

Benefits at a Glance

Please contact Kevin Klobassa, Benefits Specialist, for additional information and any questions you may have.

Benefit	Highlights	Benefit	Highlights
 Medical & Prescription Drugs	Protect your health. 3 plan options: • \$1,500 Deductible Plan for the lowest out-of-pocket responsibility and highest premiums • \$2,500 Deductible Plan for a slightly higher out-of-pocket responsibility and slightly lower premiums • \$3,500 Deductible HDHP for the highest out-of-pocket responsibility and lowest premiums. • New for 2026: Virtual visits with Doctor on Demand are covered at 100% under all three medical plans.	 Health Savings Account (HSA)	Use pre-tax dollars to pay for qualified expenses. Available to those on the HDHP medical plan for health, prescription, dental, and vision expenses.
 Dental	• Protect your smile. Coverage for preventive, basic and major services. Orthodontia for children up to age 19. • New for 2026: Additional cleanings available for members with specified health conditions.	 Life/Accidental Death & Dismemberment (AD&D)	Protect those who depend on you financially. • Employer-Provided Life/AD&D: Employees receive 2x salary, with a minimum of \$50,000. • Voluntary Life/AD&D: Employees can elect \$10,000 increments up to 5x salary of \$500,000 maximum. Spouse and child coverage are also available. THIS YEAR ONLY, all staff is eligible to elect up to the guaranteed issue amount of \$200,000, with no Evidence of Insurability (medical application).
 Vision	Protect your eyesight. Coverage for exams, lenses and frames.	 Long-Term Disability	Protect your income. Replaces 66 2/3% of monthly earnings up to maximum of \$13,889 per month. LTD benefits begin after the greater of 90 days or end of sick leave.
 Flexible Spending Accounts	Use pre-tax dollars to pay for qualified expenses. Two options: • Health FSA: Available to those enrolled on the \$1,500 Deductible medical plan or \$2,500 Deductible medical plan for health, prescription, dental, and vision expenses. • Limited-Purpose FSA: Available to those enrolled in one of the 3 medical plans for dental and vision expenses. • Dependent Care FSA: Available to all eligible employees for dependent care expenses (daycare, eldercare, etc.).	 Discount Program	Access thousands of discounts. Visit: https://cottinghambutler.perkspot.com Community (if prompted): Cottingham and Butler

DISCLAIMER: This is a summary of the official Summary Plan Documents (SPD) that legally govern the terms and operations of their respective plans. If there is a conflict between this summary and the plan document, the plan document prevails.

Visit the Employee Dashboard and find the "HR Bus/Office" folder to learn more and enroll in benefits.

Contact Kevin Klobassa, Benefits Specialist, with questions: (319)-273-8202 or benefits@centralriversaea.org