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**2026 Employee Benefits Open  
Enrollment Presentation**

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# Open Enrollment

Open Enrollment: December 16, 2025 – December 22, 2025

- Open Enrollment will run from **Tuesday, December 16<sup>th</sup>**, through **Monday, December 22<sup>nd</sup>, 2025**.
  - Benefits will be effective **January 1<sup>st</sup>, 2026**, through **December 31<sup>st</sup>, 2026**
  - Medical/Rx will continue to be offered through Horizon BCBS NJ with no plan design changes.
  - Dental will continue to be managed by MetLife with no plan design changes.
  - Vision will also continue through Horizon BCBS NJ with no plan design changes.
  - **NEW!** Pelorus will be offering Utopia WellCare, a functional nutritional resources which utilizes your built-in plan nutrition benefits.
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# 2026 Benefits Information

Benefits Overview	
2026 PELORUS BENEFITS	
Medical/Prescription	Life & Disability
Vision	Utopia WellCare
Dental	Additional Benefits

# Medical Plan Options



## Horizon BCBS Medical and Prescription Drug Plans

	OMNIA 3 Plan		EPO Design DE	EPO Design EE
Benefits	OMNIA Tier 1	OMNIA Tier 2	In-Network	In-Network
<b>Annual Deductible</b> (Individual / Family)	\$0 / \$0	\$1,500 / \$3,000	\$1,000 / \$2,000	\$1,500 / \$3,000
<b>Out-of-Pocket Maximum</b> (Individual / Family)	\$2,500 / \$5,000	\$4,500 / \$9,000	\$3,500 / \$7,000	\$4,000 / \$8,000
<b>Selection of PCP Required?</b>	No	No	No	No
<b>Primary Care Provider</b>	\$5	\$20	\$20	\$20
<b>Specialist</b>	\$15	\$30	\$40	\$40
<b>Diagnostic X-rays</b> (office / facility)	0%	0% / 20% after deductible	0% / 20% after deductible	0% / 30% after deductible
<b>MRI/MRA, CT Scans/PET</b> (office / facility)	0%	0% / 20% after deductible	0% / 20% after deductible	0% / 30% after deductible
<b>Inpatient Hospital</b> (per stay)	\$250 per day up to 5 day max	20% after deductible	20% after deductible	30% after deductible
<b>Outpatient Hospital</b> (per stay)	\$150	20% after deductible	20% after deductible	30% after deductible
<b>Emergency Room</b>	\$100	\$100	20% after \$100	30% after \$100
<b>Urgent Care</b>	\$15	\$30	\$40	\$40

- Pelorus will continue to offer three medical plan options through Horizon BCBS NJ 2026

# Prescription Drug Plan

Prescription Drug Coverage				
	OMNIA 3 Plan		EPO Design DE	EPO Design EE
<b>Benefits</b>				
<b>Annual Deductible (Individual / Family)</b>	N/A	N/A	N/A	N/A
<b>Retail (30-day supply)</b>				
Preferred Generic	\$5		\$10	\$15
Preferred Brand	\$15		\$25	\$50
Non-preferred Brand	\$30		\$50	\$75
<b>Mail Order (90 day supply)</b>				
Preferred Generic	\$10		\$20	\$35
Preferred Brand	\$30		\$50	\$125
Non-preferred Brand	\$60		\$100	\$200

- Using the mail-order program through Horizon BCBS NJ for your maintenance medications will save you money. You will receive a **90-day (3-month) supply** for the equivalent of **(2) retail copays**. In addition to the savings, your prescriptions will be delivered right to your home.
- To begin using mail-order, simply complete the mail-order form and send along with your prescription(s) written for a 90-day supply of medication. Forms can be obtained online at [www.horizonblue.com](http://www.horizonblue.com)

# Dental Plan

MetLife Dental PPO Plan		
Benefits	In-Network	Out-of-Network
<b>Individual Annual Deductible</b> (applies to Basic care)	\$50 waived for preventive	
<b>Family Annual Deductible</b> (applies to Basic Care)	\$150 waived for preventive	
<b>Annual Maximum/Person</b>	\$1,000	\$1,000
<b>Preventive and Diagnostic</b> Exams, cleanings, x-rays, sealants	0%	0%
<b>Basic Services</b> Fillings	20%	20%
<b>Major Services</b> Crowns, inlays, onlays, and cast restorations	50%	50%
<b>Orthodontics</b> (children up to age 19)	Not Covered	Not Covered

- The dental plan will continue to have in and out of network benefits, with \$1,000 annual maximum

# Vision Plan

Horizon BCBS Vision		
Benefit	In-Network	Out-of-Network
Frequency (Exams, Lenses, Frames, and Contact Lenses)	Covered once every 12 months	
Exam Copay	\$10	Up to \$40 reimbursement
Basic Eyeglasses Lenses Copay (per pair)		
Single Vision	\$10 Copay	Up to \$40 reimbursement
Lined Bifocal		Up to \$60 reimbursement
Lined Trifocal		Up to \$80 reimbursement
Lenticular		Up to \$100 reimbursement
Frames		
Frame Allowance (any frame available, including frames for prescription sunglasses)	Up to \$150 allowance for retail	Up to \$50 reimbursement
Contact Lenses		
Elective contact Lenses	\$150 allowance	Up to \$105 reimbursement
Necessary Contact Lenses	Covered in full after copay	Up to \$225 reimbursement

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# Life and AD&D Insurance

## BASIC TERM LIFE AND AD&D PLAN

Benefit Amount	\$50,000
Age Reduction	35% at age 65 50% at age 70 and above

- Pelorus provides all active, full-time employees with basic life and accidental death and dismemberment (AD&D) insurance at no cost to you.
- Pelorus pays **100%** of the basic life and AD&D premium.
- A benefit of **\$50,000**.



# Disability Insurance



SHORT-TERM DISABILITY INSURANCE	
Percentage of Income Replaced	60% of basic weekly earnings
Maximum Weekly Benefit	\$2,000
Benefit Duration	Up to 25 weeks

LONG-TERM DISABILITY INSURANCE	
Percentage of Income Replaced	60% of basic monthly earnings
Maximum Monthly Benefit	\$8,000
Benefit Waiting Period	180 days after STD ends
Benefit Duration	Up until SS Normal Retirement age or longer depending on age and disability



## Additional Benefits

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# NEW! Functional Nutritional Counseling

- **Utopia WellCare** is a Functional Nutrition Resource that helps you develop a better overall relationship with your health via a comprehensive Functional Nutrition Services provided by Board Certified Registered Dietitians.
- **How it Works?** Utopia Wellcare provided one on one virtual consultations with dietitians at no cost to you. Consultations are covered under preventive care through your insurance carrier and offers **6 FREE** visits.

## Services Include:

- **Mood Regulation.**
  - Depression, PMS, PMDD.
- **Stress and Anxiety.**
  - Brain gut imbalance.
- **Body Composition.**
  - Weight Loss, Build Muscle.
- **Cardiovascular Issues.**
  - High Blood pressure, cholesterol.
- **Endocrine Imbalance**
  - Diabetes, hormone resistant weight loss
- **Kidney Imbalance & Cancer**
- **Autoimmunity**
  - Lupus, Hashimoto, Psoriasis
- **Allergies and Environmental exposures**
  - Mast Cell Activation
- **Gastro-Intestinal Disorders**
  - Gas, bloating constipation, food sensitivity

Email: [info@utopiawellcare.com](mailto:info@utopiawellcare.com) or visit [www.utopiawellcare.com](http://www.utopiawellcare.com)

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## NEW! Member Advocacy Team (MAC)

- The Member Advocacy program is designed to help you with your benefits related needs.
- The Member Advocacy team can help answer questions or resolve issues including the following:
  - Understanding how your benefit plan works
  - Questions regarding a bill you received from a provider
  - Researching a claim that was not paid properly
- You can reach a Member Advocacy representative by doing the following:
  - Calling **(800) 563-9929** Monday through Friday, 8:30 am to 5:00 pm
  - Visiting [www.connerstrong.com](http://www.connerstrong.com)
  - Emailing [cssteam@connerstrong.com](mailto:cssteam@connerstrong.com)





**Thank you!**

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