



# Your Benefits

Effective July 1, 2026- June 30, 2027.

# 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, 2026 – June 30, 2027. 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, 2027.

### 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, 2026 – June 30, 2027 of the following year unless you have a qualifying life event.

### ③ If you have a qualifying life event

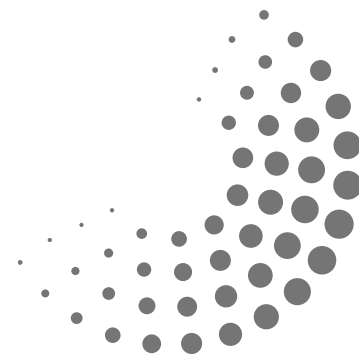
Qualifying life events allow you to change your coverage during the year outside of Open Enrollment. These include:

- 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 SyllogisTek.

You can request a paper copy at no charge from:

Kathy Thelen, HR Administrator  
636-736-2177 / [kathy@syllogisteks.com](mailto:kathy@syllogisteks.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



<b>Medical insurance</b>	Cigna Group: 654742	1-800-997-1654 <a href="http://myCigna.com">myCigna.com</a>
<b>Health Savings Account (HSA)</b>	Paylocity	1-800-631-3539 <a href="http://www.paylocity.com">www.paylocity.com</a>
<b>Health Reimbursement Arrangement (HRA)</b>	Paylocity	1-800-631-3539 <a href="http://www.paylocity.com">www.paylocity.com</a>
<b>Flexible Spending Accounts (FSAs)</b>	Paylocity	1-800-631-3539 <a href="http://www.paylocity.com">www.paylocity.com</a>
<b>Dental insurance</b>	Delta Dental Group: MO07260400	1-800-335-8266 email:service@deltadentalMO.com
<b>Vision insurance</b>	Delta Vision Group: MO07260400 EyeMed: 1033244	1-877-226-1412 <a href="http://www.deltavisionMO.com">www.deltavisionMO.com</a>
<b>Life and AD&amp;D insurance &amp; Voluntary Life and AD&amp;D</b>	OneAmerica Group: G 00625216-0000-000	1-800-553-5318 <a href="http://www.oneamerica.com">www.oneamerica.com</a>
<b>Disability insurance</b>	OneAmerica Group: G 00625216-0000-000	1-800-553-5318 <a href="http://www.oneamerica.com">www.oneamerica.com</a>
<b>Employee Assistance Program</b>	ComPsych	1-855-387-9727 <a href="http://www.guidanceresources.com">www.guidanceresources.com</a>
<b>401K Retirement</b>	Voya	1-888-311-9487 <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>
<b>Travel Assistance</b>	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).



	<b>Base HSA</b>	<b>Buy-Up PPO</b>
<b>In-network care</b>	<a href="#">See plan details</a>	<a href="#">See plan details</a>
<b>Network name:</b>	<b>Open Access Plus</b>	<b>Open Access Plus</b>
<b>Annual Deductible (DED)</b>	\$5,000 per person \$10,000 family max	\$5,000 per person \$10,000 family max
<b>Out-of-pocket maximum</b>	\$7,000 per person \$14,000 family max	\$7,900 per person \$15,800 family max
<b>HRA Assumption</b>	1st \$3,400 paid by Employee 2nd \$1,600 paid by Employer	1st \$2,000 paid by Employee 2nd \$3,000 paid by Employer
<b>Preventive care</b>	100% covered	100% covered
<b>Primary care visit</b>	\$30 After Deductible	\$30 Copay
<b>Specialist visit</b>	\$60 After Deductible	\$70 Copay
<b>Virtual visit</b>	100% After Deductible - (MD LIVE)	\$0 (MD LIVE)
<b>Urgent care</b>	\$75 After Deductible	\$50 Copay
<b>Emergency room</b>	\$300 Copay After Deductible	\$300 Copay and Deductible
<b>Inpatient hospital care</b>	10% After Deductible	10% After Deductible
<b>Prescription drugs</b>	<b>(30 days   90 days) After Deductible</b>	<b>(30 days   90 days)</b>
<b>Tier 1</b>	\$10 copay   \$20 copay	\$10 copay   \$20 copay
<b>Tier 2</b>	\$35 copay   \$88 copay	\$35 copay   \$88 copay
<b>Tier 3</b>	\$75 copay   \$188 copay	\$75 copay   \$188 copay
<b>Out-of-network care</b>	<i>Balance billing applies</i>	<i>Balance billing applies</i>
<b>Annual deductible</b>	\$15,000 / \$30,000	\$15,000 / \$30,000
<b>Out-of-pocket maximum</b>	\$21,000 / \$42,000	\$23,700 / \$47,400
<b>Your cost for coverage</b>	<b>Bi-Weekly paycheck</b>	<b>Bi-Weekly paycheck</b>
<b>Employee only</b>	\$12.68	\$71.13
<b>Employee + Spouse</b>	\$259.43	\$372.01
<b>Employee + Child(ren)</b>	\$211.50	\$313.56
<b>Employee + Family</b>	\$447.60	\$601.46

[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 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
<b>SyllogisTeks contributes:</b>	1st \$3,400 paid by Employee 2nd \$1,600 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](mailto:BATinfo@paylocity.com) or 800-631-FLEX.

[Limited Deductible  
SBC July 2026](#)

[Buy Up Plan  
SBC July 2026](#)

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

# 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
<b>2026 IRS maximum contribution</b>	\$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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# 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 2026 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.

**2026 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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# Considering moving from the PPO plan to the HSA plan?

## HSA timing + Health FSA grace period



As you consider moving from the **PPO plan** to the **HSA-qualified High Deductible Health Plan (HDHP)** during **medical Open Enrollment effective 7/1**, we want to clarify an important timing rule about when you can contribute to a **Health Savings Account (HSA)**—especially if you participate in the **Health Care Flexible Spending Account (Health FSA)**.

### Key timing detail: Medical plan year vs. FSA plan year

- **Medical Open Enrollment is effective 7/1**
- The **Health FSA plan year runs 1/1–12/31** and includes a **90-day grace period** after the end of the plan year

**Because these plan years don't align, you'll want to pay close attention to HSA eligibility rules.**

- **When can I open an HSA?** You may open an HSA account at any time.
- **When can you start contributing to the HSA?** To contribute to an HSA, you must be "HSA-eligible." In addition to being enrolled in the HSA-qualified HDHP, you generally cannot have other disqualifying medical coverage—this can include access to a general-purpose **Health FSA**.

### Here's how it works with our schedule:

#### If you enroll in the HSA HDHP effective 7/1:

- You can generally start HSA contributions on 7/1 as long as you are not covered by a general-purpose Health FSA at that time.

**Important: the Health FSA grace period can delay HSA eligibility at the start of the year (not typically mid-year)**

Our Health FSA has a **90-day grace period** after **12/31**, meaning prior-year FSA funds may be available for reimbursement into the new year (generally **1/1–3/31**). If you have access to those general-purpose Health FSA funds during the grace period, you generally **cannot contribute to an HSA during that grace period**, even if you are otherwise HSA-HDHP eligible.

### What you should do

- If you plan to enroll in the HSA HDHP effective **7/1**, you can typically begin contributing to your HSA starting **7/1**.
- If you are thinking about HSA contributions earlier in the calendar year (or if you have questions about your FSA balance and the grace period), please contact Courtney Moreland at [courtney.moreland@sylogisteks.com](mailto:courtney.moreland@sylogisteks.com) or our FSA administrator at [paylocity.com](http://paylocity.com) before making contributions.

Contributing to an HSA while not eligible can create tax issues, so we want to help everyone time contributions correctly and avoid surprises.

Thank you,  
SyllogisTeks HR Team

# Dental insurance

Your dental coverage is through Delta Dental.



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

Orthodontic care is covered for children up to age 19

[See plan summary.](#)



	Delta Dental PPO	Delta Dental Premier	Out of Network
Annual Deductible (DED)	\$0 per person \$0 family maximum	\$25 per person \$75 family maximum	\$25 per person \$75 family maximum
Annual maximum benefit	\$1,000 per person	\$1,000 per person	\$1,000 per person
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%
<b>Orthodontic care</b>			
Coverage Adult	Not covered	Not covered	Not covered
Coverage Child	50%	50%	50%
Lifetime maximum benefit	\$1,500	\$1,500	\$1,500
<b>Your cost for coverage</b>			
	<b>Bi-weekly paycheck</b>		
Employee only	\$2.58		
Employee + spouse	\$12.57		
Employee + child(ren)	\$18.98		
Employee + family	\$33.17		

## About Delta Dental networks

**Delta Dental PPO™ Providers:** agree to accept contractual reimbursement as payment in full and will not balance bill.

**Delta Dental Premier® Providers:** agree to accept contractual reimbursement as payment in full and will not balance bill.

**Out-of-Network Providers:** are not contracted with Delta Dental and therefore may balance bill the difference between Delta Dental's out-of-network payment and billed charges.

**Delta Dental PPO™ Providers typically offer the greatest discounts.**

## Delta Dental's MAXAdvantage

Benefits paid for preventive exams, cleanings, fluoride, and x-rays will not be applied to the annual benefit maximum. Included services listed below.

- Routine and comprehensive dental exams, as well as periodontal exams
- X-rays, including complete series, periaical, intraoral, extraoral, bitewings and panoramic films
- Cleanings, including perio-maintenance cleanings
- Fluoride and fluoride varnishes

# Vision insurance

Your vision coverage is through Delta Vision.



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

[See plan summary.](#)



	Vision plan	
<b>Network name:</b>	EyeMed Insight	
	<b>In-network member cost</b>	<b>Out-of-network (member reimbursement)</b>
Annual eye exam <i>(once every calendar year)</i>	\$10 copay	Up to \$40
Materials copay <i>(lenses &amp; frames)</i>	\$25 copay	N/A
Lenses <i>(once every calendar year)</i>	Included in materials copay	Up to \$20 / \$40 / \$60 / \$100
Frames <i>(once every other calendar year)</i>	\$130 allowance + 20% off balance	Up to \$52
<b>Contact lenses</b> Elective (Conventional and Disposable) Medically necessary <i>(once every calendar year)</i>	\$130 allowance + 15% off balance \$250 allowance	Up to \$78 Up to \$210
<b>Your cost for coverage</b>	<b>Bi-weekly - paycheck</b>	
Employee only	\$0.43	
Employee + spouse	\$2.00	
Employee + child(ren)	\$2.21	
Employee + family	\$4.21	

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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# 4 ways to make the most of your dental and vision coverage



[DeltaDentalMO.com/  
Members](https://DeltaDentalMO.com/Members)

**1**

Register for your online member accounts to access your benefits anytime and anywhere



[DeltaVisionMO.com/  
Members/Register](https://DeltaVisionMO.com/Members/Register)



[DeltaDentalMO.com/  
Members/Find-A-Dentist](https://DeltaDentalMO.com/Members/Find-A-Dentist)

**2**

Find care near work or home



[eyedoclocator.  
eyemedvisioncare.com/  
deltavisionmo/en](https://eyedoclocator.eyemedvisioncare.com/deltavisionmo/en)



[DeltaDentalMO.com/  
Members/Cost-Estimator](https://DeltaDentalMO.com/Members/Cost-Estimator)

**3**

Estimate costs before your visit

Log in to your registered account at [DeltaVisionMO.com/Vision](https://DeltaVisionMO.com/Vision) and click “**my benefits**”, then click the “**estimate costs**” tab

**Dental support**

Call  
800-335-8266

Email  
[service@  
DeltaDentalMO.com](mailto:service@DeltaDentalMO.com)

**4**

Use it – don’t lose it!

Schedule your dentist and eye doctor appointments early to be sure you get in

**Vision support**

Call  
877-226-1412

We are here to help!

# 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.

The benefit plan information shown in this guide is illustrative only. To the extent the benefit plan information summarized herein differs from the underlying plan details specified in the insurance documents that govern the terms and conditions of the plans of insurance described in this guide, the underlying insurance documents will govern in all cases.

# 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.

<b>Benefits begin</b>	<b>Accident:</b> After 7 days of inability to work <b>Illness:</b> After 7 days of inability to work
<b>Coverage amount</b>	60% of your income up to \$1,000 per week
<b>Payments may continue</b>	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.

<b>Benefits begin</b>	After 90 days of inability to work (once short-term disability ends)
<b>Coverage amount</b>	60% of monthly earnings up to \$6,000
<b>Payments may continue</b>	Until your <b>Social Security Normal Retirement Age</b> 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](http://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.



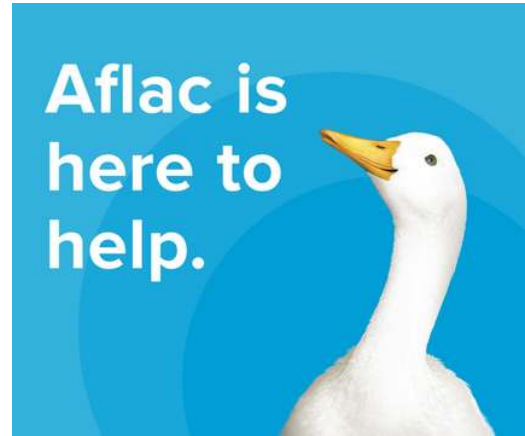
## Aflac Enrollment

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.aflacenrollment.com/SylogistEks/YM631MOIL2501411](http://www.aflacenrollment.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](http://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](mailto: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



Delta  
Enrollment Form



**SYLLOGISTEKS**

**2026 - 2027  
Benefits**