eligible for EAP services at no cost.
- **Counseling.** When needed, each person can receive counseling sessions with a licensed counselor
- **At no cost.** Additional visits - if needed - will go through your health insurance.



[24/7/365 access to care](#)

[GuidanceResources.com](https://www.guidanceresources.com)

User ID: LFGSupport
Password: LFGSupport1
(888) 628-4824



Life and AD&D Benefits

Life and AD&D Insurance

Financial peace of mind through **Lincoln**.

Life insurance pays a benefit if you pass away while you're covered. Accidental Death and Dismemberment (AD&D) insurance offers additional support if you pass away or are seriously injured due to an accident and lost specified bodily functions (sight, limbs, etc.).

Basic Life and AD&D Insurance

[See plan details](#)

Planet Technologies provides life and AD&D insurance at no cost to you.

Basic Life and AD&D

Term Life Insurance	\$50,000
AD&D Benefit	Equal to life benefit
Guarantee Issue	\$50,000

The original amount of insurance will reduce to 50% at age 70.

Voluntary Life and AD&D Insurance

[See plan details](#)

In addition to the life insurance provided by Planet Technologies, you may purchase Voluntary Life and Accidental Death and Dismemberment insurance for yourself and your spouse or partner and/or child(ren). You pay the full cost of any voluntary insurance plan coverage, which is deducted directly from your paycheck.

	For you	For your spouse*	For your child(ren)*
Coverage Increments	\$10,000	\$5,000	Varies
Coverage Maximum	\$500,000 <i>(not to exceed 5x your basic annual earnings)</i>	\$250,000	\$10,000
Guarantee Issue	\$450,000	\$30,000	\$10,000

*Employee must elect employee coverage for dependents to be eligible. Dependent amount cannot exceed 100% of the employee voluntary life/AD&D amount. Rates based on employee's age and elected/approved coverage amounts.

Please note, if you elect voluntary life, you will automatically be enrolled in voluntary AD&D, and the two amounts will match.



Make sure to designate a **beneficiary** for your life insurance coverage to ensure your family is cared for according to your wishes.

Conversion/Portability

You may be able to convert or take your coverage with you if you leave Planet Technologies. Please contact Lincoln/Human Resources for additional information. Applicable conversion/portability rights must be exercised within 30 days of termination.

Evidence of Insurability (EOI)

If you enroll after your initial eligibility period, increase your coverage amount by more than two increments, or in excess of the Guaranteed Issue Amount, you will need to submit EOI.

Annual Open Enrollment Period

An employee and spouse can increase their election by two increments, regardless of if they are already enrolled in the plan. Any elected amounts above two increments require EOI.



Disability Benefits

Disability Insurance

Protect your paycheck with disability insurance through **Lincoln**.

Employer provided disability coverage replaces a portion of your income if you're unable to work due to a covered illness or injury.

Short-term disability

[See plan details](#)

Short-term disability coverage can replace part of your paycheck if you're unable to work for a short period of time. Planet Technologies provides this coverage at no cost to you.

Benefits Begin	1st day for Accidents / 8th day for Illnesses
Coverage Amount	60% of earnings up to \$2,500
Payments May Continue	Until no longer disabled, not to exceed 13 weeks, including the elimination period

Long Term Disability

[See plan details](#)

Long Term Disability coverage can provide lasting income protection if you remain unable to work. Planet Technologies provides this coverage at no cost to you.

Benefit Begins	91st day of disability
Coverage Amount	60% of monthly earnings up to \$15,000 per month
Payments May Continue	Later of age 65 or SSNRA
Guarantee Issue	\$15,000



Wish you knew more about finances? Now you can - at no cost!

Pre-existing condition limitations

If you make a disability claim within the **first 6 months** of being covered, check your plan details to see how pre-existing condition limitations might impact your coverage.



Voluntary Products Benefits

Critical Illness, Accident, and Hospital Indemnity Insurance

Covering you in an emergency through **Lincoln**.

A major accident or critical illness can still be costly considering the out-of-pocket expenses not covered by medical insurance. Purchase additional protection through Lincoln.



Critical Illness Insurance

[See plan details](#)

	Employee	Spouse	Child
Maximum Benefit	\$15,000 or \$30,000	50% of EE benefit	50% of EE benefit

Guarantee Issue Dependents amount cannot exceed 50% of employee's election

Price varies by age and elected amount. Please refer to Employee Navigator for details.

Accident Insurance

[See plan details](#)

Benefit	Payouts vary by injury
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Maximum Benefit Varies by incident

Please refer to benefit summary for details.

Hospital Indemnity Insurance

[See plan details](#)

In addition to the Planet Technologies provided benefits, you may purchase Hospital Indemnity Insurance. This policy will pay you a lump sum when you experience the incidents below.

	Benefit	Benefit Limit
Hospital/ICU admission	\$500 admission / \$500 ICU supplemental admission	1 time per calendar year
Daily Hospital Confinement	\$100	Up to 30 days per calendar year for sickness/injury. Benefit begins on day 2 of confinement
Daily ICU Confinement	\$100	Up to 30 days per calendar year for sickness/injury. Benefit begins on day 2 of confinement
Newborn Confinement	\$100	Up to 2 days per calendar year

Portability

You may be able to take your critical illness, accident and hospital indemnity coverage with you if you leave Planet Technologies. Please contact Lincoln/Human Resources for additional information. Applicable portability rights must be exercised within 30 days of termination.

Insurance Premiums (per month)	Accident Low Plan	Accident High Plan	Hospital Indemnity
Employee	\$4.29	\$8.03	\$6.67
Employee & Spouse	\$7.30	\$12.97	\$16.72
Employee & Child(ren)	\$8.36	\$13.93	\$12.08
Employee & Family	\$11.27	\$18.83	\$22.03

Additional Benefit Options

Additional Benefit Options

Paid Time Off and Holidays

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.

Smart Dollar Program

Smart Dollar is a program that has helped millions of people get on a plan and take control of their money. With Smart Dollar, you'll get:

- A proven, step-by-step plan - Learn about the 7 Baby Steps that have helped millions of people get out of debt, invest, build wealth, and generously.
- Video lessons and expert advice - Learn from the experts! Through video lessons and real-world content application, our team of experts, including Dave Ramsey, will inspire you to take action and reach your dreams.
- Online tools accessible 24/7 on any device - Jump start your finances as quickly as possible with our budgeting tool, savings tracker, and debt snowball tool.
- All this for free.

Pet Insurance Benefits through MetLife

Providing insurance coverage options to employees with furry family members:

- Accident and Illness coverage
- Customizable to every pet
- Cover multiple pets on a single policy

To get started, call **1-800-GET-MET8** or click the link below.

[Click here to get a quote!](#)

BenefitHub

BenefitHub is a leading market solution for employee discounts and cashback. Brought to you in partnership with your OneDigital team, BenefitHub hosts thousands of local, national, and global discounts for technology, events, travel, and more.

[Click here to start saving!](#)



MetLife Legal Plan

The MetLife Legal plan includes legal services for:

- Advice and Consultation
- Consumer Disputes
- Vehicle and Driving
- Identity Theft Assistance
- Wills and Estate Planning
- Family and Personal
- Elder Care Issues
- Home and Real Estate
- And many more!

The plan costs \$19.50 per month and provide coverage for yourself, spouse, and dependents.

Wellbeing Calendar

Support your wellbeing, understand your benefits, and manage your finances with our always-available no-cost resources.

[Click here to learn more!](#)



For additional information about any of the additional benefit options, please contact Human Resources.

Retirement Savings Plan

Set your future self up for financial stability with a 401(k) through **Ascensus**.

With our company match, we'll help you along the way.

The Basics

Choose from **pre-tax** (traditional) or **after-tax** (Roth) contributions, depending on your needs. You can change your pre- or after-tax contribution amount at any time.

Planet Technologies provides a matching contribution of **50% of the first 4%** of the employee's contribution.

Contributions

The IRS maximum 401(k) contribution for 2024 is **\$23,000**. If you're over age 50, or will be turning 50 during 2024, you can contribute a catch-up contribution of **\$7,500** in addition to the maximum limit. Please note that the annual limit combines both pre-tax and Roth in any given year.

Not sure whether to select pre-tax (traditional) or after-tax (Roth)? Check with your financial advisor to determine the best choice for you. The basic differences:

- **Pre-tax:** your contributions come out of your paycheck before Federal and state taxes but after FICA (Medicare and Social Security) taxes. You'll pay regular income tax when you withdraw your money at retirement.
- **Roth (after-tax):** your contributions come out of your paycheck after taxes. When you withdraw your funds at retirement, they're tax-free.



You always own what you contribute to your 401(k).

Please note, Planet Technologies provides 50% match of your first 4% employee contribution.

Matching Vested Schedule:

- 1 Year of service: 25% vested
- 2 Years of service: 50% vested
- 3 Years of service: 75% vested
- 4 Years of service: 100% vested



Learn how investing and saving actually works - and can work for you.

Planet Technologies 2025-2026 Benefits