

2026-2027 Benefit Summary

*Plan Year: June 1st through May 30th

*Your deductible and out of pocket max will NOT reset until January 1st.



CIGNA HDHP BASE PLAN

- Change pays 100% of the Base Plan for employee only and supplements dependent cost.
- \$2,000 | \$4,000 deductible, \$3,500 | \$7,000 out of pocket max
- All care is covered AFTER deductible is met.
- Change contributes \$600 towards a Health Savings Account under this plan

Coverage	Per Pay Period Cost
Employee Only	\$0.00
Employee & Spouse	\$104.74
Employee & Child(ren)	\$86.65
Employee & Family	\$191.03

CIGNA Buy Up

- \$1,500 | \$3,000 deductible, \$5,500 | \$11,000 out of pocket max
- No need to meet deductible first for most care.
- NO HSA INCLUDED

Coverage	Per Pay Period Cost
Employee Only	\$7.48
Employee & Spouse	\$120.55
Employee & Child(ren)	\$100.87
Employee & Family	\$213.74

Health Savings Account (HSA)

- Pre-tax payroll deduction for eligible health care expenses.
- Only available if enrolled under the HDHP Base Plan.
- The Church contributes \$600 annually.

Flexible Spending Account (FSA)

- Pre-tax payroll deduction for eligible health care and dependent care expenses.
- Available without a medical plan



Cigna Dental
\$2,000 Annual Max, \$1,000 Lifetime Ortho
\$50 | \$150 annual deductible
Covered by Change 100%



UNUM - First Look Network
\$10 Copay for Exam | \$25 for Materials | \$200 Allowance for frames and contacts
Covered by Change 100%



Other Benefits

- \$25,000 Life & AD&D covered at no cost to you
- Option to purchase additional Life & AD&D for yourself, spouse, and children
- Long-Term Disability covered at no cost to you
- Option to purchase short-term disability coverage - your weekly paycheck insurance
- Option to purchase accident coverage
- Option to purchase critical illness coverage
- Telemedicine covered for your entire household at no cost through HealthiestYou
- Section 125 Plan - allowing you to reduce your taxable income.
- Paid Time Off - available on the 1st day of the month following 30 days of employment
- Holidays - 10+ paid holidays per year
- 401(k) plan and match - Plan matches 100% of contributions up to 3% of an employee's contribution and then 50% of an employee's additional contributions, up to 5% of pay
- Life Coaching - FREE to all employees through Change by Staff Life Coaches
- Payroll - Weekly pay cycle
- Dress Environment - Business casual
- Changew Bookstore - 40% discount on items