



# Hill Laboratories COMPANY

## Benefit Enrollment Guide

2026



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## A Message from HR at Hill Laboratories

At Hill Laboratories we recognize our ultimate success depends on our talented and dedicated workforce. We understand the contribution each employee makes to our accomplishments and so our goal is to provide a comprehensive program of competitive benefits to attract and retain the best employees available. Through our benefits programs we strive to support the needs of our employees and their dependents by providing a benefit package that is easy to understand, easy to access and affordable for all our employees. This brochure will help you choose the type of plan and level of coverage that is right for you.

# Eligibility

## Eligible Employees:

You may enroll in the Hill Laboratories Medical plan if you are a Full-time employee working at least 30 hours per week. You may enroll in the Hill Laboratories Dental and Vision plan if you are a Full-time employee working at least 40 hours per week.

## Eligible Dependents:

If you are eligible for our benefits, then your dependents are too. In general, eligible dependents include your spouse, domestic partner and children up to age 26. If your child is mentally or physically disabled, coverage may continue beyond age 26 once proof of the ongoing disability is provided. Children may include natural, adopted, step-children and children obtained through court-appointed legal guardianship, as well as children of same sex state-registered domestic partners.

## When Coverage Begins:

The effective date for your benefits is April 1, 2026. Newly hired employees and dependents will be effective in Hill Laboratories' benefits programs 30 days after your date of hire. All elections are in effect for the entire plan year and can only be changed during Open Enrollment unless you experience a family status event.

## Open Enrollment:

With few exceptions, Open Enrollment is the only time of year when you can make changes to your benefits plan. All elections and changes take effect on the first day of the plan year. During Open Enrollment, you can:

- Add, change, or delete coverage
- Add, or drop dependents from coverage

*Note: Some states (currently, California, Massachusetts, New Jersey, Rhode Island, Washington D.C., and Vermont) may impose a tax on residents who do not have health insurance coverage, subject to limited exceptions.*



## Family Status Change:

A change in family status is a change in your personal life that may impact your eligibility or dependent's eligibility for benefits. Examples of some family status changes include:

- Change of legal marital status (i.e., marriage, divorce, death of spouse, legal separation)
- Change in number of dependents (i.e., birth, adoption, death of dependent, ineligibility due to age)
- Change in employment or job status (spouse loses job, etc.)

If such a change occurs, you must make the changes to your benefits within 30 days of the event date. Documentation may be required to verify your change of status. Failure to request a change of status within 30 days of the event may result in your having to wait until the next open enrollment period to make your change. Please contact HR to make these changes.



## At the Doctor's Office

It's recommended that you choose an in-network primary care physician (PCP) for your medical coverage, even though it is not required. A PCP can be your Family Practitioner, Internist, General Medicine, Pediatrician, or an OB/GYN (Obstetrician and Gynecologist). Each member of your family may have a different PCP.

If you are newly enrolling in medical benefits, make an appointment with your PCP- even if you're NOT sick, once the plan year has begun. This relationship will set the foundation for staying healthy—today and well into the future.

## Network Provider/Facility Search

**Make sure that your provider or facility is in-network.**

To locate an in-network provider, follow the four steps listed below:

1. Go to Cigna.com and click on "Find a Doctor" at the top of the screen. Then, under "How are you Covered?" select "Employer or School"
2. Change the geographic location to the city/state or zip code you want to search. Select the search type and enter a name, specialty or other search term. Click on one of our suggestions or the magnifying glass icon to see your results.
3. Answer any clarifying questions, and then verify where you live (as that will determine the networks available).
4. Select one of the plans offered by your employer during open enrollment.

If you are already a Cigna Customer, you can log in to [mycigna.com](https://mycigna.com) to search your current plan's network.

## Access your Care Account

Now it's easier than ever to manage your health and make the most of your health plan with your myCigna account. From programs that help improve your health to tools that help manage your health spending, there's so much you can do.

- View print and send ID cards.
- Find in-network doctors, hospitals and medical services.
- Compare quality of care information including review Cigna Healthcare customers.
- Manage and track claims
- See cost estimates for medical procedures
- Use the click-to-chat feature to connect with a live Cigna Healthcare rep.

Visit [myCigna.com](https://mycigna.com) to log in or register if you're accessing your account for the first time. You can also manage your account by downloading the myCigna mobile app.

## Virtual Care - MDLIVE

Members who enroll in one of the Cigna Healthcare medical plans have several options to receive care quickly and conveniently from a doctor, specialist, or behavioral health professional. When it's not an emergency, virtual care is a fast, convenient, and affordable option. Whether you're connecting with your own doctor or need to talk with someone after hours or when you're away from home, Cigna Healthcare provides you with options in every situation.

Cigna Healthcare has partnered with MDLIVE to offer a broad suite of convenient virtual care options available by phone or video:

- **Primary Care:** Non-emergency conditions such as sinus pain, pink eye, sore throat, flu, E-prescribing (when appropriate), preventive care, and wellness screenings
- **Behavioral Health:** Anxiety, depression, bipolar disorders, adjustment disorders, E-prescribing (when appropriate)
- **Dermatology:** Diagnosis and treatment for a variety of common skin, hair, and nail conditions, and E-prescribing (when appropriate)

Access MDLIVE in one of the following ways:

- Call 1-888-726-3171
- Visit [myCigna.com](https://mycigna.com) or use the myCigna app, select "Talk to a Doctor" button, and select the type of virtual care you need.

# Medical Insurance

## Medical Benefits

Hill Laboratories will now offer medical coverage through Cigna. The charts below are a brief outline of what is offered. Please refer to the summary plan description for complete plan details.

\*AD = after deductible

	Cigna OAP Base Plan		Cigna OAP Mid Plan		Cigna OAP Buy-Up Plan	
	In-Network	Out-of- Network	In-Network	Out-of- Network	In-Network	Out-of- Network
<b>Annual Deductible</b>						
Individual / Family	\$5,000 / \$10,000	\$7,500 / \$15,000	\$3,000 / \$6,000	\$5,000 / \$10,000	\$0 / \$0	\$2,500 / \$5,000
Embedded or Aggregate	Embedded	Embedded	Embedded	Embedded	Embedded	Embedded
Coinsurance	100%	50%	100%	50%	100%	50%
<b>Maximum Out-of-Pocket</b>						
Individual / Family	\$7,900 / \$15,800	\$30,000 / \$60,000	\$7,900 / \$15,800	\$30,000 / \$60,000	\$7,900 / \$15,800	\$10,000 / \$20,000
<b>Physician Office Visit</b>						
Primary Care	\$40 copay	50% AD	\$30 copay	50% AD	\$50 copay	50% AD
Specialty Care	\$70 copay	50% AD	\$60 copay	50% AD	\$80 copay	50% AD
<b>Preventive Care</b>						
Preventive	100%	50% AD	100%	50% AD	100%	50% AD
<b>Diagnostic Services</b>						
X-ray and Lab Tests	X-Rays: 100% AD Labs: 100%	50% AD	X-Rays: 100% AD Labs: 100%	50% AD	100%	50% AD
Complex Radiology	\$300 copay	50% AD	\$200 copay	50% AD	\$300 copay	50% AD
Urgent Care Facility	\$100 copay	50% AD	\$100 copay	50% AD	\$100 copay	50% AD
Emergency Room Facility Charges	\$300 copay	\$300 copay	\$300 copay	\$300 copay	\$300 copay	\$300 copay
Inpatient Facility Charges	100% AD	50% AD	100% AD	50% AD	\$500 per day, max of 5 days	50% AD
Outpatient Facility and Surgical Charges	\$300 copay	50% AD	\$300 copay	50% AD	\$500 copay	50% AD
<b>Mental Health and Substance Abuse</b>						
Inpatient	100% AD	50% AD	100% AD	50% AD	\$500 per day, max of 5 days	50% AD
Outpatient	\$70 copay	50% AD	\$60 copay	50% AD	\$80 copay	50% AD
<b>Retail Pharmacy (30 Day Supply)</b>						
Generic (Tier 1)	\$25 copay	70%	\$25 copay	70%	\$25 copay	70%
Preferred (Tier 2)	\$50 copay	70%	\$50 copay	70%	\$50 copay	70%
Non-Preferred (Tier 3)	\$75 copay	70%	\$75 copay	70%	\$75 copay	70%
Preferred Specialty (Tier 4)	50% up to \$500	70%	50% up to \$500	70%	50% up to \$500	70%
<b>Mail Order Pharmacy (90 Day Supply)</b>						
Generic (Tier 1)	\$50 copay	Not covered	\$50 copay	Not covered	\$75 copay	Not covered
Preferred (Tier 2)	\$100 copay	Not covered	\$100 copay	Not covered	\$150 copay	Not covered
Non-Preferred (Tier 3)	\$150 copay	Not covered	\$150 copay	Not covered	\$225 copay	Not covered
Preferred Specialty (Tier 4)	Not covered	Not covered	Not covered	Not covered	Not covered	Not covered

## Important: Use your new Cigna member ID card

With the move to Cigna, you and your enrolled dependents will each receive a new ID card and member ID number associated with Cigna Healthcare. Note that Cigna Healthcare does not provide physical ID cards, only digital versions. If you want a physical ID card, it can be requested through your myCigna account.

You will need to present the new card(s) the first time you visit any and all doctors and specialists or fill a prescription; basically, whenever you use it for the first time in any of these situations. If you don't, the claim will not be processed, and you will be required to file an appeal to have the service covered.

You can access your member ID card(s) digitally:

**Online at myCigna.com:** When you log into your member account at mycigna.com, click the *ID Cards* button. Use the drop-down menu at the top of the page to see each dependent's digital member ID card.

**On your smartphone:** If you haven't already, download the myCigna mobile app on your iPhone or Android smartphone, and log in using the same username and password you use for your member account at myCigna.com. The home screen will show your active plan. Click *Select to View*, then scroll down and click *ID Cards*. And you can use the drop-down menu to view the ID cards of any dependents on your plan.

## Cigna – Additional Programs and Services

Cigna Healthcare offers programs and services to help members live healthier, more balanced lives. Take advantage of these programs to make the most of the benefits offered by Cigna and your employer.

Visit myCigna.com to learn more about these programs.

**Cigna One Guide:** Make getting and staying healthy as easy as possible with Cigna One Guide. Our personal guides can help give you health and money-saving tips. This personalized support comes with your medical plan. During the enrollment period, you can call the One Guide team at 888-806-5094 or help with plans and coverage. After enrollment, One Guide offers ongoing support to help you:

- Understand your plan
- Get care
- Save and Earn

**Omada for Cigna Healthcare:** If you're ready to lose weight, gain energy and reduce the risks of type 2 diabetes and heart disease, Omada can help you build healthy habits that last.<sup>1</sup> This digital lifestyle program surrounds you with the tools and support you need to make meaningful changes to the way you eat, move, sleep and manage stress — one small step at a time. Omada is offered at no additional cost if you or your covered adult dependents are at risk for type 2 diabetes or heart disease, and are accepted into the program

**Cigna Health Matters Care Management:** If you're faced with a medical condition, a personal nurse advocate can offer support — at no added cost to you. This support helps coordinate your care and benefits to help you get the right care, at the right time, at the right price. A personal nurse advocate can help you:

- Better understand your condition, treatment options (as identified by your doctor) and medications.
- Understand inpatient and outpatient hospital coverage, in-network benefits, out-of-pocket costs and prescription drug costs.
- Work with your health care providers to manage your overall care plan.
- Coordinate referrals, home care, durable medical equipment, caregiver respite services and more.
- Access resources that go beyond medical treatment, including transportation to appointments, financial assistance programs and other cost-saving opportunities.
- Benefit from one-on-one emotional support.

**Emotional Well-Being Resources:** Whether your challenges are large or small, Cigna Healthcare can connect you with solutions.

### Emotional health services:

- Three face-to-face visits with a licensed behavioral health provider in our Employee Assistance Program (EAP) network.
- Live chat with an EAP advocate.
- Unlimited phone counseling.

### Other services:

- **Legal:** Have a 30-minute session with a program attorney for civil, personal/family and Internal Revenue Service (IRS) issues. You get 25% off select fees if the program attorney is retained.
- **Financial:** Get 25% off tax preparation and a 30-minute complimentary phone session with a financial specialist. You can talk about debt counseling, student loans and more.
- **Identity theft support:** Have a 60-minute session with a fraud resolution specialist. You can get  
Once enrolled, log in to myCigna.com to get work-life support and self-service tools.



# Dental Insurance

## Dental Benefits

Regular dental checkups can help find early warning signs of certain health problems, which means you can get the care you need to be healthy. You are provided dental coverage with Cigna.

To access in-network providers:

1. Visit [myCigna.com](http://myCigna.com) or go to your myCigna app. Use the “Find a Doctor, Dentist, or Facility” tool.
2. Enter your zip code and select “Doctor by Type” and select the type of dentist you need
3. Select the “**Total**” network under the Cigna Dental DPPO/EPO” plan and network

Network: Total	Cigna Dental PPO	
	In-Network Benefits	Out-of-Network Benefits
<b>Annual Deductible</b>		
Individual / Family	\$50 / \$150	\$50 / \$150
Waived for Preventive Care?	Yes	Yes
<b>Annual Maximum – Calendar Year</b>		
Per Person / Family	\$1,500	\$1,500
Type A - Preventive (ex. Routine exams, cleanings, X-rays)	100%	100%
Type B - Basic (ex. Fillings, Simple Extractions)	80%	80%
Type C - Major (Ex. Endodontics, Periodontics, Crowns, Inlays, Onlays, Implants)	50%	50%
<b>Orthodontia</b>		
Benefit Percentage	Not covered	Not covered

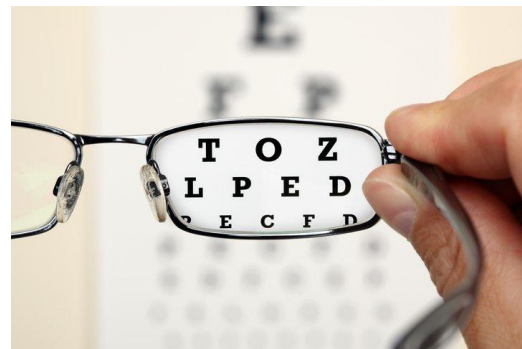
# Vision Insurance

## Vision Benefits

NEW! This year Hill Laboratories is pleased to announce that they will now offer voluntary vision benefits through Cigna. Eye doctors detect problems in vision, overall eye health, and detect signs of other health conditions like diabetic eye disease, high blood pressure and high cholesterol.

There are three ways to find an in-network provider:

1. Log into **myCigna.com**, under “**Coverage**”, select Vision page. Click on **Visit Cigna Vision**. Then select “**Find a Cigna Vision Network Eye Care Professional**” to search the Cigna Vision – serviced by EyeMed Directory.
2. Go to **Cigna.com**, top of the page select “**Find A Doctor**”, select **Employer or School**, click on **Additional Directories** and select **Cigna Vision serviced by EyeMed Directory**.
3. Call the toll-free number found on your Cigna insurance card and talk with a Cigna Vision customer service representative



Network: EyeMed	Cigna Vision Plan	
	In-Network Benefits	Out-of-Network Benefits
<b>Copay</b>		
Routine Exam (Annual)	\$10 copay	Reimbursed up to \$45
Materials Copay	\$25 copay	N/A
<b>Lenses (One pair per 12 months)</b>		
Single Vision	Covered with materials copay	Reimbursed up to \$32
Lined Bifocal	Covered with materials copay	Reimbursed up to \$55
Lined Trifocal	Covered with materials copay	Reimbursed up to \$65
Lenticular	Covered with materials copay	Reimbursed up to \$80
<b>Frames (One per 24 months)</b>		
Frames	Up to \$130 allowance; 20% off amount over allowance	Reimbursed up to \$71
<b>Contacts (One pair per 12 months) in lieu of eyeglass lenses and frames benefit</b>		
Elective – Conventional	Up to \$130 allowance; 15% off amount over allowance	Reimbursed up to \$105
Elective – Disposable	Up to \$130 allowance	Reimbursed up to \$105

# What Your Benefits Will Cost

Below shows your weekly payroll contributions for medical and dental coverage.

Cigna Medical Plans	OAP Base Plan	OAP Mid Plan	OAP Buy-up Plan
Employee Contributions (Weekly)			
Employee	\$28.34	\$36.41	\$53.27
Employee & Spouse	\$30.73	\$49.29	\$88.08
Employee & Child(ren)	\$48.58	\$62.97	\$93.03
Employee & Family	\$75.55	\$99.22	\$148.69

Cigna Dental	
Employee Contributions (Weekly)	
Employee	\$8.69
Employee & Spouse	\$18.33
Employee & Child(ren)	\$19.18
Employee & Family	\$30.75

Cigna Vision	
Employee Contributions (Weekly)	
Employee	\$1.74
Employee & Spouse	\$3.55
Employee & Child(ren)	\$3.46
Employee & Family	\$5.54

## Changes in Benefit Elections

### Open Enrollment:

With few exceptions, Open Enrollment is the only time of year when you can make changes to your benefits plan. All elections and changes take effect on the first day of the plan year. During Open Enrollment, you can:

- Add, change, or delete coverage
- Add, or drop dependents from coverage



# Benefit Resources

## USI Benefit Resource Center

### Have Questions? Need Help?

Hill Laboratories is excited to offer access to the USI Benefit Resource Center (BRC), which is designed to provide you with a responsive, consistent, hands-on approach to benefit inquiries. Benefit Specialists are available to research and solve elevated claims, unresolved eligibility problems, and any other benefit issues with which you might need assistance. The Benefit Specialists are experienced professionals, and their primary responsibility is to assist you.



Why won't they pay my claim?  
Services denied?!

How can my claim still be "in process"?  
It's been two months!

I called my insurance carrier, but now I'm just more confused.

Do I have mail-order prescription benefits?

BRCEast@usi.com  
Monday - Friday  
Monday through Friday  
8:00am to 5:00pm  
Eastern & Central  
Standard Time  
855-874-6699  
24 hours a day, 7 days a week

## Carrier Contacts

Please contact Human Resources to complete any changes to your benefits that are not related to your initial or annual enrollment.

	CARRIER	GROUP #	PHONE NUMBER	WEBSITE
Medical	Cigna	00662712	1-866-494-2111	www.myCigna.com
Dental PPO	Cigna	00662712	1-866-494-2111	www.myCigna.com
Vision	Cigna	00662712	1-888-353-2653	www.myCigna.com
Pre-Enrollment Assistance (One Guide)	Cigna	00662712	1-888-806-5094	n/a

This brochure summarizes the benefit plans that are available to Hill Laboratories eligible employees and their dependents. Official plan documents, policies and certificates of insurance contain the details, conditions, maximum benefit levels and restrictions on benefits. These documents govern your benefits program. If there is any conflict, the official documents prevail. These documents are available upon request through the Human Resources Department. Information provided in this brochure is not a guarantee of benefits.