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# 2026 BENEFITS PRESENTATION



# Benefits Presentation

## Agenda

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### Agenda

- Introduction
- Plan Options
- Plan Rates & Premiums
- Your Insurance Card
- Your Medical Network
- Your Pharmacy Benefits Management
- Vault Cares Network
- Telemedicine
- Member Tools
- How to Enroll

### Your Benefits Contacts

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Your employer, **STL**, has partnered with **Vault Admin Services** as your benefits administrator for the 2026 plan year!

Vault Admin Services is a leader in health care insurance and is proud to offer customized health insurance benefit packages that offer immeasurable value for members - like you!

## What You Can Expect

- Efficient Healthcare Administration
- Streamlined Claims Processing
- Enhanced Member Support
- Timely Reimbursements
- Compliance and Privacy
- Significant Cost Reduction
- Customization
- Improved Health Outcomes



# Plan Options



## STL Offers Three Plan Options:

	Gold Plan (in-network)	Silver Plan (in-network)	MEC Plan
<b>Employer Contribution</b>	STL providers a \$400/month contribution towards premium	STL providers a \$400/month contribution towards premium	STL providers a \$75/month contribution towards premium
<b>Deductible</b>	\$1,000 Individual/\$2,000 Family	\$5,000 Individual/\$10,000 Family	
<b>Annual Out of Pocket Max</b>	\$3,500 Individual/\$7,000 Family	\$6,750 Individual/\$13,500 Family	
<b>Primary/Specialty Visit</b>	\$20 Copay/\$20 Copay	80% after deductible/80% after deductible	
<b>Preventative Care</b>	\$0 Copay (100% deductible waived)	\$0 Copay (100% deductible waived)	
<b>Telemedicine</b>	\$0 Copay	\$0 Copay	<i>This is a minimum essential coverage plan. Preventative and wellness appointments covered at 100%. Injury or illness appointments not covered.</i>
<b>Urgent Care</b>	\$40 Copay	80% after deductible	
<b>Emergency Room</b>	80% after deductible	80% after deductible	
<b>Inpatient &amp; Outpatient Surgery</b>	80% after deductible	80% after deductible	
<b>Labs</b>	80% after deductible	80% after deductible	
<b>Imaging (CT/PET Scans/MRI)</b>	80% after deductible	80% after deductible	
<b>Pharmacy</b> <b>Tier 1:</b> Generic <b>Tier 2:</b> Brand Name Formulary <b>Tier 3:</b> Non-Preferred/Non-Formulary <b>Tier 4:</b> Specialty Rx	\$0 Copay/Rx (after deductible) \$35 Copay/Rx (after deductible) \$75 Copay/Rx (after deductible) Not Covered	\$0 Copay/Rx (Retail 30 Day)/\$0 Copay/Rx (Retail & Home Delivery 90 Day)* \$35 Copay/Rx (Retail 30 Day)/\$70 Copay/Rx (Retail & Home Delivery 90 Day)* \$75 Copay/Rx (Retail 30 Day)/\$150 Copay/Rx (Retail & Home Delivery 90 Day)* Not Covered	

For more detailed information, please review the Statement of Benefits at [www.stl-benefits.com/medical](http://www.stl-benefits.com/medical).

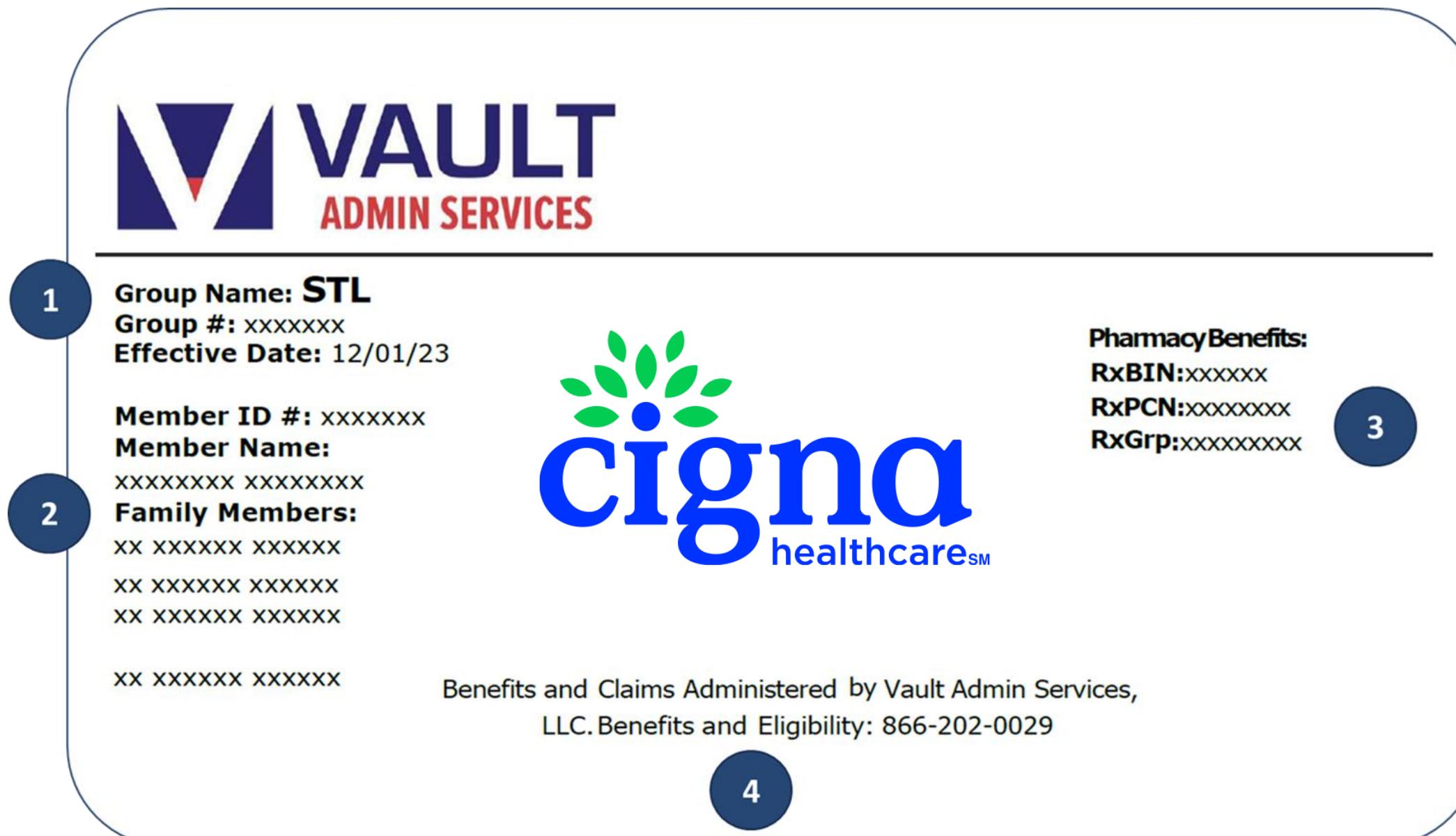
\*Deductible does not apply.

# Plan Rates & Premiums



Plan - Tier	Deductible	OPX	Total Monthly Premium	Employee Portion (Bi-Weekly Payroll)	Employee Portion (Weekly Payroll)
<b>Gold – EE</b>	\$1,000	\$3,500	\$932.28	\$245.67	\$122.83
<b>Gold – EE+S</b>			\$1,739.98	\$618.45	\$309.23
<b>Gold – EE+C</b>	\$2,000	\$7,000	\$1,579.23	\$544.26	\$272.13
<b>Gold - F</b>			\$2,442.67	\$942.77	\$471.39
<b>Silver – EE</b>	\$5,000	\$6,750	\$878.08	\$220.65	\$110.33
<b>Silver – EE+S</b>			\$1,638.81	\$571.76	\$285.88
<b>Silver – EE+C</b>	\$10,000	\$13,500	\$1,487.41	\$501.88	\$250.94
<b>Silver - F</b>			\$2,300.65	\$877.22	\$438.61
<b>MEC – EE</b>			\$75.00	\$ -	\$ -
<b>MEC – EE+S</b>	N/A (MEC – Wellness Only)	N/A (MEC – Wellness Only)	\$233.80	\$73.29	\$36.65
<b>MEC – EE+C</b>			\$217.72	\$65.87	\$32.94
<b>MEC - F</b>			\$262.25	\$86.42	\$43.21

**NOTE:** Employee portion bi-weekly and weekly rates above show STL contributions of \$400/Month for Gold and Silver plans and \$75/month for the MEC Plan.



## Understanding Your Insurance Card

- 1** Your Plan Information
- 2** Your Family/Dependents included on the plan
- 3** Pharmacy Benefits Information
- 4** Vault Admin Services - Your Dedicated Support and Success Agent

## Helping Patients and Doctors Get Together



For more than 125 years, Cigna has been committed to building a trusted network of health care providers so we can connect customers with truly personal care. Cigna has several network options available in most market areas, we suggest using their PPO network for the most comprehensive network options.

**Cigna provides a provider lookup tool at: <https://www.cigna.com/>**

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### Cigna Network

You have questions, we have answers. Here are a couple common questions asked about the Cigna Network:

**Q. Is this Cigna insurance?**

**A.** No, we utilize the Cigna network for the contracts with physicians and facilities to allow you to access its broad network.

**Q. Will I get an insurance card?**

**A.** Yes, you will receive an ID card with the Cigna logo on it signifying that you have access to the Cigna network, not Cigna insurance.



# Your Pharmacy Benefits Manager (PBM)



**Cigna Pharmacy Management®**

Together, we'll help you get the most from your pharmacy benefits.

We'll help make sure you have access to affordable medications – when you need them – from a pharmacy you trust.

**The Cigna Prescription Drug List** divides covered generic and brand-name medications into tiers, or cost-share levels. Typically, the higher the tier, the higher the price you'll pay to fill the prescription. Brand name medications are costly, and the price of a brand name medication will sometimes increase more than similar medications.

To help keep your costs down, we encourage you to talk to your provider about using a lower-cost generic (if available), or a preferred brand-name medication that can be used to treat the same condition.



## Convenient Pharmacy Options

- Home Delivery with Express Scripts® Pharmacy
- Thousands of retail pharmacies in our network
- 24/7 Access to Your Pharmacy Coverage with myCigna



## Avoid Surprises at the Pharmacy

- Price a medication and search for lower-cost alternatives
- See which medications your plan covers
- See which pharmacies are in your plan's network
- Ask a pharmacist a question
- CIGNA Medication Coaching Programs
- Support for Specialty Medications



## Stay Organized

- See your pharmacy claims
- Update your personal profile
- Set up your communication preferences

## Manage Your Home Delivery Prescription Orders

- Order prescriptions from your phone, tablet, or computer
- Track and/or check the status of your order
- Get emails/texts from Express Scripts about your medication(s)

# GETTING TO QUALITY CARE QUICKER.

*"When you need us the most, we will give you our very best."*



## About Vault Cares Network

- Heavily vetted system of top-tier facilities and providers.
- Comprehensive range of medical specialties.
- Access to the highest quality treatments and services.
- Optimized member outcomes and satisfaction.
- Peace of mind and confidence in the healthcare journey.

## Why We Were Founded

Vault Cares Network was founded to address the epidemic of misdiagnosis, over-utilization, and inappropriate care. These issues translate to significant errors in member treatment and outcomes, which are prevalent in every local market.



**Errors happen more often than you think. Second opinions matter.**

### Did you know...

- 6%-9% of members are spending 80%-90% of plan dollars.
- 60% of all spine surgeries should never happen.
- 35% of all cancer is misdiagnosed.
- 33% of all solid organ transplants should never happen.
- 20% of all knees and hips do not require surgery.
- 40% of all cardiac bypasses are inappropriate.

### Help is Here.

We offer comprehensive care solutions designed for minimal visits, prioritizing the comfort and convenience of our members. Our services include a wide range of treatments and surgical procedures.

- Cancer
- Heart
- Joints and Spine
- Bariatric
- Regenerative Medicine
- Brain/Neurology
- Pediatrics
- Substance Abuse
- Mental Health
- and More!



## Virtual Care for the Entire Family



Smart  
Virtual Care



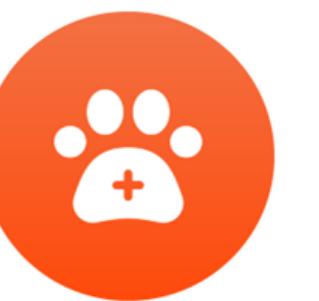
Virtual  
Primary Care



Mental Health  
& Counseling



Discounts on  
Prescriptions



Virtual  
Vet

- Access to board certified licensed medical doctors
- Available 24/7 365 days a year
- Eliminate unnecessary ER and urgent care visits
- Common treatments such as flu, respiratory, uti, allergies, and more!
- Up to 80% savings compared to other telehealth plans
- Free Rx discounts and easy refills
- 97% report feeling better following a call for mental health support



clever  health



Consultation pricing varies. Download the Clever Health app or scan the code shown to get registered!

## Vault Member Portal

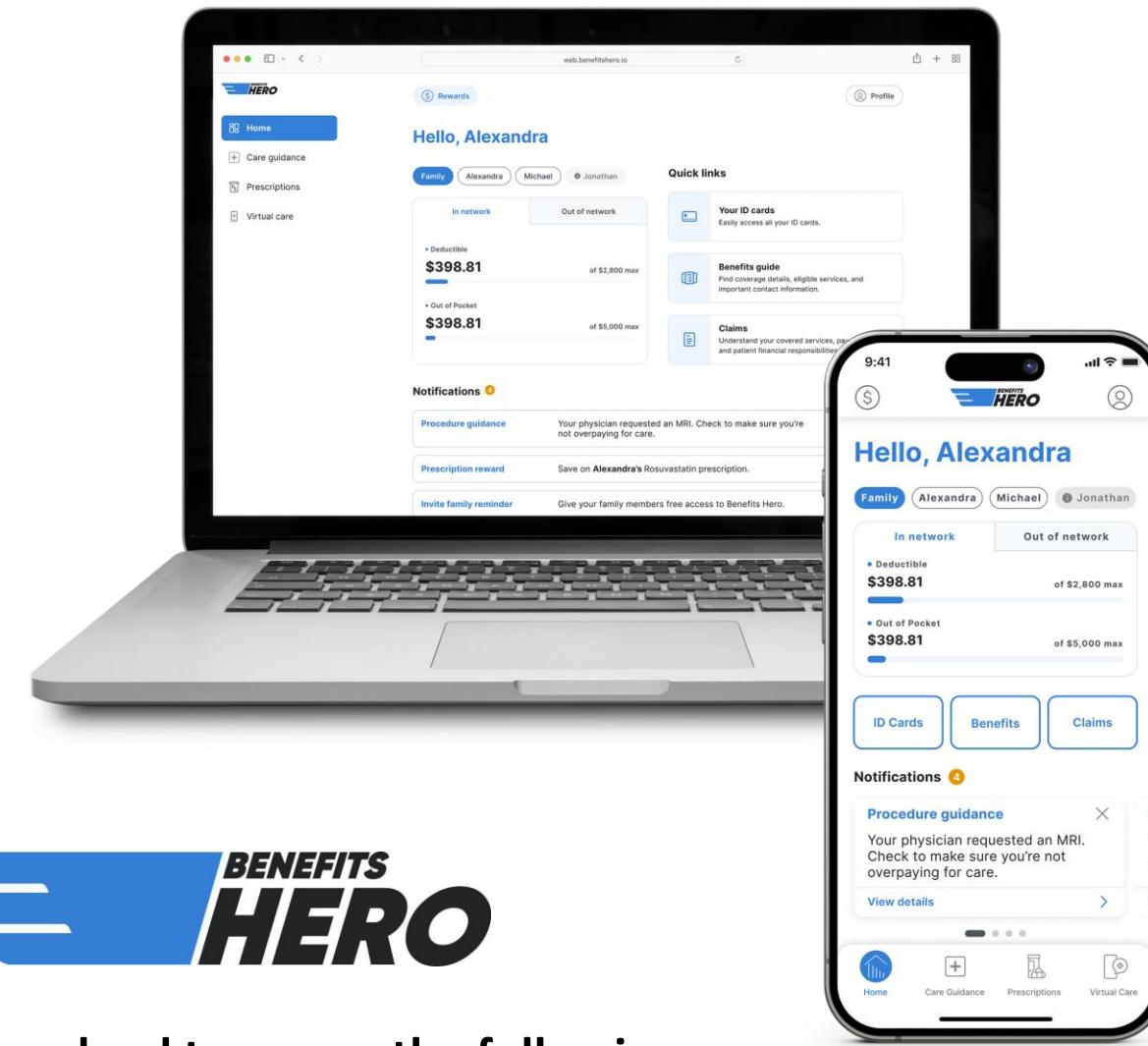


**Log in to access the following areas:**

- Eligibility Records
- Claims
- Benefit Documents
- Other important information regarding your health care

<https://www.mediconnx.com/MediClm/Login.aspx?clientid=2489>

## BenefitsHero™ Mobile App & Web Platform



**Download to access the following:**

- Easy Access to Client Support
- Care Solutions and Price Transparency
- Order Prescriptions
- View Plan Information
- Push Notifications and Reminders



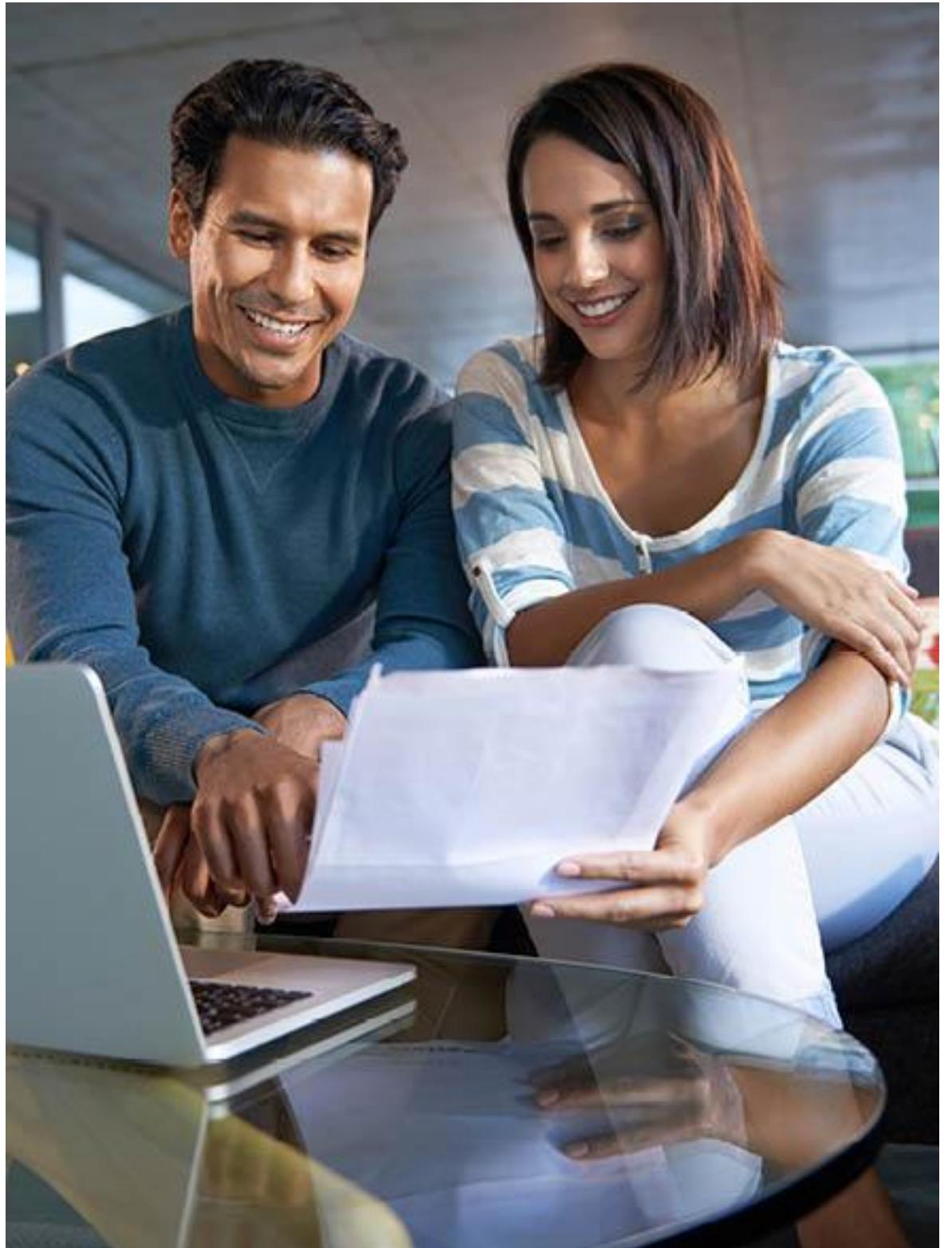
**Download from  
the Google Play  
or Apple Store!**

## How to Enroll



Your HR Department will provide instructions for completing enrollment.

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## THANK YOU FOR YOUR PARTNERSHIP!

### **Hannah Sparks**

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### STAY CONNECTED

