

2025-26 Employee Benefits Summary

MEDICAL Asuris Platinum 250 PPO Plan + Vision

PPO Plan - In Network:

Calendar year deductible: \$250 / \$500
Out-of-pocket max: \$4,000 / \$8,000 per calendar year
Office Visit Co-pay: \$20 Primary Care / \$30 Specialist
No charge for Preventive / screening / immunization visits
Coinsurance: Deductible, then member pays 10%

Out-of-Network:

Calendar year deductible: \$3,000 / \$6,000 per calendar year
Out-of-pocket max: \$10,000 / \$20,000 per calendar year
Coinsurance: Deductible, then 50%

No Referrals for a **Specialist**.

Prescription Coverage:

Preferred Generic: \$8 copay
Non-Preferred Generic: \$30 copay
Preferred Brand: \$30 copay
Non-Preferred Brand: 50%
Preferred Specialty: 20%
Non-Preferred Specialty: 50%

Adult Vision:

1 exam per calendar year, covered in full
\$200 allowance for frames or contacts
Lenses: covered in full

Employee Assistance Program (EAP) – support and assistance for a wide variety of issues, including up to four free confidential counseling sessions

DENTAL Delta Dental of Washington

PPO Plan – In Network:

Annual Deductible: \$50 / \$150 per calendar year
100% covered: Preventive care (i.e., exams, cleanings, fluoride, x-rays, sealants).

90% covered after deductible: In-network Basic services (i.e., fillings, restorations, endodontics, periodontics, oral surgery).

60% covered after deductible: In-network Major care services (i.e., crowns, dentures, partials, bridges, implants).

Annual Benefit Max \$2,000

Waters Meet pays 100% of the employee and dependent premiums.

- ***Dependents include spouses/non-state registered domestic partners and children.***

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Dental continued:

Lifetime Orthodontia Max for Adults & Children \$2,000

FLEXIBLE SPENDING ACCOUNTS Rehn & Associates, Inc.

Healthcare Expense Reimbursement – 2026

Contribution Limit \$3,400

Allows reimbursement of qualifying out-of-pocket medical, dental, and vision expenses.

Dependent Care Reimbursement – 2026

Contribution Limit \$7,500

Allows reimbursement of qualifying dependent care expenses, such as daycare, or adult care incurred by eligible dependents.

This is a “use it or lose it” benefit. If you do have remaining funds after the Plan Year and subsequent run-out period have ended, they will be forfeited per IRS regulation.

LIFE INSURANCE PRODUCTS Principal Life Insurance Company

Group Life Insurance

\$100,000 life insurance coverage.

You may qualify to have your life insurance amount increased to double the amount of your annual salary, if you complete the *Principal Health Statement* and you are determined to be in good health.

Org-Paid

Group Life Insurance Accidental Death & Dismemberment (AD&D)

\$100,000 AD&D coverage

You may qualify to have your AD&D insurance amount increased to double the amount of your annual salary, if you complete the *Principal Health Statement* and you are determined to be in good health.

Org-Paid

Short Term Disability (STD)

Covers 60% of your pre-disability earning up to \$1,500 / week up to 11 weeks with a 2-week wait period. Includes: Rehabilitation Plan, Rehabilitation Incentive Benefit, and Mandatory Rehabilitation.

Org-Paid

Long Term Disability (LTD)

Covers 60% of your pre-disability earnings up to \$6,000 / month up to social security retirement age with a 90-day wait period. Includes: Work Incentive Benefit, Survivor Benefit, Accelerated Survivor Benefit, Rehabilitation Plan, Rehabilitation Incentive Benefit, and Mandatory Rehabilitation

Org-Paid

Voluntary Life Insurance

You may elect additional coverage for yourself or dependents.

Employee Paid

401(k) PLAN T. Rowe Price

Waters Meet matches contributions up to 6%.

The 2026 Contribution maximum is \$24,500 + \$8,000 catch-up for employees aged 50 +; \$11,250 catch-up for employees ages 60 to 63.

There is no vesting schedule for individual or company contributions.

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PAID TIME OFF (PTO)

Full time employees accrue 10 hours of PTO per pay period for a total of 240 hours per year (30 days). A maximum of 120 hours may roll over to the following year. PTO is used for all regular time off, including vacation, sick time, and holidays.

Part time employees accrue pro-rated PTO based on the number of hours worked within each pay period.

PAID FAMILY AND MEDICAL LEAVE

Up to 16 weeks of paid leave per 12-month period, compensated at 100% of the employee's rate of pay. Employees are eligible immediately upon hire.

YEAR-END WEEK OFF

Waters Meet recognizes a year-end week off, between the holidays of Christmas and New Year's Day, as a collective opportunity for rest and rejuvenation. Staff do not use PTO for this week.

CELL PHONE REIMBURSEMENT

Regular full time employees receive a \$75 monthly cell phone reimbursement.

Regular part time employees receive a pro-rated reimbursement amount based on the number of scheduled hours worked.

OTHER BENEFITS

Annual Professional development stipend & staff learning opportunities

Team-building activities

Volunteer opportunities

Birthday & Anniversary shout-outs

If you have questions regarding the benefits provided by Waters Meet, please contact Rebecca Johnston, People & Culture Director, at (509) 309-3447 or rebeccaj@empirehealthfoundation.org.