

PLAN YEAR 2025 - 2026



EMPLOYEE BENEFITS ENROLLMENT GUIDE



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This guide provides details on the plans that are being offered as well as the insurance carriers providing them. In this guide you will also find instructions for selecting an in-network provider, important contact information, information about additional value-added benefits provided by the insurance carriers, and much more.

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ELIGIBILITY

Who is Eligible?

If you are a B and B Maintenance. full-time employee, and work at least **30 hours** per week, you are eligible to enroll in the benefits described in this guide. The following family members are eligible as well:

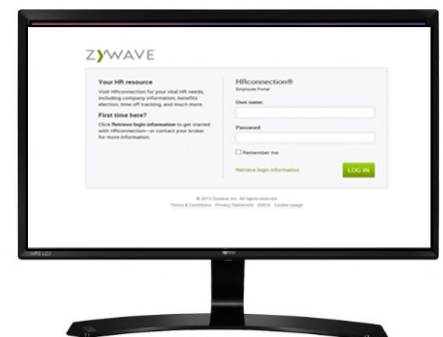
- Your Spouse
- Your dependent child(ren) who are age 26 or younger (until end of the month of 26th birthday)
- Your spouse's dependent child(ren) who are age 26 or younger (until end of the month of 26th birthday)
- Dependent child of any age who is physically or mentally handicapped (provided they meet certain requirements)

How to Enroll

Employees can enroll themselves and eligible dependents using B and B's employee self-service Benefits Portal sponsored by Employee Navigator in the following instances:

- Open Enrollment
- After fulfilling the new hire waiting period
- When you experience a Qualifying Event

**PLEASE NOTE:
DURING THE REGISTRATION
PROCESS, YOU ARE REQUIRED
TO ENTER THE LAST 4 DIGITES
OF YOUR SSN AND THE
COMPANY IDENTIFIER: *BBMaint***



Important

Under the requirements of the Affordable Care act, social security numbers are required for all dependents covered under an employer's benefit plans. Dependents without SSN's may have coverage terminated for non-compliance.

EMPLOYEE NAVIGATOR



B and B Maintenance Inc. uses the Employee Navigator system to enroll in benefits for the 2025-2026 plan year & moving forward. All future benefit elections, new hire elections, demographic changes, and life events will take place in Navigator. Below are the directions on how to enroll in your benefits online:

- Navigate to <https://gocgo.employeenavigator.com> & log in with your Username & Password
- If you haven't registered before, click 'Register as a new user'
- Input the information requested: Your First & Last Name, Company Identifier: **BBMaint**, PIN: Last 4 of your SSN, Birth Date
- Hit Next
- Create your Username & Password, and agree with the terms of use. Once complete, hit 'Next'
- Hit Continue on the next page
- Hit **Let's Begin** to start your Open Enrollment or New Hire Benefits!
- You will then view your homepage. Your homepage will allow you to view compliance documents, contacts, your profile with your demographic information, and will allow you to create a life event after Open Enrollment (if you get married, have a baby, lose your coverage, etc.)



← B&B Maintenance Test Home Profile Benefits Required Tasks Resources

Hello, B&B Maintenance!

It's time to enroll.
You have 33 days left to complete your elections.

New Hire Enrollment

Incomplete

Start



View Profile



Document Library



Total Compensation Statement

- Click the green **Start** button when you are ready to start your enrollment
- Click **Get Started** on the next page
- Review your personal information and make corrections, if necessary
- Click Save & Continue....you may also click 'View Steps' below the Progress bar on the right side of the page to see the enrollment steps & plans offered
- Review your address and make changes, if necessary. Hit 'Save & Continue'

EMPLOYEE NAVIGATOR



- Review your dependents, and add new ones, if necessary. These dependents will be the dependents enrolled in medical, dental & vision plans. If you are not enrolling dependents onto your plans, you do not need to enter them into the system.
- You will be taken to the medical page next. On each of the pages, please ensure you are selecting the correct dependents to cover on the benefits. You can click 'Select All' under 'Who am I enrolling?' if you want to cover all dependents
 - You can compare the plans offered and click 'Details' to learn more about the plans
 - On the right side of your page, you may view the plan you're currently enrolled in under 'My Selections' to help you make an easy decision!
- Hit 'Select' on the medical plan you'd like to enroll in or click the blue 'Don't want this benefit?' button & let us know why you are waiving the coverage.
- Continue this action for the remaining coverages
- After the Group Life coverage, enter in your beneficiaries in the system. You may copy your dependents already in the system! The allocation must reach 100% for any/all beneficiaries.
- Once all benefits have had an election made (either an enrollment or a waiver), and all steps have been completed, you will get to the Enrollment Summary page.
- On the Enrollment summary, review the plans & dependents you've elected & are covering. If all looks correct, please 'Click to Sign' and print your completed elections!

My Selections

Open Enrollment:

No election yet

Current:

2023-2024 Blue Choice Options Plan

MIBCO2050

\$58 per pay

Helpful Resources

Enrollment Summary



Below is a summary of your elections and cost for the upcoming plan year. If you have any questions about your enrollment or would like to make changes, please contact HR.

Signature required

You've elected all your benefits, but we still require a signature before advancing.

Please review the acknowledgment below.

As an eligible employee, I acknowledge that I understand the benefits, rights, and obligations available to me under the plan. I certify the facts contained in this summary are true and complete to the best of my knowledge. I understand that deductions can be made on a pre-tax or post-tax basis. Furthermore, I understand that elections for plans that are deducted on a pre-tax basis cannot be changed during the plan year unless I experience a Qualified Life Event.

Sign to complete enrollment

[Click to Sign](#)



OPEN ENROLLMENT

You may add, drop or make changes to your benefits each year during open enrollment. You may also add or drop dependents. Elections you make during open enrollment will take effect on August 1st, 2025.

New Hire Eligibility

For newly hired employees, benefits are effective first of the month following 2 months of employment.

Qualifying Events

The benefit elections you make during open enrollment (or when you first enroll) remain in effect for the entire year. You cannot change your elections during the year unless you have a qualified change in status, including:

- Marriage, divorce or legal separation
- Birth or adoption of a child
- Loss or gain of outside benefit coverage
- Loss or gain of a dependent's eligibility
- Loss or gain of legal guardianship
- Loss or gain of entitlement to Medicare or Medicaid
- Death of a spouse or dependent

When you have a qualified event, you must notify your plan administrator within 30 days of the date of your life event.

Otherwise, you will have to wait until the next open enrollment period to change your benefits. You will be able to change your benefit elections as long as the change is consistent with your qualified life event.

MEDICAL



B and B Maintenance offers two plan options through United Healthcare utilizing local and nationwide networks:

The medical plan options provide coverage for a wide range of health services, including preventive care, hospitalization, physician services and prescription drugs.

While the plan types provide coverage for the same types of healthcare services, they differ from each other in important ways.

Nexus HDHP Plan

This plan gives you the freedom to seek care from the provider of your choice. This plan is unique though because it gives you two tiers of in-network benefits. You will maximize your benefits and reduce your out-of-pocket costs if you choose a provider who participates Tier 1 of the NexusACO OAP Network, but you also have access to Tier 2 which is the National Choice PPO network. This dual access gives you a wide range of access to amazing providers at in-network discounts. In addition, the HDHP allows you to contribute to a health savings account (HSA) that allows you to save pre-tax dollars to pay for any qualified health care expenses as defined by the IRS, including most out-of-pocket medical, prescription drug, dental and vision expenses.

HMO Plan

With an HMO plan, you must choose a Primary Care Physician (PCP) from a network of local healthcare providers who will refer you to in-network specialists or hospitals when necessary. All your care is coordinated through that PCP.

MEDICAL



Carrier Name	United Healthcare (UHC)			
Network Name	NexusACO OAP HSA			Navigate HMO
Plan Name	Nexus Plan EGR6 Rx 2V-HSA			HMO Plan EGKB Rx 3BX
Benefit	Tier 1: In-Network	Tier 2: In-Network	Out-of-Network	In-Network
Coinsurance	0%	20%	30%	20%
Deductible				
Single	\$3,500	\$3,500	\$7,400	\$3,000
Family	\$7,000	\$7,000	\$15,000	\$6,000
Accumulation Reset	Calendar Year			Calendar Year
OOP Max (includes deductible)				
Single	\$6,500	\$6,500	\$15,000	\$6,000
Family	\$13,000	\$13,000	\$30,000	\$12,000
Hospital Services				
Inpatient Hospital	0% after Ded.	20% after Ded.	30% after Ded.	20% after Ded.
<i>IP Additional Ded/Copay</i>	None	\$500 Copay	\$500 Copay	None
Outpatient Hospital	0% after Ded.	20% after Ded.	30% after Ded.	20% after Ded.
<i>OP Additional Ded/Copay</i>	None	\$250 Copay	\$250 Copay	None
Emergency Room	0% after Ded.			\$250 Copay, then 20%
Urgent Care	0% after Ded.	20% after Ded.	30% after Ded.	\$50 Copay
Office Visits				
PCP	0% after Ded.	20% after Ded.	30% after Ded.	\$30 Copay
Specialist	0% after Ded.	20% after Ded.	30% after Ded.	\$60 Copay
Preventive Care	0%	0%	30% after Ded.	0%
Prescription Drugs	Single	Family		Single Family
Deductible (Single / Family)	Medical Ded. Applies, then:			None
Rx OOP Max (Single / Family)	Included in Medical OPX			Included in Medical OPX
Retail (30 Day Supply) - Network	Preferred		Non-Preferred	
Preferred Generic	\$10 Copay			\$15 Copay
Non-Preferred Generic				
Preferred Brand	\$35 Copay			\$35 Copay
Non-Preferred Brand				
Preferred Specialty	\$60 Copay			\$60 Copay
Non-Preferred Specialty				
Mail-Order (90 Day Supply) Multiplier	2.5X Copay			2.5X Copay

Bi-Weekly Employee Contributions		
	NexusACO OAP HSA EGR6 Rx 2V-HSA	Navigate HMO EGKB Rx 3BX
Employee Only	\$89.30	\$89.30
Employee + Spouse	\$420.91	\$382.52
Employee + Child(ren)	\$371.10	\$338.52
Family	\$702.47	\$631.51

PHARMACY BENEFITS



OptumRx is your plan's pharmacy services manager and is committed to helping you find cost-effective ways to get your medication(s). OptumRx pharmacy services help make it easier to save on medications and keep track of them, too — whether you're online or on the go.

More ways to help manage your meds

When you go to myuhc.com > Pharmacies & Prescriptions you can:

- Find and compare medication costs
- Locate a network pharmacy
- See if your medications have any requirements before filling them



Two ways to fill your prescriptions:



Use home delivery

Order a 3-month supply through OptumRx and you may pay less for medication, get standard shipping at no cost and save trips to the pharmacy. Sign up on myuhc.com, use the UnitedHealthcare app or call the member phone number on your ID card. Make sure you have at least a 1-month supply to cover you through the transition.

*Not all prescriptions are eligible for home delivery.



Pick up at the pharmacy

Use your ID card at any network pharmacy. You can find network pharmacies at myuhc.com, on the UnitedHealthcare app or by calling the member phone number on your ID card.



Activate your myuhc.com account

Put your health plan at your fingertips

Get the most out of your benefits

Your personalized website, myuhc.com[®], features tools designed to help you:

- **Find, price and save on care**—you can save with Virtual Visits and other tools. You can save an average of 36% when you compare costs for providers and services
- **Get care from anywhere** with Virtual Visits. A doctor can diagnose common conditions by phone or video 24/7
- **Understand your benefits** and the financial impact of care decisions
- **Find tailored recommendations** regarding providers, products and services. You can even generate an out-of-pocket estimate based on your specific health plan status
- **Access claim details**, plan balances and your health plan ID card quickly
- **Follow through on clinical recommendations** and access wellness programs
- **Order prescription refills**, get estimates and compare medication pricing
- **Check your plan balances**, access financial accounts and more



Download the UnitedHealthcare[®] app

It's perfect for on-the-go access, help finding a nearby doctor and more.

myuhc.com

DENTAL



Dental care is an important part of total health care. This year, B and B Maintenance will be offering dental coverage through Mutual of Omaha. To help avoid costly and uncomfortable treatments, prevention is the key. For detailed coverage information, please visit www.mutualofomaha.com/dental

PLAN YEAR DEDUCTIBLES AND MAXIMUMS	IN-NETWORK	OUT-NETWORK
Type A	Waived	Waived
Type B & C Deductible		
Individual	\$50	\$50
Family	3 times Individual	3 times Individual
Annual Maximum	\$1,500	\$1,500
The same expenses may be used to satisfy both the In-Network and Out-Network deductible.		
COVERED SERVICES	IN-NETWORK	OUT-NETWORK
Type A Services	100%	100%
<ul style="list-style-type: none"> • Examinations/Evaluations • Bitewing X-rays • All Other X-Rays • Fluoride Treatments • Cleaning/Prophylaxis • Sealants • Space Maintainers • Brush Biopsy/Cancer Screening • Harmful Habit Appliances • Full Mouth X-rays, Panoramic Film 		
Type B Services	80%	80%
<ul style="list-style-type: none"> • Palliative Treatment • Periodontal Maintenance • Fillings • Simple Extractions • Oral Surgery • Endodontics • Surgical Extractions • General Anesthesia or I.V. Sedation • Surgical Periodontics • Non-Surgical Periodontics 		
Type C Services	50%	50%
<ul style="list-style-type: none"> • Stainless Steel Crowns • Full or Partial Removable Dentures • Repair of Full or Partial Removable Dentures • Adjustments, Tissue Conditioning, Rebasing or Relining of Full or Partial Removable Dentures • Bridges • Repair/Recementation of Bridges • Cast Crowns, Inlays, Onlays, Labial Veneers • Repair/Recementation of Cast Crowns/Inlays/Onlays/Labial Veneers 		

Bi-Weekly Employee Contributions	
Employee Only	\$19.02
Employee + Spouse	\$37.99
Employee + Child(ren)	\$43.98
Family	\$68.76

VISION



This year, vision coverage will be offered through Mutual of Omaha. The Vision plan offers In-Network benefits and Out-of-Network Allowances. The following chart shows how the plan works and how each type of service is covered:

Carrier Name		Mutual of Omaha	
Network Name		EyeMed Insight	
Plan Name		Vision	
Exams		In-Network	Out-of-Network
Copay		\$10 Copay	Up to \$37
Frequency		Every 12 Months	
Lenses			
Single		\$10 Copay	Up to \$32
Lined Bifocal		\$10 Copay	Up to \$48
Lined Trifocal		\$10 Copay	Up to \$76
Frequency		Every 12 Months	
Frames			
Allowance		\$150 Allowance + 20% off balance over \$150	Up to \$66
Frequency		Every 24 Months	
Contact Lenses			
Conventional		\$150 Allowance + 15% off balance over \$150	Up to \$120
Frequency		Every 12 Months	
In Lieu of Frames		Yes	

Bi-Weekly Employee Contributions	
Employee Only	\$3.34
Employee + Spouse	\$6.35
Employee + Child(ren)	\$6.68
Family	\$9.82

Employer Paid Benefits



Basic Life

- The Basic Life premium is 100% paid by B and B Maintenance.
- For managers this benefit is 2X your annual salary.
- For all other full time eligible employees this benefit is a flat \$15,000.
- **Please make sure that you include your beneficiary information when electing on Employee Navigator.**

Short Term Disability

- Short Term Disability premium is 100% paid by B and B Maintenance.
- This benefit provides income replacement (60% of your weekly income up to a maximum of \$125 weekly), in the event of a non-occupational injury or illness.
- Benefits begin on the 15th day for injury and 15th day for illness and may be payable for up to 24 weeks based on the doctor's disability verification.

Health Savings Account

If you are enrolled in the Medical Plan Nexus EGR6 HSA OAP with UHC, you are eligible to contribute money on a pre-tax basis to a Health Savings Account (HSA). The funds within your account can be utilized for eligible medical expenses, are yours to keep and do not expire.

Advantages of a Health Savings Account (HSA)

- . Flexibility - You can use your HSA to pay for current medical expenses, including your deductible and expenses that your insurance may not cover. You can also save your funds for future medical expenses including dental and vision expenses for you and your family.
- . Tax Savings - An HSA provides you with tax savings:
 - . Tax-free earnings through investment of your HSA funds
 - . Tax-free withdrawals for qualified expenses
- . Control - You make the decisions regarding:
 - . How much money you will put in the account
 - . When to make contributions to the account
 - . Whether to save the account for future eligible expenses or pay current expenses
 - . Which expenses to pay for from the account
- . Portability - Accounts are completely portable. You can keep your HSA funds even if you:
 - . Change jobs or become unemployed
 - . Change your medical coverage.
- . Ownership - Funds remain in the account from year to year. There is no “use it or lose it” rules for an HSA making it a great way to save money for future eligible expenses!

You are responsible for opening this account if you are interested

PROVIDER FINDER



Medical – United Healthcare

NexusACO Network

- Go to myuhc.com
- Click on “Find a Provider” link
- Click on “Medical Directory”
- Click on “Employer and Individual Plans”
- Select “NexusACO” plan
- Select “NexusACO OAP” network
- Change location to desired Zip Code
- Search for desired physician by name or provider

[FONT SIZE] ENGLISH ▾

United Healthcare

FIND CARE

SAVED

NEXUSACO OAP

CHANGE PLAN >

<

What type of Medical Care can we help you find near:

Oswego, IL 60543

Change Location >

Search for providers and services | Search

Find Care by Category

- People**
Doctors, medical groups, and other professionals by specialty
- Places**
Hospitals, clinics, labs, imaging centers, medical suppliers
- Services and Treatments**
Providers for office visits, tests, treatments, surgeries
- Care by Condition**
Find care for common concerns
- Cost Estimates**
Treatment for common conditions

PROVIDER FINDER



Medical – United Healthcare

Navigate HMO Network

Go to myuhc.com

Click on “Find a Provider” link

Click on “Medical Directory”

Click on “Employer and Individual Plans”

Select **Navigate HMO /Navigate Balanced HMO/Navigate Plus HMO**

Change location to desired Zip Code

Search for desired physician by name or provider

*IF YOU ARE SEARCHING FOR A PCP:

- 1) Check the Locations tab to make sure PCP services are available. 2) The PCP ID is listed on the right under “Medical Groups & Provider IDs.” **Note: Each location has a slightly different PCP ID so be sure to pick your desired location.**

**** Make sure the address/affiliation is correct for where you are seeking care**

NAVIGATE HMO / NAVIGATE BALANCED HMO / NAVIGATE PLUS HMO

CHANGE PLAN >

1 of 1,590 Results

Office Visit - Primary Provider - Established Patient - Low Complexity

Average Cost Near 60137: \$72 - \$105

Estimated Out-of-Pocket Cost: *N/A

Log in to view costs >

View Estimate Detail

With the spread of COVID-19, please call your provider's office before you go to confirm their availability, location, service options—including telemedicine—and any precautions you should take.

Krystle C. Gadrinab-Jones, MD
Family Practice
★★★★★ (5)

In-Network

Save (630) 317-7478

OVERVIEW SERVICES & COSTS **LOCATIONS** PATIENT REVIEWS ENROLLMENT INFORMATION

3 Locations for 60137

ADJUST RADIUS: Within 20 Miles

Contact Info	Availability & Accessibility	Preferred Provider	Languages Spoken	Medical Groups & Provider IDs
2603 W 22nd St Ste 22 Oak Brook, Dupage, IL 60523 4.8 Miles Away Get Directions >	Accessibility Bathrooms > Exterior Building >	♥♥ Premium Care Physician	Medical Staff English	OAK BROOK MEDICAL GROUP 00005827618 018

PROVIDER FINDER



DENTAL

Mutual of Omaha

1. Visit www.mutualofomaha.com/dental
2. Select "Find a Dentist"
3. Select "Mutually Preferred Network"
4. Select how you'd like to search – by dentist name, location, county or center name
5. Enter the appropriate criteria, and select **search**
6. Select a participating Dentist

Vision

Mutual of Omaha

1. Visit www.mutualofomaha.com/vision
2. Select "Locate a Provider"
3. Enter your zip code or you can search by doctor
4. Select a participating vision provider



SUPPORT



Insurance Carrier Contacts

Benefit	Administrator	Call	Visit
Medical	United Healthcare	866-673-6293	www.myuhc.com
Dental	Mutual of Omaha	800-228-7104	www.mutualofomaha.com/dental
Vision	Mutual of Omaha	800-228-7104	www.mutualofomaha.com/vision
Group Life	Mutual of Omaha	800-228-7104	https://accounts.mutualofomaha.com/
Short Term Disability	Mutual of Omaha	800-228-7104	https://accounts.mutualofomaha.com/
Long Term Disability	Mutual of Omaha	800-228-7104	https://accounts.mutualofomaha.com/

Your Employee Benefits Team Contacts

Role	Contact	Call	Email
CGO – Account Executive	Bryan Beauchamp	630-687-6419	bbeauchamp@gocgo.com
CGO – Senior Account Manager	Amber Marusarz	630-737-9386	amarusarz@gocgo.com
CGO – Account Manager	Molly Snyder	630-912-7903	msnyder@gocgo.com
Benefits Consultant	Jessie Crnkovich	630-687-6413	jcrnkovich@gocgo.com

