

# 2026 Benefits Overview



**VanKirk Bros.**  
CONTRACTING  
SUTTON, NE

# Welcome! **MEDICAL Enrollment Only!**

Your benefits are an important part of your overall compensation. We are pleased to offer a comprehensive array of valuable benefits to protect your health, your family & your way of life. This guide answers some of the basic questions you may have about your benefits. Please read it carefully, along with any supplemental materials you receive.

## Eligibility

You are eligible for benefits if you work 30 or more hours per week. You may also enroll your eligible family members under certain plans you choose for yourself.

Eligible family members include:

- Your legally married spouse
- Your children who are your biological children, stepchildren, adopted children or children for whom you have legal custody (age restrictions may apply). Disabled children aged 26 or older who meet certain criteria may continue on your health coverage.

## Choose Carefully

Due to IRS regulations, you cannot change your elections until the next annual Open Enrollment period, unless you have a qualified life event during the year.

Following are examples of the most common qualified life events:

- Marriage or divorce
- Birth or adoption of a child
- Child reaching the maximum age limit
- Death of a spouse or child
- You lose coverage under your spouse's plan
- You gain access to state coverage under Medicaid or CHIP

## Enrollment

Please speak to Mel and/or Amy if you would like to make any changes to your **MEDICAL** plan.

## When Coverage Begins

### New Hires:

You must complete the enrollment process within one month of your date of hire. If you enroll on time, coverage is effective on the first of the month following 60 days of employment. However, if you are hired on the first of the month, coverage will be effective on your date of hire.

***\*If you fail to enroll on time, you will NOT have benefits coverage (except for company-paid benefits).***

### **MEDICAL ONLY Open Enrollment:**

**December 9-December 12, 2025**

Changes made during Open Enrollment are effective January 1, 2026 - December 31, 2026.

## Making Changes

To make changes to your benefits elections, you must contact Human Resources within 31 days of the qualified life event (including newborns).

Be prepared to show documentation of the event such as a marriage license, birth certificate or divorce decree. If changes are not submitted on time, you must wait until the next Open Enrollment period to make your election changes.

***Required Information – When you enroll, you will be required to enter a Social Security number (SSN) for all covered dependents. The Affordable Care Act (ACA), otherwise known as health care reform, requires the company to report this information to the IRS each year to show that you and your dependents have coverage. This information will be securely submitted to the IRS and will remain confidential.***



# What's New This Year

## Medical Highlights

- We are moving to a January 1<sup>st</sup> Medical Plan with Personify and Cigna
- CHI Health will now be considered In Network effective 1/1/26
- You will be receiving a NEW Medical ID Card effective 1/1/26

## Carryover

- Medical Deductibles and Out of Pockets will carryover to the new carrier
- There may be a delay with this, so if you need to pick up an Rx – You may have to pay out of pocket – Be sure to keep your receipt for a reimbursement



# Benefits Contact Information

Coverage	Carrier	Phone #	Website/Email
Medical (Cigna - Personify)	Cigna/Personify	(844) 482-5051	<a href="mailto:Beyondhealthsupport@personifyhealth.com">Beyondhealthsupport@personifyhealth.com</a>



To Update **MEDICAL** Benefits effective 1/1/26:

Please Contact Amy and/or Mel

If you currently have benefits and want to  
make no changes,  
**NO action is required by you!**

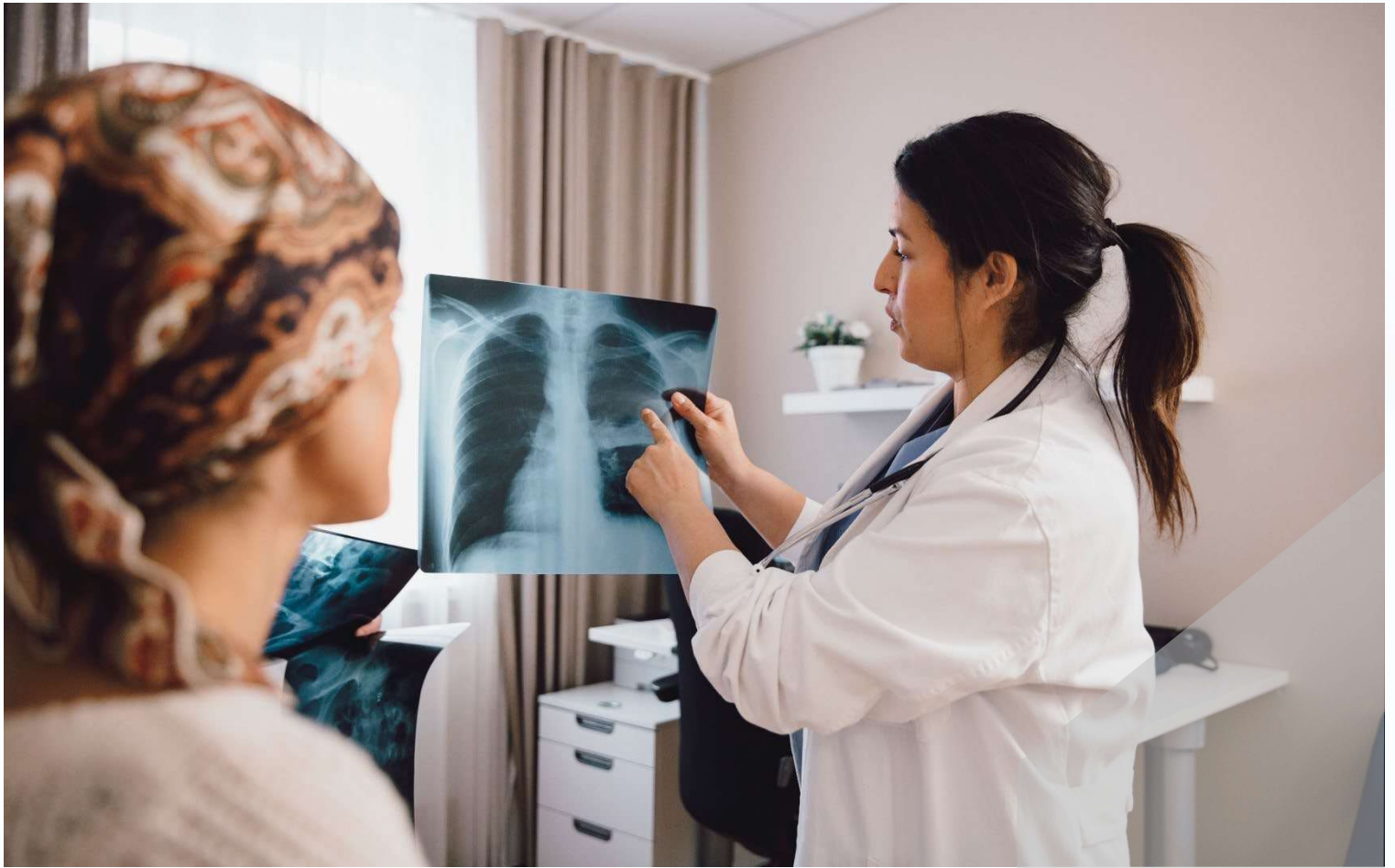
# Cost of Benefits

Your contributions toward the cost of benefits are automatically deducted from your paycheck before taxes (pre-tax) for the medical benefit.

## Medical

Medical Contributions	Employee Contribution Per Pay Period (52)			
	Weekly Premium	Employee Weekly Premium	Van Kirk Weekly Contribution	COBRA – Monthly
Employee Only	\$250.16	<b>\$40.00</b>	\$210.16	\$1,105.77
Employee + Spouse	\$470.30	<b>\$130.00</b>	\$340.30	\$2,078.72
Employee + Child(ren)	\$419.48	<b>\$120.00</b>	\$299.48	\$1,854.09
Employee + Family	\$692.20	<b>\$140.00</b>	\$552.20	\$3,059.54

**These are the same premiums that went into effect on June 1, 2025 with NO Changes!**



# Medical Plan

Van Kirk Bros. offers one medical plan, managed by Beyond Health and Administered by Personify.

## ***SAVE WHEN YOU USE IN-NETWORK PROVIDERS.***

The medical plans allow access to both In-Network and Out-of-Network providers, but you will get better discounts and pay less money by remaining In-Network. When you use providers from within the Cigna Providers network, you receive the benefits at the discounted network cost.

If you use non-PPO providers, you will pay more for services. All Out-of-Network services are subject to the amount determined to be eligible by the health plan, and you are responsible for all charges over this allowance.

# Medical Plan Overview

Van Kirk Bros. is pleased to provide eligible employees and dependents with one medical plans through Cigna and Personify, our claims administrator. For your reference, we have highlighted some of the most frequently used benefits.

		Medical - Personify
<b>Annual Deductible</b>		
	Individual	\$1,000
	Family	\$2,000
<b>Out-of-Pocket Maximum</b>		
	Individual	\$3,000
	Family	\$6,000
<b>Coinsurance (Plan/Member)</b>		
		60%/40%
<b>Physicians Visit</b>		
	Preventive Care	No Charge
	Office Visit	\$30 Copay
	Specialist	\$60 Copay
	98.6 Telemedicine	No Charge
	Urgent Care	\$60 Copay
<b>Hospital Services</b>		
	Emergency Room	\$150 copay, then 40% coinsurance
		*Non-emergency medical*
		**\$500 copay, then deductible, then 40%
	In-Patient Hospital	40% Coinsurance
	Out-Patient Hospital	40% Coinsurance
<b>Prescription Drugs</b>		
	Generic	\$10 Copay
	Formulary Brand	\$35 Copay
	Non-Formulary Brand	\$70 Copay



# Provider Network: Cigna

## Provider Details

To visit the online directory, simply go to [www.cigna.com](http://www.cigna.com). Begin searching for a doctor using your ZIP, city, county or state. You can use either the general or category search to see provider details that typically include:

- Board certification
- Hospital affiliation
- Medical school/year of graduation
- Gender

You can also see additional provider information that can include participation information, other office locations, whether they're accepting new patients, maps, driving directions and more.

## How to Find a Network Provider

Looking for physicians who participate in your health insurance network? Use one of these easy ways to find out who's in-network and potentially save money:

- Contact the Member Advocate at 844-482-5051, or email [Beyondhealthsupport@personifyhealth.com](mailto:Beyondhealthsupport@personifyhealth.com)
- Visit [www.cigna.com](http://www.cigna.com)



# Signing up is easy

ACTIVATE YOUR PERSONIFY HEALTH ACCOUNT

Personify Health simplifies healthcare management. You have access to tools and resources that can help you easily navigate your health plan. Visit [login.personifyhealth.com](https://login.personifyhealth.com) or open the app and select **Create an account**.

## Follow the progress bar as you complete these easy steps:



**Tell us who you are.** We'll ask for a few details about you and your sponsor organization to check your eligibility. Have your ID card handy—you'll need your Group ID and Member ID.

**Legal and privacy.** Review and agree to the rules, data collection and privacy policy.

**Create your account.** Add your email, make a password and give us some additional details to customize your experience.

**You're all set.** Your account is ready. Click **Take Me There** to sign in.

## Key Features & Benefits -

- Access and download your digital health plan ID card
- View your medical plan status (deductible and out-of-pocket)
- Request new physical ID cards
- Submit and review medical claims
- View Explanations of Benefits (EOBs)
- Find in-network providers and doctors
- Schedule appointments
- Access a licensed clinical team at no cost




Download the app.



~personify™  
HEALTH



# Sample ID Card

<p><b>Coverage Provided By</b></p>  <p><b>Member:</b> JOHN SAMPLE  <b>Member ID:</b> SMPL0001  <b>Group:</b> SAMPLE  <b>Group Name:</b> Sample BevCap Beyond Health Client</p> <p><b>Member Benefits:</b>  <b>PCP:</b> \$ <b>Specialist:</b> \$ <b>Urgent Care:</b> \$  <b>In-Network Deductible:</b> \$ / \$  <b>Out-of-Pocket:</b> \$ / \$</p> <p><b>MEDICAL NETWORK:</b></p> 	<p><b>Administered By</b></p>  <p><b>Provider Information:</b>  <b>Eligibility &amp; Benefits:</b>  <a href="http://myCareHC.com/provider">myCareHC.com/provider</a>  <a href="http://www.availity.com">www.availity.com</a>  <b>Phone:</b> 844-482-5051</p> <p><b>Pre-certification:</b> 844-482-5051</p> <p><b>Claims Submission:</b>  <b>EDI:</b> Payor ID 62308  <b>Mail:</b> Cigna Healthcare          PO Box 188061          Chattanooga, TN 37422-8061</p>
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Do Not Contact Cigna Healthcare to Confirm Eligibility

<p><b>Members:</b>          Call 844-482-5051 or log on to <a href="http://login.personifyhealth.com">login.personifyhealth.com</a></p> <p>For detailed benefit information, including Deductible and Out-of-Pocket maximums, please visit <a href="http://login.personifyhealth.com">login.personifyhealth.com</a></p> <p><b>NOTICE THAT THE BENEFITS ARE NOT INSURED BY CIGNA HEALTHCARE OR AFFILIATES. ALL INQUIRIES SHOULD BE DIRECTED TO PERSONIFY HEALTH.</b></p> <p>  <small>by triadpoint</small>          Download Mobile App</p>	<p><b>Pharmacy Information:</b>  <b>RxBIN:</b> 008878  <b>RxPCN:</b> WDRX  <b>RxGRP:</b> RWTBEVCAP  <b>Member Services:</b> 855-876-5483</p> <p></p> <p style="text-align: center; background-color: black; color: white; padding: 2px;"><b>AWAY FROM HOME CARE</b></p>
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To find a Cigna Healthcare provider, please visit [www.Cigna.com](http://www.Cigna.com)  
 Possession of this card or obtaining pre-certification does not guarantee coverage or payment for the service or procedure reviewed. Benefits are not insured by Cigna Healthcare or affiliates. See plan description for details. Penalty may apply for failure to precertify according to requirements.

# Where to Seek Care

## Telemedicine

Use 98point6 to seek treatment for minor and easily diagnosable medical conditions. Text/message with a board-certified physician / pediatrician over the phone.

Download the 98point6 app to get started: [98point6.com/bevcap](https://98point6.com/bevcap)

- Colds & flu
- Sore throats
- Headaches
- Stomach aches
- Fever
- Allergies & rashes
- Pink eye
- No cost for the PPO.
- Your insurance covers the cost of the consultation.
- Registration takes 10-15 minutes. Consultation calls can take 10-15 minutes. No need to leave home or work.

## Primary Care

See a general practitioner or your primary care physician for routine or preventive care, to keep track of medications and health maintenance.

- General health, immunizations, screenings
- Preventive care
- Routine check-ups
- You usually need an appointment.
- Wait times vary based on their appointment schedule.

## Urgent Care Clinic

Visit an urgent or convenience care clinic to seek treatment for minor medical conditions that may be more urgent or that should be diagnosed in-person.

**Note:** Free-standing ERs are growing in popularity. They look like urgent care clinics, but bill as ERs.

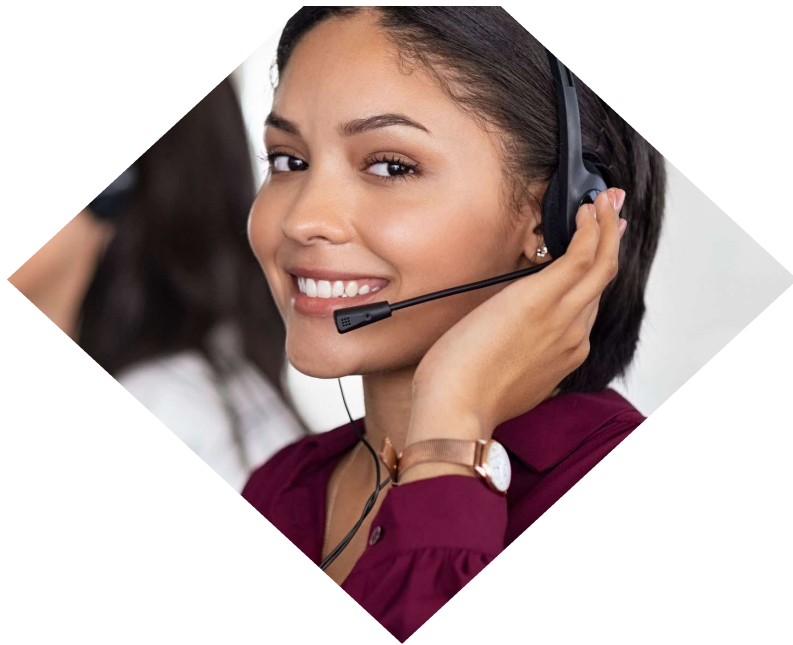
- Colds & flu
- Rashes or skin conditions
- Sore throats, earaches, sinus pain
- Minor cuts or burns
- Pregnancy testing
- Vaccinations
- X-ray
- It ultimately depends on what codes the facility uses when submitting claims.
- Some clinics take appointments, but walk-ins are most common.

## Emergency Room

Only visit the ER for immediate treatment of critical or life-threatening injuries or illnesses.

**If truly life-threatening, call 911.**

- Uncontrolled bleeding
- Compound fractures
- Sudden numbness or weakness
- Seizure or loss of consciousness
- Shortness of breath
- Chest pain
- Head injury or other major trauma
- Blurry vision or loss of vision
- Severe cuts or burns
- Depending on the extent of services provided, you may be balanced billed.
- Wait times vary but can often be extensive for ERs.



## Personal Health Advocate

The Personal Health Advocate delivers a higher level of customer service than you've ever experienced and is provided for your insurance needs. The Personal Health Advocate is available to answer your health care questions and guide you through the complexities of your medical plan — at no cost to you. They can also warm transfer for questions related to prior authorization, case management and/or maternity management programs.

### FREE MEDICAL CARE

If you require surgery or imaging, contact the Personal Health Advocate to see if the services are eligible for one of the contracted surgery centers for a zero out-of-pocket cost to you.

### HOW PERSONAL HEALTH ADVOCATE TAKES CARE OF YOU

#### BENEFITS

- Encourage appropriate use of recommended prevention care.
- Assist with finding cost effective, high-quality clinical care.
- Connect personal and family needs to available benefits
- Find a Network Provider

#### CLAIMS

- Ensures deductible and/or co-payments are correct
- Help with claims and billing errors
- Foster communication between member, physicians, and insurance companies

#### CLINICAL

- Guide members to appropriate level of care for their needs
- Locate lower-cost and hard-to-find drugs
- Identify top medical institutions, specialized medical programs and providers.

### FOR QUESTIONS OR ADDITIONAL INFORMATION

Contact the Personal Health Advocate

844-482-5051 or [Beyondhealthsupport@personifyhealth.com](mailto:Beyondhealthsupport@personifyhealth.com)



# Free Benefits Programs

## How to Access These Resources

*Member Advocate: 844-482-5051, or email [Beyondhealthsupport@personifyhealth.com](mailto:Beyondhealthsupport@personifyhealth.com)*

**Telehealth**

**Digital Physical Therapy**

**Mark Cuban Cost Plus Drugs**

**Preferred Imaging Centers**

**Care & Disease Management**

**Preferred Surgery Centers**

**Maternity Advocate**

**High-Cost Specialty Drugs**

# Prescription Drug Benefits

- » Contact WellDyne Customer Care team at **855-876-5483**
- » 24/7 Access to Manage prescriptions, setup mail order, drug formulary and pricing, pharmacy locator and more by logging into WellDyne WellView Member Portal at [WellView.WellDyne.com](http://WellView.WellDyne.com)
- » Health and Prescription updates, sign-up for WellConnect text messages through the WellView Member Portal

» **Important Note: Pharmacy Network Does NOT include Walgreens**



Download the WellView mobile app!

Find the WellView icon in Apple or Google Play



# WellDyne Drug Savings Programs

## Drug Importation Program

International sourcing is a safe, reliable way to get your medication at a lower cost. On behalf of your benefit plan, WellDyne offers drug importation for certain specialty and high-cost maintenance medications.

- 1 WellDyne will identify members taking an eligible medication.
- 2 The International sourcing team will contact member via phone call and text to inform them about program and help with enrollment.
- 3 Receive a 90-day supply of your medication at your doorstep.

## Cost Plus Drugs



- Fill a 90-day supply – shipped to your home
- What you pay accumulates towards your deductible and out of pocket
- If you're signed up for WellDyne WellConnect; WellDyne will send you a text message if your medication is available through Cost Plus.

## Get started today in 3 easy steps!



### Find your medication

Go to [costplusdrugs.com/medications/](http://costplusdrugs.com/medications/) to find your generic drugs on our Medication List.



### Create your account

Go to [costplusdrugs.com/create-account/](http://costplusdrugs.com/create-account/) and enter your basic health information. Make sure to complete all steps.



### Ask your doctor to send a new prescription to "Mark Cuban Cost Plus Drug Co."

Put the email address you used to create your account on the Rx.

Scan the QR code or visit [costplusdrugs.com](http://costplusdrugs.com) to get started





 INTERNATIONAL RX

*FREE BENEFITS PROGRAM*

# Drug Importation Program

## Want to save money on your prescriptions?

International sourcing is a safe, reliable way to get your medication at a lower cost. On behalf of your benefit plan, WellDyne offers drug importation for certain specialty and high-cost maintenance medication through International Rx.

*Get started today – it's easy!*

**1**

**Contact International Rx at 877-546-6378 to enroll in the program.**

**2**

**International Rx will work with your doctor to transfer your prescription.**

**3**

**Their Customer Concierge Team will guide you every step of the way.**

**4**

**Receive a 90-day supply of your medication at your doorstep.**

## Benefits of Drug Importation

### **Zero Cost**

Your medication copay and deductible are eliminated.

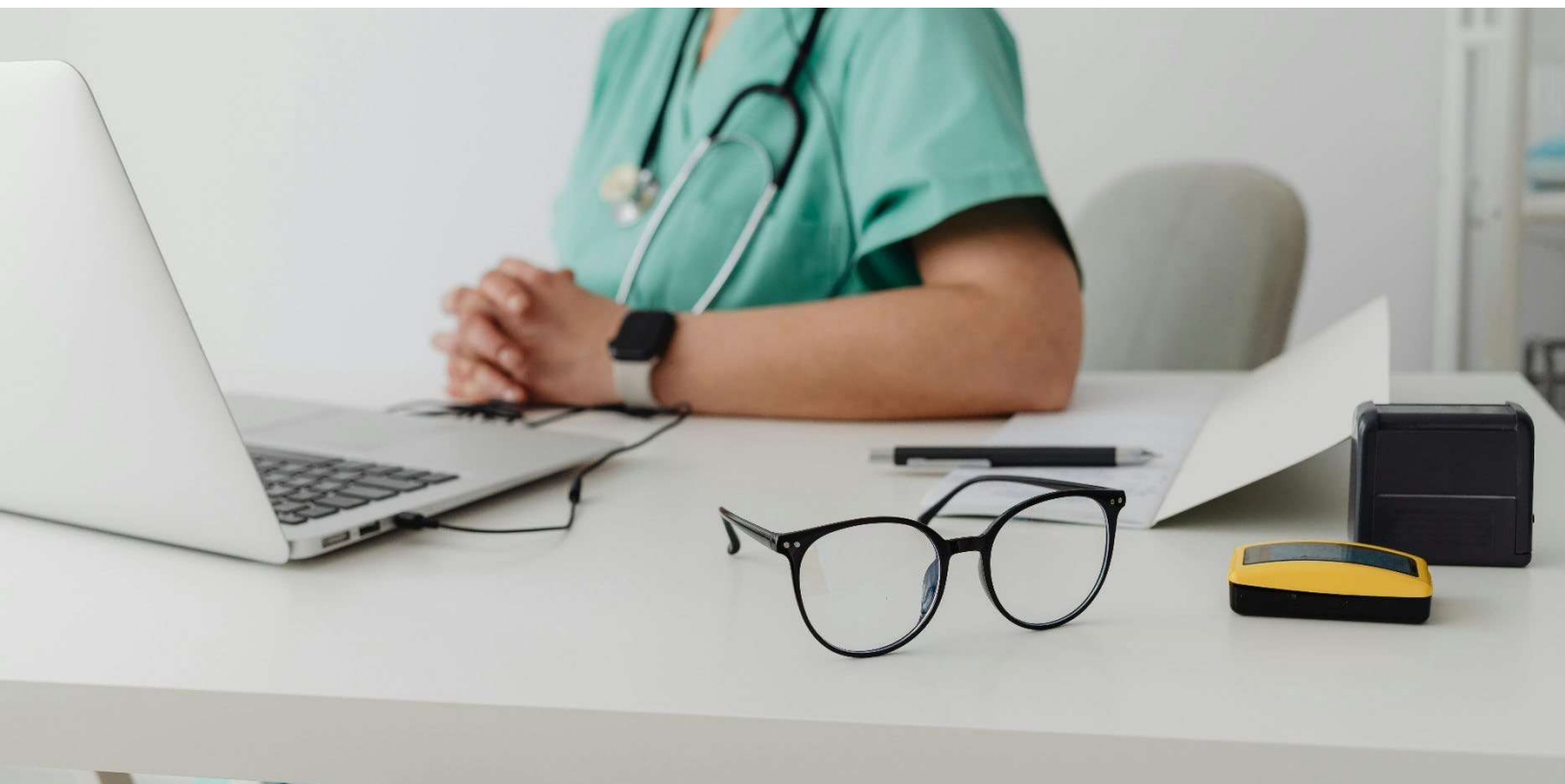
### **Incentives**

You receive a bonus payment each time you fill your prescription.

### **Convenience**

Save time with home delivery of your medication.

*For questions about your pharmacy benefits, visit our member portal at [WellView.WellDyne.com](http://WellView.WellDyne.com). Or call Member Services at the number listed on your ID card.*



*FREE BENEFITS PROGRAM*

# Virtual Visits: 98point6

98point6 is a great alternative to urgent care and emergency room visits because it provides you 24/7/365 access to U.S. board-certified doctors – receive the treatment you need in an easy and timely manner. In addition, you have the ability to send your visit results to your primary care physician.

Download the 98point6 app to get started: <http://www.98point6.com/bevcap>.



**24/7/365**



**Quality Doctors**



**No ER Wait**



**100% Covered**

## Remote Health Care Can Treat Many Common Health Issues

98point6 doctors can diagnose many health issues like cold and flu symptoms, allergies, rash, skin problems and so much more! If medically necessary, a prescription will be sent to the pharmacy of your choice.

- Abdominal pain/cramps
- Sinusitis
- Headaches/migraines
- Cold and flu symptoms
- Animal/insect bite
- Sprains and strains
- Respiratory infection
- Eye infection/irritation
- Dizziness
- Allergies
- Sore throat
- Asthma



*FREE BENEFITS PROGRAM*

# Preferred Surgery Centers

Need surgery? No out-of-pocket costs?

Contact your Member Advocate at 844-482-5051 or [Beyondhealthsupport@personifyhealth.com](mailto:Beyondhealthsupport@personifyhealth.com)

We are constantly evaluating and improving the benefits plans to provide you and your family with access to the highest quality care and the best patient experience available.

## What are the Benefits to Using a Preferred Surgery Center

- Receive high quality care
- A superior patient experience and outstanding customer service
- Pay nothing out-of-pocket! Your health costs (deductible and coinsurance) are waived\*
- Travel expenses for you and an adult caregiver are reimbursable

The following expenses for member and an adult caregiver who travel to the surgery center are covered: mileage, hotel, per diem food allowance during stay and first post-surgery prescription paid. Member must elect to have surgical procedure performed at one of the plan's Preferred Surgical Centers. A wide range of procedures can be performed at our Preferred Surgical Centers.

### Benefits

- Access top surgeons & anesthesiologists
- Beautiful, state-of-the-art facilities
- No copay/deductible
- Dedicated Nurse Advocate
- Care Coordination
- Travel Arrangements

### Process

- Outreach to members
- Obtain medical records
- Assist with diagnostic testing
- Coordinate surgery schedule
- Arrange travel (Flight, Hotel, Car Service)
- Facilitate post-op care (PT/Wound Care)

## FREE BENEFITS PROGRAM

# Preferred Advanced Imaging Providers

You have access to a concierge scheduling program for advanced radiology including MRI, CT and PET scans.

## Why Use a Preferred Imaging Provider?

Imaging costs are 100% covered when you utilize an advanced imaging provider by scheduling with a Nurse Advocate, at a time and place convenient to you. By utilizing an advanced imaging network, you have access to a national network with over thousands of facilities.

## How It Works

The High-Deductible Health Plan (HDHP) works similarly to a traditional PPO:

- Pre-certification is required so either you or your provider will contact the Member Advocate.
- When the procedure has been pre-certified, Personify will contact you to make sure you want to use Advanced Imaging.
- An advanced imaging representative will call you to inform you of your authorized imaging and arrange for an appointment at a time and date convenient for you.
- An advanced imaging representative can provide education about your test including quality and safety information.
- An advanced imaging representative provides a written appointment confirmation and directions.
- After your imaging has been completed, an advanced imaging representative sends a satisfaction survey to ensure an excellent level of service.

## For More Information About Advanced Imaging, Please Contact:

Employees: Contact your Member Advocate at 844-482-5051 or [Beyondhealthsupport@personifyhealth.com](mailto:Beyondhealthsupport@personifyhealth.com)



## Testimonials

*I was highly satisfied in all aspects of my first experience with U.S. Imaging Network and their referred MRI center.*

– **Lauren**

*The experience went very smoothly, from the conference call set-up throughout. Staff was professional and courteous.*

– **Juan**

*Everything went smoothly, no hassle or problem. I was in and out in twenty minutes and I had a disk to take to my surgeon.*

– **Ben**

*I didn't wait long. They were fantastic from the minute I walked in! Super, super! Rick was great (the tech). I felt well taken care of. I felt refreshed when I left.*

– **Lindsay**

## FREE BENEFITS PROGRAM

# Maternity Advocates

Even with health insurance and a good doctor, pregnancy is stressful, complicated and a a unique experience every time. To make the pregnancy in your life easier, your group offers a benefit called the Nurturing Together Program.

This unique benefit allows you to have on-demand access to Maternal Fetal Medicine specialists – physicians trained to deal with pregnancies of all kinds – and other pregnancy support services such as lactation consultants, behavioral health specialists, and nurse navigators.

The Maternity Advocates employee benefit is available to you free of charge. Book an appointment today by calling 844-482-5051 or emailing [Beyondhealthsupport@personifyhealth.com](mailto:Beyondhealthsupport@personifyhealth.com).

## What is Included

- **Unlimited On-Demand Visits** – Meet with board-certified, U.S.-trained Maternal Fetal Medicine physicians on-demand, however much you want.
- **Care Team Built for Pregnancies** – Looking to meet with a lactation consultant, behavioral health specialist or nurse navigator? They're available too.
- **Teleperinatal Mobile App** – Track and learn about your pregnancy with our tracker and content library provided by Mayo Clinic.
- **Personalized Pregnancy Roadmap** – Following every visit, you'll receive a roadmap with everything to expect in your pregnancy, personalized to you.

***Upon completion of the program, you will receive a 1-year subscription to free diapers.***

***(Must register before the first day of the 3rd trimester — 28 weeks)***



## Example of a Roadmap to a Successful Pregnancy

Here's a look at what a successful pregnancy utilizing the specialists in the Maternity Advocates program looks like:

### 4 WEEKS

Patient notifies provider she's pregnant

### 10 WEEKS

Patient visits with provider

### 14 WEEKS

Patient consults with MFM physician

### 20 WEEKS

Anatomy scan

### 28 WEEKS

Diabetic screen

### 36 WEEKS

Delivery planning meeting with MFM

### 40 WEEKS

Baby is born! Mother and baby go home



## Chronic Care Management

With chronic care management from Personify Health, a licensed registered nurse will assist and support you as you navigate treatment of your diagnosed condition.

### Services:

You'll receive personalized assistance from an assigned clinician who will:

- Provide condition-specific education and support materials.
- Help decrease the frequency or intensity of symptoms and hospitalizations.
- Assist in locating discounted medications.
- Develop a diet management plan tailored to you.

### CHRONIC CONDITIONS INCLUDED:

- Congestive heart failure
- Metabolic syndrome
- Diabetes mellitus
- Mental Health
- Asthma
- Chronic obstructive pulmonary disease
- Hypertension
- Substance Abuse

## Case Management

Specialized clinicians will work one-on-one with you, your caregiver, healthcare team and health plan to provide personalized assistance when a prolonged, progressive, catastrophic or high-cost illness/condition occurs.

### Services:

- Learn about your illness
- Understand your treatment and medications
- Understand what your doctor wants you to do
- Make a self-care plan
- Identify network providers and centers of excellence
- Coordinate specialist referrals
- Explore available medication assistance programs
- Explore community resources
- Understand your health plan benefits
- Navigate the healthcare system

**FOR MORE INFORMATION CONTACT THE PERSONAL HEALTH ADVOCATE**

844-482-5051 or [Beyondhealthsupport@personifyhealth.com](mailto:Beyondhealthsupport@personifyhealth.com)



*FREE BENEFITS PROGRAM*

# Digital Physical Therapy

Digital Physical Therapy Network uses technology to provide quality, convenient and connected care to patients in the comfort of their own homes. No need to worry about transportation, traffic or the weather. You can safely recover from home, on your schedule, with your licensed physical therapist always available.

## How It Works

- When you receive an order for physical therapy, you or your provider may contact the Personal Health Advocate 844-482-5051 to authorize therapy.
- The Personal Health Advocate will submit authorization and referral on your behalf.
- The team will contact you to schedule your initial evaluation.