



Medical Benefits Renewal

January 1, 2026

As we review our medical benefits each year, Erdman Automation considers the cost to our employees and maintaining quality coverage as a significant concern when we make decisions relating to our health insurance each year. Our medical coverage has been partnered with BlueCross BlueShield of Minnesota (BCBS) since 2018. In the years since we have been with them, we are pleased to have been able to reduce and maintain your cost in all of those years, with the exception of one year where we shared a 4% increase.

We are pleased to announce another favorable year with no increases! Additionally, we were able to secure an enhanced benefit to provide employees enrolled in the medical plan, and their families, with free virtual and in-home care through Kavira!

Kavira is a health service that can treat acute care needs, chronic condition management, preventive screenings, and much more. They come to you, whether by chat, video, or in-person house or worksite visits. There are no co-pays, insurance hassles, or surprise bills. Even if you have single coverage with Erdman, if you have immediate family members (legal spouse and/or dependent children), they can use Kavira at no charge.

Our plan will remain the \$4,500 HSA Plan as we have currently, and your premium contribution will not increase. The plan has a \$4,500 deductible per person, \$9,000 per family, which must be satisfied for all services except preventive care and medications listed on the Preventive Drug list. Once you have met your deductible, you have also satisfied your out-of-pocket maximum and all other in-network services will be covered at 100% for the remainder of the plan year.

Our plan covers preventive care at 100%; this includes your annual physical, age-appropriate cancer screenings and immunizations, and well-child visits. There is also a preventive prescription drug benefit with our BCBS plan. Certain medications you take for Diabetes, High Blood Pressure, High Cholesterol, and Antidepressants will be covered at 100% without needing to satisfy your deductible. Please refer to the *FlexRx Chronic Condition Drug List* to see if your medication is included.

Network Options: You will continue to have (2) network options – Aware and High Value Network.

The *High Value* network is a slightly smaller network that you can choose. It is still open access in the sense that you can freely go within the network without referrals, however not all clinics are considered in-network. Some major in-network hospital and clinics systems included Allina, North Memorial, Ridgeview, M Health Fairview, Children's Hospital and more. If you choose to pair our medical plan with the High Value Network, your premium costs will be less than the Aware network.

The *Aware* network continues to give you the broadest access to providers with no referrals needed for specialty care. This network also includes Mayo. With both the Aware and High Value networks, if you are traveling outside of the state, you have access to in-network providers through the *National BlueCard PPO* network with BCBS.

To find out if your doctor participates in any of these networks, use the Find a Doctor tool online. Register at bluecrossmnonline.com and search by facility or last name. As a reminder, it's always in your best interest financially to seek care from in-network providers.

One of the many benefits of having BlueCross BlueShield health insurance is their value-added services. The following is a brief summary.

Learn to Live – This program provides online program and assessments for members age 13 or older who are living with stress, depression or social anxiety. You can access these programs and services by logging onto the Member Portal at bluecrossmn.com/for-members.

Get Active Program – Through the new Blue Care Advisor portal, you have the opportunity to earn dollars for being active. Simply download the Blue Care Advisor mobile app, or navigate to login/register at bluecrossmn.com/bca to begin using this program. You earn points by taking the Health Assessment and tracking your steps each day. As you earn points, you can redeem them for e-gift cards to major retailers such as Amazon, Target, Home Depot, Cabela's and more. Through the program you can earn up to \$240 in rewards each year, available to both you and your spouse.

Doctor on Demand – DoctorOnDemand.com/bluecrossmn; BCBS' online convenience care clinic available 24/7. Doctor on Demand can diagnose and treat many common conditions via a virtual, face-to-face call with a board-certified doctor. If needed, prescriptions are sent to the pharmacy you choose. The best thing about Doctor on Demand . . . you don't have to wait for an appointment AND it is a lower cost alternative to an office or urgent care visit!

Questions?

Contact *Customer Service* at:

- 1-866-873-5943

Representatives are available Monday – Friday 7:00 a.m. to 8:00 p.m. CST.

Premium Rates effective January 1, 2026

Please see the table below for your Per Payroll (26-pay periods) contribution in 2026.

	2026 Rates	
Network	Aware	High Value
Single	\$25.64	\$0.00
Single + 1	\$395.26	\$320.22
Family	\$764.97	\$650.60

*Premiums will be deducted on a pre-tax basis

Erdman will be increasing the HSA contribution to \$1,000.22 annually (funded per payroll) to your HSA account. That's nearly three times more than what is contributed today! If you are newly enrolling in the plan and are setting up an HSA account for the first time, or if you have changed banks for your HSA account, please complete an HSA Account form and return to Sherri for processing. As a reminder, you own your HSA account! The dollars in this account are yours, they roll over year after year, and would go with you if you were to leave the company.

Required Annual Notices

We are required to provide the **Medicaid and Children's Health Insurance Program** notice to you on an annual basis. This notice provides information about premium assistance if you cannot afford your premiums under Erdman's health plans. In addition, we are required to provide the **Medicare Creditable Coverage** notice to you on an annual basis. This notice provides information about Medicare and Part D prescription coverage. In the interest of being environmentally conscious, we will email a copy of these required notices to all employees – please review and print as they apply to your personal situation.

IMPORTANT!!! Regardless of whether you are making changes to your benefits or keeping everything the same, all employees will be required to submit your elections and waivers during the enrollment period. All completed forms and waivers need to be returned to Sherri by the end of day on **Friday, November 21st, 2025**, if you want coverage for the upcoming plan year.