



Your Benefits

Effective July 1, 2025- June 30, 2026

Making benefit selections

Eligibility

For you

Full-time employees working at least 30 hours per week are eligible for benefits the first of the month following your first 30 days of employment.

Covering your family

You may also cover your eligible dependents when you elect coverage for yourself.

Your Spouse or Partner

You may cover your legal spouse or domestic partner.

Your children

Dependent children are eligible:

- **Medical, dental and vision:** until age 26 regardless of student or marital status
- **Child life insurance:** until age 19, 25 if full-time student.

Enrolling in coverage

Your benefit plans are in effect July 1, 2025 – June 30, 2026. In general, there are **three times** you can make benefit selections:

① When you're first eligible

Your benefits begin on the first day of the month following 30 days of employment; this is your **effective date**. Be sure to submit your selections within your first 30 days of benefits eligibility. Your benefit selections will be in effect through June 30, 2026

② At Open Enrollment

Open Enrollment is your one chance each year to review your coverage options and make changes to your benefits.

Your choices are in effect from July 1, 2025 – June 30, 2026 of the following year unless you have a qualifying life event.

③ If you have a qualifying life event

Qualifying life events allow you to change your coverage during the year outside of Open Enrollment. These include:

- marriage or divorce,
- birth or adoption,
- death of a covered dependent, and
- a change in eligibility through Medicare, Medicaid, or a spouse or parent's coverage.

You must request a change to your benefits within 30 days of your life event (60 days for changes involving Medicaid eligibility). Documentation may be required.



Helpful terms & resources



We've removed as much jargon as possible.

But you'll probably still encounter some terms as you enroll in and use your benefits, and we want you to be prepared!

Balance billing

When you use an **out-of-network** medical or dental provider, they may bill you the difference between what they charge and the amount your insurance pays.

Medical: balance billing is in addition to – and does not count towards – your out-of-pocket maximum.

Coinsurance

After you've met your deductible, you're sometimes responsible for a percentage of the cost of the medical care, dental care, or prescription medication you received. This percentage is coinsurance.

Copay

A flat fee you pay each time you receive a copay-eligible medical, dental, or vision service or prescription medication.

Deductible

The amount you're responsible for paying in care expenses before the medical or dental plan starts paying deductible-eligible expenses.

In-network

In-network care is always your lowest-cost option. Networks are groups of medical, dental, and vision providers, pharmacies, and facilities that agree to discount the cost of their care or service.

Out-of-pocket maximum

The most you'll pay for covered in-network medical care in a year. This includes your deductible, any coinsurance or copays, and prescription drugs.

The out-of-pocket maximum does not include your premium (the amount you pay for coverage), non-covered expenses, or out-of-network care that's been balance billed.

Primary care physician

A primary care physician (**PCP**) is your main medical doctor – usually a general practitioner (GP), family doctor, internist, OB/GYN, or pediatrician (for children).

Referral/pre-authorization

Some specialty medical providers and services require a referral from a primary doctor. These may include – but are not limited to – cardiology, psychiatry, orthopedic surgeons, rheumatology, surgery, and imaging (CT or MRI).

Annual Notices

We're required to tell you about certain rights and responsibilities you have as an employee of SylogisTek.

You can request a paper copy at no charge from:

Kathy Thelen, HR Administrator
636-736-2177/ kathy@sylogisteks.com



How to handle medical bills (4:46)



Download Annual Notices

Contact information

Your SYLLOGISTEKS Human Resources Team

Kathy Thelen
636-736-2177
kathy@sylogisteks.com

Courtney Moreland
636-736-2165
courtney@sylogisteks.com

Katie Thomas
636-736-2173
katie@sylogisteks.com



Medical insurance	Cigna Group: 654742	1-800-997-1654 myCigna.com
Health Savings Account (HSA)	Paylocity	1-800-631-3539 www.paylocity.com
Health Reimbursement Arrangement (HRA)	Paylocity	1-800-631-3539 www.paylocity.com
Flexible Spending Accounts (FSAs)	Paylocity	1-800-631-3539 www.paylocity.com
Dental insurance	Cigna Group: 654742	1-800-997-1654 myCigna.com
Vision insurance	Ameritas/EyeMed Network Group: 010-64544	1-866-289-0614 www.EyeMed.com
Life and AD&D insurance & Voluntary Life and AD&D	OneAmerica Group: G 00625216-0000-000	1-800-553-5318 www.oneamerica.com
Disability insurance	OneAmerica Group: G 00625216-0000-000	1-800-553-5318 www.oneamerica.com
Employee Assistance Program	ComPsych	1-855-387-9727 www.guidanceresources.com
401K Retirement	Voya	1-888-311-9487 www.voyaretirementplans.com
Travel Assistance	OnCall International	1-866-816-2103 (US/Canada) mail@oncallinternational.com

Medical insurance

Select from two medical options through Cigna.



Both plans cover in-network preventive care at 100%, prescription drugs, and include an annual limit on your expenses. The differences are:

- what you pay for the **plan**,
- what you pay when you **get care**,
- how **out-of-network care** is covered, and
- your **annual maximum cost for care** (out-of-pocket maximum).



	Base HSA	Buy-Up PPO
In-network care	See plan details	See plan details
Network name:	Open Access Plus	Open Access Plus
Annual Deductible (DED)	\$5,000 per person \$10,000 family max	\$5,000 per person \$10,000 family max
Out-of-pocket maximum	\$7,000 per person \$14,000 family max	\$7,900 per person \$15,800 family max
HRA Assumption	1st \$3,300 paid by Employee 2nd \$1,700 paid by Employer	1st \$2,000 paid by Employee 2nd \$3,000 paid by Employer
Preventive care	100% covered	100% covered
Primary care visit	\$30 After Deductible	\$30 Copay
Specialist visit	\$60 After Deductible	\$70 Copay
Virtual visit	\$30/\$60 MD LIVE	\$30/\$70 (MD LIVE)
Urgent care	\$75 After Deductible	\$50 Copay
Emergency room	\$300 Copay After Deductible	\$300 Copay and Deductible
Inpatient hospital care	100% After Deductible	100% After Deductible
Prescription drugs	(30 days 90 days)	(30 days 90 days)
Tier 1	\$10 copay \$20 copay	\$10 copay \$20 copay
Tier 2	\$35 copay \$88 copay	\$35 copay \$88 copay
Tier 3	\$75 copay \$188 copay	\$75 copay \$188 copay
Out-of-network care	<i>Balance billing applies</i>	<i>Balance billing applies</i>
Annual deductible	\$15,000 / \$30,000	\$15,000 / \$30,000
Out-of-pocket maximum	\$21,000 / \$42,000	\$23,700 / \$47,400
Your cost for coverage	Bi-Weekly paycheck	Bi-Weekly paycheck
Employee only	\$11.09	\$57.53
Employee + Spouse	\$233.10	\$334.57
Employee + Child(ren)	\$186.25	\$276.25
Employee + Family	\$396.97	\$529.44

[See your plan documents for out-of-network benefits.](#)

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Additional resources from



Welcome to Cigna

[See plan details](#)

Cigna resources are designed to help make smarter choices to improve your whole health and health plan spending.

Facets Behavioral Health

[See plan details](#)

Feeling good is good for everyone. Behavioral health support is included as part of your Cigna medical plan. Use this guide to connect to the right resources for your emotional wellbeing.

Virtual Care - MD Live

[See plan details](#)

Connect with video or phone, whenever it's convenient for you. Best of all, virtual care from MDLIVE board-certified doctors is available to you and your eligible dependents as part of your health benefits.

HSA Preventive Drug List

[See plan details](#)

If you are enrolled in the HSA Plan through Cigna, you have access to a Preventive Drug package. This package ensures that generic drugs specified in the attached list will be fully covered at 100%. Click the link provided to review the Preventive Drug List.

Digital ID Cards

[See plan details](#)

You never have to worry about misplacing your ID card. It's always right there on myCigna®, whenever and wherever you need it.

Preventive Care

[See plan details](#)

Understand what is considered Preventive Care.

Your Pharmacy Benefits

[See plan details](#)

Your Cigna pharmacy benefits provide you with access to many programs and services that can help you manage your health and prescription medication needs.

Prescription Drug List

[See plan details](#)

Whether you're taking medications now or in the future, it's important to know which medications your plan covers. Cigna makes it easy by providing up-to-date drug lists online.

Click above for these simple steps to find out how your plan covers your medication(s).

Home Delivery with Express Scripts

[See plan details](#)

Express Scripts® Pharmacy, our home delivery pharmacy, is a convenient option if you're taking a medication on a regular basis to treat an ongoing health condition. Express Scripts® Pharmacy, which is a Cigna company, is one of the country's largest home delivery pharmacies.

Additional resources from



Accredo

[See plan details](#)

Accredo's team of specialty trained pharmacists, nurses and clinicians work together to give you the personalized care and support to manage the care you need for a complex medical condition.

SaveOnSP

[See plan details](#)

Specialty medications can cost a lot of money. Your health plan offers **SaveOnSP** through **Accredo** - you'll pay \$0 out-of-pocket for your medications.

Pathwell Specialty

[See plan details](#)

Cigna Pathwell Specialty helps make specialty medications more accessible and easier to manage.

Care Managers are available Monday-Friday 8am-7pm ET
877.505.3681

Pathwell Bone & Joint

[See plan details](#)

Cigna Pathwell Bone & Joint and our dedicated care team can help guide you to the right care for your spine, knee, hip and shoulder pain.

Visit **CignaPathwellBoneandJoint.com** or call
877.505.5875

Price Assure GoodRX

[See plan details](#)

Cigna and GoodRx are working together to help make it easier to afford certain generic medications. Fill your prescriptions at a lower price.

Patient Assurance Program

[See plan details](#)

Diabetes Medications

Pay no more than \$25 for a 30-day supply of certain diabetes medications - every time you fill them.

Recovery One

[See plan details](#)

If nagging injuries, muscle aches, or joint pain have you down, access RecoveryOne, and online physical therapy program that is available through your health plan benefits at no additional cost.

Get started at **recoveryyone.com/cignaselect**

IdentityForce

[See plan details](#)

IdentityForce is included with your Cigna medical coverage at no additional cost to provide identity theft protection to proactively monitor, alert, and help fix any identity theft compromises.

Visit **https://cigna.identityforce.com/starthere** or call **833.580.2523**

Health Savings Account (HSA)

An HSA through Paylocity is paired with a High Deductible Health Plan (HDHP).

Save pre-tax money for health care expenses – or retirement!



[HSA Welcome Kit](#)



Contributions

You may contribute tax-free funds to save for current and future health expenses:

	If you cover yourself only	If you cover dependents
2026 IRS maximum contribution	\$4,400	\$8,750

55 or older? You can contribute an extra **\$1,000** per year in catch-up contributions.

Eligibility

In order to make – or receive – contributions to a Health Savings Account (HSA), you must:

- be enrolled in a qualified High Deductible Health Plan (HDHP),
- not be covered under any other non-HDHP health coverage, including a full health care FSA through your spouse,
- not be anyone else's tax dependent, and
- not be enrolled in Medicare A or B, Tricare, or VA benefits.

HSA funds

Using your money

- Spend your HSA balance on health care expenses (medical, prescription, dental, and vision) for you and your tax dependents, OR
- Let your balance grow for retirement.

The money in your HSA is **always yours** and available for qualified health care expenses – even if you change jobs or health plans. Before retirement, any funds used for non-healthcare expenses are subject to tax penalties. **Keep your receipts!**

Growing your money + tax savings

HSA dollars go in tax-free, grow tax-free, and come out tax-free when you use them for qualified health expenses. You may also be able to invest part of your balance once it meets a certain level.

In retirement

At age 65, you can withdraw the funds in your HSA for any use (not just health care!) without tax penalties.



Learn how HSAs can help you save for today and tomorrow.



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Health Reimbursement Arrangement (HRA)

Health care dollars from Paylocity.

Pay for eligible health care expenses with an HRA - funded by SyllogisTeks.



[HRA Claim Form](#)

Contributions

When you enroll in the HRA medical plan, SyllogisTeks automatically sets aside money to help you and your covered dependents pay for qualifying health care expenses after you have paid the first portion of the deductible per the elected plan.

	Base HSA Plan	Buy-Up PPO Plan
SyllogisTeks contributes:	1st \$3,300 paid by Employee 2nd \$1,700 paid by Employer	1st \$2,000 paid by Employee 2nd \$3,000 paid by Employer

Eligible expenses

You can use your HRA dollars for medical, prescription, dental, and vision expenses for you and your covered dependents.

Using your funds

Medical and prescription

Your deductible or copay will be automatically deducted from your HRA allowance first. Once your HRA is depleted, you may either pay out of pocket or use health care FSA funds.



Dear Employee,

Included in the page you will find three important documents that will help you with your Health Reimbursement Account (HRA) benefit. Working with Paylocity, our HRA plan administrator, the included documents will better explain the Employer provided HRA benefit associated with your health insurance. The three documents are a Summary of Benefits and Coverage (SBC), a Glossary, and an HRA claim form which explains the details of the plan offered.

As required under the Patient Protection and Affordable Care Act (Health Care Reform), the Summary of Benefits and Coverage aims to improve employee communication and understanding of employer-provided health benefits. The SBC rule requires group health plans and health insurance issuers to distribute an easy-to-understand document that explains health care coverage. It is intended, the government says, to enable consumers to "more easily understand the coverage they already have.

We feel the HRA is a great benefit; unfortunately, the SBC in the required 4-page format is not suited to describe our HRA clearly. To help clarify, we have included a copy of the claim form outlining your HRA Plan. Upon reviewing the three documents, Paylocity has offered to field any questions you have by e-mail or phone. Please contact them at BATinfo@paylocity.com or 800-631-FLEX.

[Limited Deductible SBC
July 2025](#)

[Buy Up Plan
SBC July 2025](#)

[Glossary of Health Coverage
and Medical Terms](#)

Flexible Spending Accounts (FSAs)

Pay for qualifying expenses with tax-free money using your Flexible Spending Account through vendor.

Health and dependent care expenses can add up. Paying with tax-free funds can help. Enroll in one or more flexible spending accounts (FSAs) depending on your needs.

[Eligible expenses](#)

[FSA Enrollment Packet](#)



Health care expenses

Health care FSA

Pay for eligible medical, prescription, dental, and vision expenses.

2026 maximum contribution \$1,500

**90 day grace period for 2025 claims*

Enrolled in an **HDHP** plan and eligible for HSA contributions? You're not eligible for a health care FSA.

Dependent care FSA

Pay for eligible child or disabled adult care while you work or attend school.

2025 maximum contribution \$7,500

Married filing separately?
You can contribute up to \$3,750 per person.

Only the amount you've **actually contributed** is available for use at any one time.

Estimate carefully! Unused funds will be forfeited at the end of the year per IRS regulations.

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Dental insurance

Your dental coverage is through Cigna.



You'll get in-network preventive care at 100% along with coverage for basic and major dental services.



	Dental plan See plan details	WellnessPlus See plan details	
Network name:	Cigna DPPO Advantage	Cigna DPPO	Out-of-Network
Annual Deductible (DED)	\$0 per person \$0 family max	\$25 per person \$75 family max	\$25 per person \$75 family max
Annual maximum benefit	\$1,000 per person	\$1,000 per person	\$1,000 per person
	<i>WellnessPlus Progressive Maximum Included</i>		
Preventive care	100% covered	100% covered	100% covered
Basic care	you pay 10%	Deductible then you pay 20%	Deductible then you pay 20%
Major care	you pay 40%	Deductible then you pay 50%	Deductible then you pay 50%
Orthodontic care			
Coverage Adult	Not covered	Not covered	Not covered
Coverage Child	50%	50%	50%
Lifetime max benefit	\$1,500	\$1,500	\$1,500
Your cost for coverage	Bi-Weekly paycheck		
Employee only	\$0		
Employee + Spouse	\$11.09		
Employee + Child(ren)	\$16.08		
Employee + Family	\$29.31		



Stay in-network to avoid balance billing (the difference between what an out-of-network provider charges and the amount your insurance pays).

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Additional Dental resources



WellnessPlus

[See plan details](#)

The key to a healthy smile is taking care of your teeth and gums. Before problems start. With your dental coverage, most preventive care is available at low or no cost. And, with Cigna Dental WellnessPlus®, your annual dollar maximum could increase each year when you receive preventive dental care services.

[Click here for guidance on locating a Cigna DPPO dentist.](#)



[Find a Dentist](#)

Dental Virtual Care

[See plan details](#)

Access dental care 24/7/365 without leaving home.

Cigna Dental Oral Health Integration Program

[See plan details](#)

Orthodontics in Progress

[See plan details](#)

In the middle of orthodontic treatment? Switching to a Dental PPO (DPPO) plan? Your new DPPO coverage may help pay some of your orthodontic costs.

A program that reimburses out-of-pocket costs for preventive dental treatments to combat dental issues such as gum disease and tooth decay. The program is for people with certain medical conditions with a higher risk of oral health issues. There's no additional cost for the Oral Health Integration Program – if you qualify, you get reimbursed.*

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Vision insurance



Your vision coverage is through Ameritas utilizing the EyeMed Network.

You'll get an annual exam with coverage for lenses and frames, or **contacts in lieu of glasses**.

	See plan details	EyeMed
Network name:	EyeMed Insight	
	In-network	Out-of-network (reimbursement)
Annual eye exam (every 12 months, based on Date of Service)	\$10 copay	Up to \$35
Materials copay (lenses & frames)	\$25 copay	N/A
Lenses (every 12 months, based on Date of Service)	Included in materials copay	Up to \$25 / \$40 / \$55
Frames (every 24 months, based on Date of Service)	\$130 allowance	Up to \$65
Contact lenses (every 12 months, based on Date of Service)	Elective: up to \$130 Med. nec: 100% covered	Up to \$104 Up to \$200
Your cost for coverage	Bi-Weekly paycheck	
Employee only	\$0	
Employee + Spouse	\$2.01	
Employee + Child(ren)	\$2.52	
Employee + Family	\$5.11	

Your vision plan covers either glasses (lenses and frames) **or** contact lenses each year.
If you receive contact lenses, they will be instead of your glasses benefit.

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Life and AD&D insurance



Financial peace of mind through OneAmerica.

Life insurance pays a benefit if you pass away while you're covered. Accidental Death and Dismemberment (AD&D) insurance offers additional support if you pass away or are seriously injured due to an accident.

Basic life and AD&D insurance

[See plan details](#)

OneAmerica provides life and AD&D insurance at no cost to you.

	Basic life	Basic AD&D
SyllogisTeks provides	\$25,000	\$25,000

Make sure to designate a **beneficiary** for your life insurance coverage to ensure your family is cared for according to your wishes.

[Beneficiary Tips](#)

[Beneficiary Designation Form](#)

Additional life and AD&D insurance

[See plan details](#)

You may also purchase additional coverage for you, your spouse, and your eligible child(ren).

	For you	For your spouse	For your child(ren)* 6 months - age 26
Coverage increments	\$10,000	\$5,000	\$5,000
Coverage maximum	\$300,000, not to exceed 5 times employee's annual base salary	\$150,000, not to exceed 50% of employee's amount	\$10,000
Guarantee Issue	\$100,000	\$30,000	\$10,000



What's AD&D?

Accidental death and dismemberment (AD&D) insurance may pay:

- **your beneficiary** if you pass away due to an accident
- **you** a partial benefit if you lose specified bodily functions (sight, limbs, etc.)

Medical question limit

When you're first eligible (a new hire), you can purchase additional life insurance up to this limit without any medical questions required.

Medical questions and approval will be required for all future increase and purchase requests.

*Children ages birth to 6 months covered at \$1,000.

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Additional Information pertaining to your Life/AD&D and Voluntary Life/AD&D benefits



OneAmerica Express Life Claim Benefit

Claim Payment Up To \$25,000 within 2 Business Days

[See plan details](#)

Additional life and AD&D GIB Benefit

[EOI Submission Guide](#)

The **GIB** allows employees enrolled in the voluntary life coverage to increase their volume by 10% or \$10,000 – which is greater, every year effective the policy anniversary.

Employees can increase their volume over the GI with out requiring EOI this way.

Being declined EOI makes you ineligible for any future GIB offers.

Disability insurance



Protect your paycheck with disability insurance through OneAmerica.

Disability coverage insures your paycheck, replacing a portion of your income if you're unable to work due to a covered illness or injury.

Short-term disability

[See plan details](#)

Short-term disability coverage can replace part of your paycheck if you're unable to work for a shorter period of time. SyllogisTek provides this coverage at no cost to you.

Benefits begin	Accident: After 7 days of inability to work Illness: After 7 days of inability to work
Coverage amount	60% of your income up to \$1,000 per week
Payments may continue	Up to 12 weeks if you're unable to return to work

Long-term disability

[See plan details](#)

Long-term disability coverage can provide lasting income protection if you remain unable to work. SyllogisTek provides this coverage at no cost to you.

Benefits begin	After 90 days of inability to work (once short-term disability ends)
Coverage amount	60% of monthly earnings up to \$6,000
Payments may continue	Until your Social Security Normal Retirement Age if you remain unable to work.



Pre-existing condition limitations

If you make a disability claim within the **first year** of being covered, check your plan details to see how pre-existing condition limitations might impact your coverage.



Wish you knew more about finances? Now you can – at no cost!



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Retirement savings plan

Set your future self up for financial stability with a 401(k) through Voya.

Plan Year: January 1 through December 31



[401K Enrollment Instructions](#)

[401K Plan details](#)



The basics

Choose from **pre-tax** (traditional) or **after-tax** (Roth) contributions, depending on your need. You can change your contribution amount or pre- or after-tax election at any time.

Employees can begin contributing to the plan on the first day of the month following 30 days of service.

To enroll online, go to: www.voyaretirementplans.com/enrollmentcenter.

You will need to enter the following information to log onto the site:

Plan Number: **813173**

Verification Number: **81317399**

With our company match, we'll help you along the way.

- SyllogisTek's will match 50% of 6% of Employee contribution.
- SyllogisTek's company match will begin on 1/1, 4/1, 7/1, or 10/1 following three months of service.
- Employees will be 100% vested after 5 years of service.

Contributions

The IRS maximum 401(k) contribution for 2026 is **\$24,500**. If you're over age 50, or will be turning 50 during 2026, you can contribute a catch-up contribution of **\$8,000** in addition to the maximum limit. If you are **60-63 years of age**, you can contribute a catch-up contribution of **\$11,250** in addition to the maximum limit.

Not sure whether to select pre-tax (traditional) or after-tax (Roth)? Check with your financial advisor to determine the best choice for you. The basic differences:

- Pre-tax: your contributions come out of your paycheck before Federal and state taxes but after FICA (Medicare and Social Security) taxes. You'll pay regular income tax when you withdraw your money at retirement.
- Roth (after-tax): your contributions come out of your paycheck after taxes. When you withdraw your funds at retirement, they're tax-free.

ADVANTAGES OF A 401K PLAN

- **Company matching on first 6% of employee contributions on a per pay period basis.**
- **Excellent fund options to choose from.**
- **Convenience through payroll deductions.**
- **Retirement savings made easy.**



Learn how investing and saving actually works - and can work for you.



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Additional benefit options

Additional benefit plans are a great way to customize your benefits package.



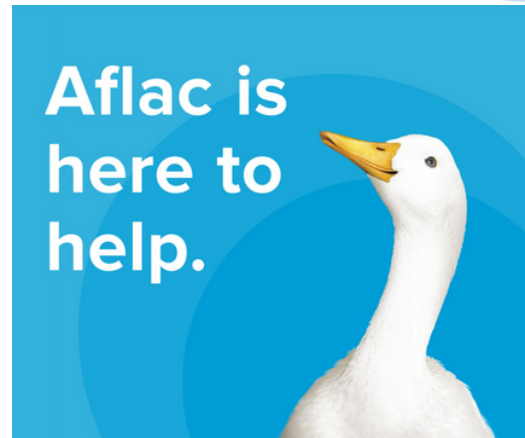
Aflac Enrollment

Even with medical insurance, you could still be subject to unexpected out-of-pocket expenses in the form of copays, deductible, and coinsurance. Aflac helps with expenses health insurance doesn't cover, so you can care about everything else.

[See plan details](#)

Complete the Aflac Interest form to select the supplemental plans that interest you. Choose from Cancer/Specified Disease Insurance, Critical Illness, Accident, and Hospital Confinement Indemnity Insurance.

[Aflac Interest Form](#)



Or, visit your benefits page at:
www.aflacrollment.com/SylogisTeks/YM631MOIL2501411



Guidance Resources

ComPsych Guidance Resources program through OneAmerica offers 24/7 support, resources, and information.

- Confidential Emotional Support
- Work-Life Solutions
- Legal Guidance
- Financial Resources
- Free Online Will Preparation

Call: 855.387.9727

TTY: 800.697-0353

Online: guidanceresources.com

App: GuidanceNow

Web ID: ONEAMERICA3

[See details](#)



Travel Assistance

Emergencies happen, but help is now only a phone call or email away. On Call International® offers a suite of services to help you in your time of need— from small inconveniences like losing your luggage to life-threatening situations — all delivered with a caring, human touch.

1-866-816-2103 (US/Canada)

1-603-238-1754 (Call collect from other locations)

Email: mail@oncallinternational.com

[See details](#)



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Enrollment Forms

CLICK ON THE LINKED ENROLLMENT FORMS,
DOWNLOAD THEM, FILL THEM OUT WITH YOUR
ENROLLMENT DECISIONS AND SUBMIT TO HR.



Cigna
Enrollment Form



OneAmerica
Enrollment Form



Ameritas
Enrollment Form



SYLLOGISTEKS

**2025 - 2026
Benefits**