



Erdman Automation 2026 Benefits Enrollment



Gallagher

Insurance | Risk Management | Consulting

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Agenda



Medical Plan Information

Kavira

HSA Overview

BlueCross Value-Adds

Medical Plan

Renewal Overview

- Final Decision:
 - Stay with BlueCross – Your plan design or network options will remain the same
 - Rates will not change! – Your premium cost will remain the same
 - ★ Third year in a row with no cost change or a reduction in EE costs!
 - ★ Erdman HSA Contribution will increase!
- Additionally, Erdman is investing to provide an enhanced benefit for employees called Kavira
 - ★ This benefit will be for enrolled employees and their families, even if you only have single coverage!

Medical Plan Overview

\$4,500 – 100% HSA Plan

Two network options to choose from:

- Aware – Open Access – Largest Network (\$\$\$)
- High Value – Open Access – Smallest Network (\$)



Please Note: All employees must complete an enrollment form even if you are waiving coverage.

2026 Medical Plan

In-Network Service	HDHP Plan
Calendar Year Deductible	\$4,500/person \$9,000/family
Calendar Year Out-of-Pocket Max	\$4,500/person \$9,000/family
Preventive Care	Covered at 100%
Office Visit or Urgent Care	Covered at 100% after deductible
Convenience Care or Doctor on Demand Visits	Covered at 100% after deductible
Inpatient/Outpatient	Covered at 100% after deductible
Emergency Room	Covered at 100% after deductible
Prescription Drugs Retail (31-day supply) or Mail Order (3-month supply)	Covered at 100% after deductible *Preventive Rx: No Charge*

Aware Network \$\$\$

Open-access network that offers extensive access to providers and hospitals providing stability and discounts:

- The largest network in Minnesota
- No referrals needed
- Includes 98 percent of doctors
- Includes 100 percent of hospitals



High Value Network \$

Metro

Allina
Children's Hospitals and Clinics
Entira
M Health Fairview
North Memorial Health
Ridgeview
St. Croix Regional Medical Center
University of Minnesota Physicians

Central

CentraCare Health
Cuyuna Regional Medical Center
Integrity Health Network

Northeast

Fairview Mesaba Clinic – Hibbing
Grand Itasca Clinic & Hospital
St. Luke's
Welia Health

Northwest/Southwest

Alomere Health
Altru Health System
Carris Health
Lake Region Healthcare
Lakewood Health System
Sanford Health
Swift County-Benson Health Services

Southeast

Gundersen Health System
Mankato Clinic
Northfield Hospital & Clinics
Olmsted Medical Center
Winona Health

- Open Access Network
- You do not need to designate a primary care clinic and you or your family members can switch care systems at any time.
- You are able to go to anyone in the network without a referral.
- Any emergency care received outside of the network is treated at the network level of benefits (highest level of coverage).

National Network

- Both network options give you access to providers wherever you are
- Use national BlueCard® network providers across the country
 - 95% of all doctors
 - 96% of all hospitals
- Benefits travel around the world with you with BlueCard Global Core®
- Simplifies coverage for student dependents
- Suitcase logo on member ID card tells providers you are covered

TRAVEL WITH CONFIDENCE

Your Blue Cross network covers you in Minnesota – Nationally – and Globally

Go to bluecrossmn.com to find in-network providers today



Pharmacy

Classic Pharmacy Network

- A broad network of pharmacies nationwide, that includes most pharmacies in the US except CVS and Target

Flex Rx Formulary

- This is the complete list of drugs covered by our plan

Preventive Rx List

- Includes prescriptions for certain High Cholesterol, High Blood Pressure, Diabetes, and certain mental health medications at no cost.

FIND THE CHEAPEST PHARMACY	SEARCH THE DRUG LIST
Select "Find a Doctor or Rx"	Select "Find a Doctor or Rx"
Select "Find a Pharmacy"	Select "Find a Drug"
Choose pharmacy network using drop-down menu pick "Classic" and click "Submit"	Select "Search Covered Drug List"
Enter location details	Choose your drug list using the drop-down menu pick "BCBSMN Flex Rx Drug List" and click "Continue"
	Enter medication or condition details to search options
Bluecrossmn.com	

2026 Medical Premiums

Your premium cost will remain the same as it is today – No increase!. This means that your cost will have been the same or decreasing **for the third year in a row!**

Your 2026 Employee Premiums Per Payroll (26-pay periods) are:

\$4,500 – 100% HSA		
	Aware	High Value
Single	\$25.64	\$0.00
Single + One	\$395.26	\$320.22
Family	\$764.97	\$650.60



★ Erdman will also increase the contribution to your Health Savings Account, contributing **\$1,000.22** annually to your HSA (up from \$364, almost three times as much!)

Know Your Options For Care

\$

DOCTOR ON DEMAND

Medical visits [24/7]; mental health visits available by next-day appointment

Minor health issue
Get face-to-face, online care from a board-certified doctor
DoctorOnDemand.com/
Bluecrossmn

Minimal or no wait time

\$

\$

CONVENIENCE CLINIC

Open extended hours (nights/weekends)

Minor health issue
No appointment needed for treatment of minor health issues

Short wait times

\$

\$

OFFICE VISIT

Open during regular clinic hours

Preventive/routine care or health concern
Make an appointment for preventive care, routine care and health issues

Wait times vary

\$

\$

\$

URGENT CARE CLINIC

Open extended hours (nights/weekends)

Urgent – not life threatening
Drop in for medical care that is urgent but not life-threatening

Varies, typically longer than an office visit

\$

\$

\$

\$

EMERGENCY ROOM (ER)

Open 24/7

Life threatening
Call 911 or go to nearest ER if the situation seems life-threatening

Longer if you go with a minor condition



FREE!

kavira

Paid for by Erdman Automation
Virtual and In-Person care for acute care, primary care, chronic condition management, and much more!

Same day virtual care
Same or next day in-person care

Kavira

New Benefit Offering January 1, 2026!

Available to employees enrolled in an Erdman Automation Medical Plan and their immediate families



Free* Visits: Chat, Video, In-Person House and Office Visits



Medications: 300 free medications: our providers can diagnose, treat and prescribe



Labs: 30 free labs available; access to thousands of other heavily discounted labs



Who has Access: You, your spouse, and your children under the age of 26 have free* access to Kavira



Hours of Service: Weekdays available for House Visits and Telehealth from 8am-7pm; Weekends available for Telehealth-Only from 10am-2pm

Acute Conditions We Treat:

- Asthma
- Athlete's foot
- Bronchitis
- Bug bites
- Cold sores
- Cough, cold & flu
- Diarrhea
- Ear concerns (pain, drainage, wax)
- Gout flare up
- Hand, foot, mouth
- Insomnia
- Muscle or joint pain
- Pink eye
- Rashes, skin conditions, burns
- Sprains and strains
- Sinus infection
- Sore throat
- Stitch removal
- UTI (female)
- Vaginitis (yeast or BV infection)
- Various viral illnesses
- Wart evaluation
- Many more

Chronic Conditions We Treat:

- Acne
- Anemia (mild) evaluation
- Anxiety / Mild-moderate depression
- Asthma
- Constipation
- Diabetes type 2
- Eczema
- Epi-pen refills
- Gout
- Hair Loss
- Heartburn (GERD)
- High cholesterol
- Hypertension
- Hypothyroidism
- Obesity
- Osteoarthritis
- Seasonal allergies

Preventive:

- Wellness exams
- Contraception
- Sports physicals
- Tobacco / nicotine cessation
- Wellness goals

Imaging (non-emergency):

- X-rays
- EKGs

Additional Services:

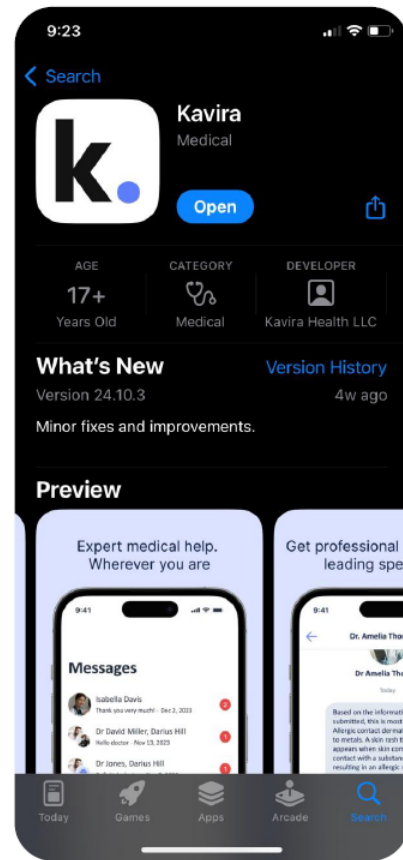
- 30 free labs
 - 2,500+ *discounted* labs
- 300 free Rx's

Note: This is not a comprehensive list of treatable conditions. Decisions to treat specific medical conditions will be based on patient medical history, complexity, and provider discretion. For the most up-to-date services list, please visit www.kavirahealth.com/services

Kavira

Download the Mobile App!

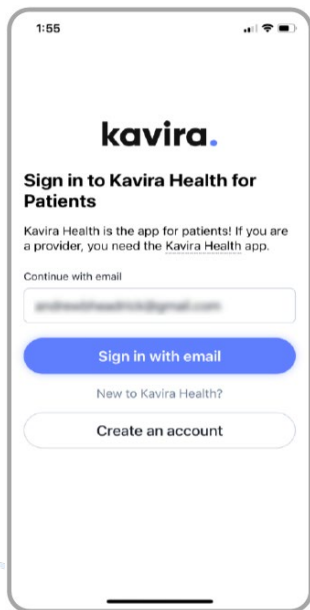
Visit your iOS or Android App Store to Download the Kavira Health App and Sign-In



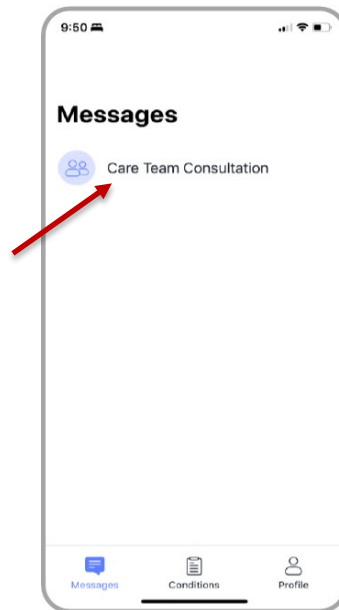
Kavira

Navigating the App

Create an Account



Click "Care Team Consultation"



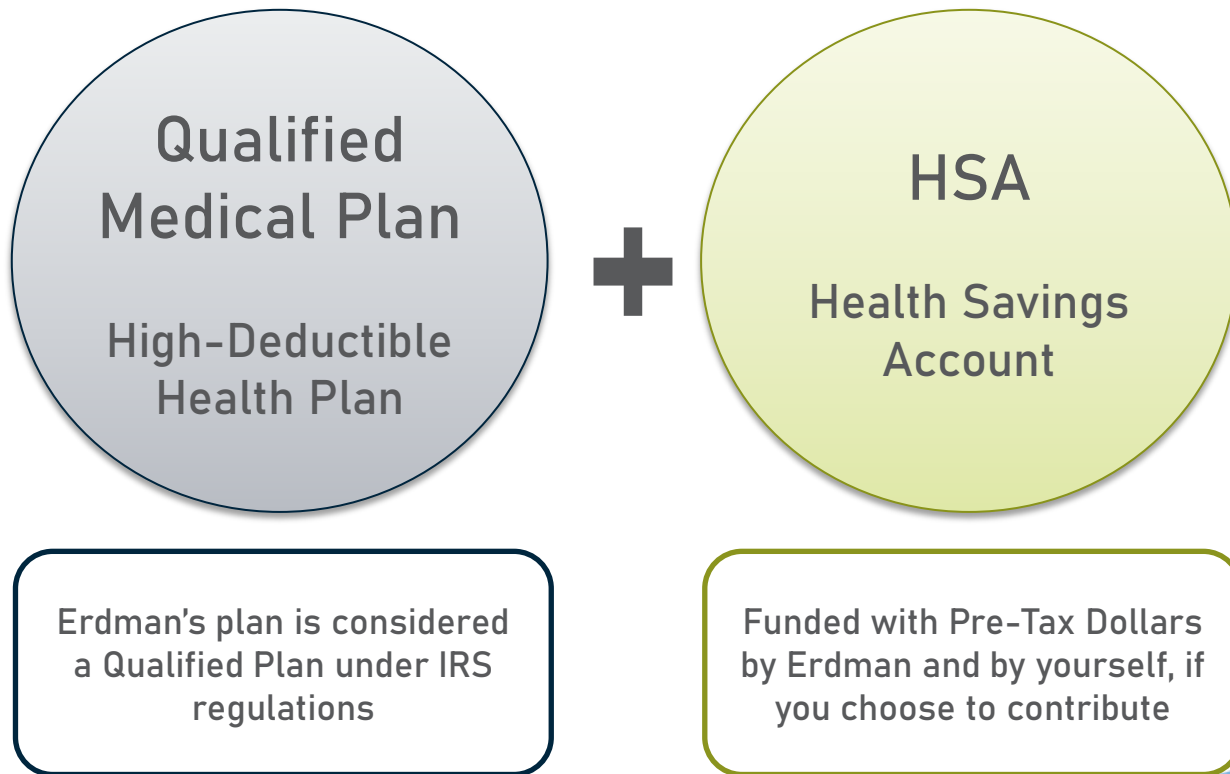
Begin Chatting with the Kavira Team



It's recommended that once you've created your account to fill out the **Medical History Form** within the Care Team Consultation messaging thread for yourself and your dependents under age 18. Doing this upfront will save time when you reach out to have a care visit with the Kavira team!

Health Savings Account

HSA — What Are They?



Why Use An HSA?

Triple Tax Savings

Contributions are made on a pre-tax basis

Dollars can grow tax-free through interest and investments (if chosen)

Funds withdrawn are tax-free for eligible expenses

No “use-it-or-lose-it” – Save for future expenses

Portable – You own the account

You choose when to spend the dollars

Benefits

HSA Eligibility Determination:

***Means eligibility to
contribute to your HSA
(determined monthly)**



**Enrolled in
Qualified
High
Deductible
Health Plan**

**Cannot be
covered by
other non-
HDHP**

**"Traditional"
Medical
and/or
Full FSA**

**Cannot be
enrolled in
Medicare,
Medicaid or
Tricare**

**Cannot be
a tax
dependent**

Using The HSA

Contributions

2026 IRS Federal Maximums:

- Individual - \$4,400 in 2026
- Family - \$8,750 in 2026
- \$1,000 “Catch-up” available for those 55+ in the calendar year

Erdman Automation Annual Contribution
(**included in IRS limits**)

- \$1,000.22 annually
- **Funded on a per payroll basis**



Withdrawals

Eligible Expenses

- Expense for yourself and your tax dependents, even if they are not enrolled
- **IRS 213(d) Eligible Expense List**
 - Medical, dental and vision expenses
 - Over-the-counter medications, first aid supplies and menstrual products
 - Premiums for Long-Term Care and COBRA
 - Medicare Part A, B and D premiums

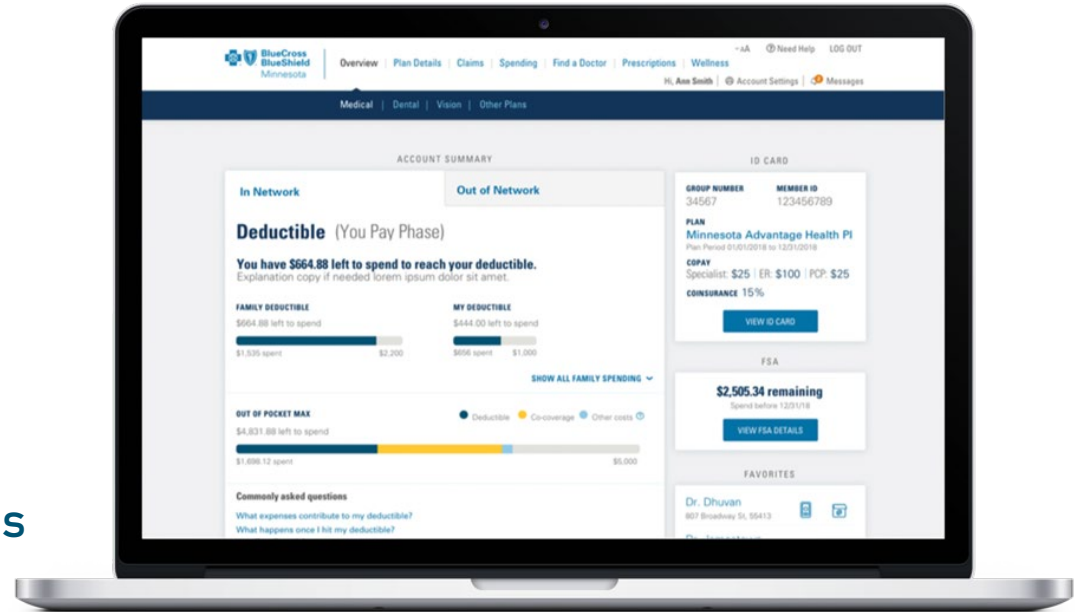
Ineligible Expenses

- **Taxes plus a 20% penalty** (penalty goes away upon death, disability, and becoming eligible for Medicare)
- Form 8889 with income taxes

BlueCross BlueShield Resources & Services

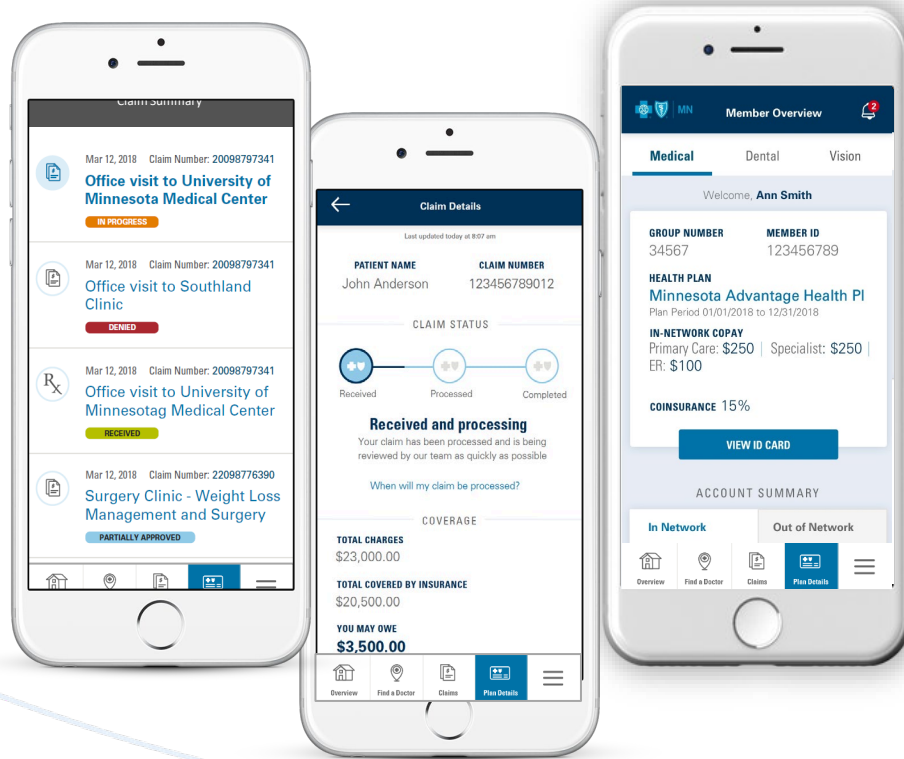
Member Portal

- Single sign-on
- Order member ID cards
- At a glance spending totals
- Find a Doctor tool with online doctor options
- View claims
- Care cost estimator
- Summary of coverage
- Health and wellbeing programs
- Pharmacy
- Medical spending accounts
- Customer service



[Bluecrossmn.com](https://bluecrossmn.com)

Mobile App



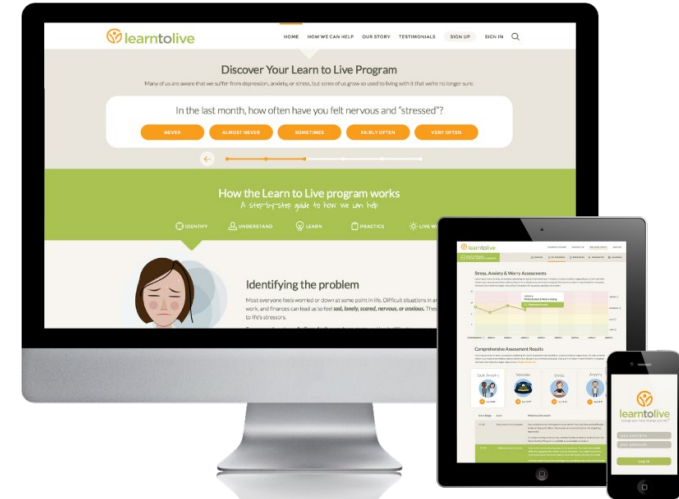
- Digital member ID card
- Deductible and out-of-pocket spending totals
- Claim status tracking
- Search capabilities for in-network doctors and nearby care
- Medical spending account balances
- Option to receive important information through push messaging

Learn to Live

Online Behavioral Health Program

Online mental health programs for members (age 13+) living with mental health conditions. Quick online assessment to learn which program would benefit you the most.

- 5 programs: Depression; Social Anxiety; Stress, Anxiety and Worry; Insomnia; and Substance Use
- 24/7, confidential access using your unique code
- 8 self-paced lessons per program
- Proven tools to apply to day-to-day life
- Coaches available to keep you engaged
- Social support



Omada

Omada is designed to build healthy habits that last. Upon qualification, receive a welcome kit with a digital scale and other tools to track your progress. Program includes interactive weekly lessons and guidance from a health coach.

- PHASE 1** ● **EAT HEALTHIER**
Learn the fundamentals of making smart food choices.
- PHASE 2** ● **INCREASE ACTIVITY**
Discover easy ways to move more and boost your energy.
- PHASE 3** ● **OVERCOME CHALLENGES**
Gain skills that allow you to break barriers to change.
- PHASE 4** ● **STRENGTHEN HABITS**
Zero in on what works for you, and find lasting motivation.
- PHASE 5** ● **STAY HEALTHY FOR LIFE**
Get an additional eight months of tips, strategies and support.



See if you're eligible at OmadaHealth.com/BCBSMN1



Get Active Program

Fitness Incentive Without a Gym Membership

Health Assessment

Earn **100 points** for completing the Health Assessment and enhance personalization in your experience

Tracking

Earn points for tracking daily activity

- 5 points for 5k steps
- 7 points for 7k step
- 10 points for 10k steps (max per day)



If you forget to track a day, catching up is easy. Simply go into the app and log your past activity manually up to 30 days prior.



Earn your points anytime throughout the year — there's no monthly requirement.

Rewards

Redeem points in the Reward Center

for up to \$240 in electronic gift cards

Two eligible adults per household
(employee and spouse with BCBSMN coverage)

Direct Rewards	Denominations
Visa electronic gift card	\$10, \$25, \$50
Amazon electronic gift card	\$10, \$25, \$50
Target electronic gift card	\$10, \$25, \$50
Home Depot electronic gift card	\$10, \$25, \$50
Walmart electronic gift card	\$10, \$25, \$50
Starbucks electronic gift card	\$10, \$25, \$50
Cabela's electronic gift card	\$10, \$25, \$50

Wellness Discount Marketplace

BLUE365DEALS.COM/BCBSMN

Healthy choices at great prices! Weekly deals from leading national brands on:

- Gym membership – discounts on monthly membership fee for access to a network of 10,000+ gyms nationwide
- Healthy eating options – Nutrisystem, Jenny Craig
- Personal care (e.g., lasik, dental care products such as Philips Sonicare, acupuncture, massages, etc.)
- Fitness gear
- Travel and more!



The screenshot shows the Blue365 website interface. At the top, there's a header with the BlueCross BlueShield of Minnesota logo, the Blue365 logo, and navigation links: "Browse All Deals", "How It Works", and "Register/Login". Below the header, a banner reads "Because Health is a big deal®" and "Blue365 offers access to health and wellness deals exclusive to Blue members." The main content area features a "This Week's Deal" section for "LIFESTYLE" with a "cellcontrol." advertisement. The ad text says "CELLCONTROL. Save 20% on Technology That Prevents Distracted Driving" and includes a "VIEW DETAILS" button. Below this, a section titled "Check Out Some Other Great Deals:" lists three categories: "LIFESTYLE" (Last Minute Travel Club), "HEALTHY EATING" (Nutrisystem), and "FITNESS" (Rugged Maniac). Each category has a small image and a brief description of the offer. On the right side of the page, there's a sidebar with the text "Interested in discounts for your company? Learn about our employer offerings." and a "LEARN MORE" button.

Election Changes

After a new plan year begins, you generally cannot change your benefit election(s). However, if there is a **Family Status Change**, you may be able to change your election(s).

Family Status Changes include:

- Marriage
- Divorce
- Birth or adoption of a child
- Death of spouse or a child
- Unpaid leave of absence
- Change from full-time to part-time or vice versa by you or your spouse
- Commencement or termination of your spouse's employment



In most cases, you have **31 days** to notify Human Resources of a qualifying event in order to make a change.

What's Next?

All enrollment/change forms

MUST

be turned in to Sherri by end of day

Friday, November 21st

*If you are certain you are waiving, please turn in your waiver form
ASAP to Sherri.



Thank you!

Thank You!



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