



2026 Open Enrollment !

We recognize our employees are our number one asset. You are the driving force behind our success!
Effective January 1, 2026

- Health benefits will be moving to CIGNA
- Offering two PPO co-pay plans & one PPO HSA plan
- Pro-Star will continue monthly contributions to HSA's
- Dental benefits will be moving to Principal
- Vision benefits will be moving to Principal/VSP

Open enrollment of group benefits provides you the opportunity to enroll for coverage or make changes to your coverage. Keep in mind the decision you make at open enrollment regarding your insurance coverage is effective for the entire plan year (January 1, 2026 – December 31, 2026). You may change your plan and/or dependent status if you have a “qualifying event” as defined by the IRS, such as marriage, divorce, birth, adoption, or loss of medical coverage.

All eligible employees will need to complete the open enrollment process using the online enrollment at www.bernieportal.com.



The cutoff date for completing online enrollment is **December 17**. If you have any questions or need assistance, please contact your Human Resources contact:

- Travis Cotten
- Jami Weinman (broker's office)
214-443-1401 ; 866-629-7963
jami@insuranceisboring.com

Your enrollment will be done online at Bernie Portal.

To make elections online:

Go to: www.bernieportal.com

User Name: your Pro-Star email or your personal email if you don't have a Pro-Star email

Password: the last 4 of your SSN plus 2-digit birth month, unless you previously changed your default password.

MEDICAL PLANS

Effective January 1, 2026, we will transition our medical benefits to CIGNA, offering two copay plans and one HSA plan that utilize the CIGNA Open Access Plus PPO network.

HSA Plan

To contribute to a Health Savings Account (HSA) and receive the employer's HSA contribution, you must enroll in the Qualified High Deductible Plan (HDHP). With an HDHP benefit plan, all eligible expenses apply to the deductible and co-insurance first, except for preventive care, which is covered at 100%. Prescriptions are applied to the plan's deductible first. Once you meet the plan's deductible, the plan pays 100% for all eligible expenses, including prescriptions.

The advantage of the HSA plan is that the employee premiums are lower than those of the copay plan. Additionally, if you select an HSA plan, Pro-Star contributes a monthly amount to your HSA account. These funds may be used to pay for eligible medical, dental, and vision expenses, including doctor visits and prescription medications. To receive the employer HSA contribution, employees enrolled in an HSA plan must open an HSA account with [Optum Bank](#).

HSA Plan MONTHLY Employer Contributions – HSA Plan ONLY

	Monthly
Employee Only	\$100.00
Employee + Spouse	\$125.00
Employee + Child	\$125.00
Employee + Family	\$200.00

You are encouraged to take full advantage of the tax savings by making additional HSA contributions. The IRS limits the amount that can be contributed to an HSA account. Both the employer's and the employee's HSA contributions are on a pre-tax basis. If you or your spouse is 55 or older, you may elect to contribute an additional \$1,000 catch-up contribution for yourself and/or your spouse in 2026 in addition to the annual limits.

Combined annual IRS limits:	Individual Limits	Family Limits
	\$4,400 (2026)	\$8,750 (2026)

What are the benefits of an HSA? **An HSA is very similar to an IRA in that:**

- Pre-tax dollars can be used to pay for qualified expenses
- You are in control of more of your healthcare decisions
- **Funds left in an HSA can grow, tax-deferred**
- Your account stays with you even if you change employers
- Your HSA funds may be used tax-free to pay for Medicare insurance premiums

What expenses are qualified medical expenses? Eligible expenses include most normal medical, dental, and vision expenses, such as:

- Doctor visits, Prescription drugs, Dental services, Vision care
- View a complete list of eligible expenses on the www.insuranceisboring.com website.

CIGNA Open Access Plus Network	Buy Up Plan \$3,000 Co-pay	Base Plan \$6,000 Co-pay	HSA Plan \$5,000 HSA
CALENDAR YEAR DEDUCTIBLE			
Individual Deductible	\$3,000	\$6,000	\$5,000
Family Deductible Maximum	\$9,000	\$15,800	\$10,000
MAXIMUM OUT-OF-POCKET PER CALENDAR YEAR PER PERSON			
Individual Out-of-Pocket limit In-network	\$7,350	\$8,150	\$5,000
Family Out-of-pocket limit in-network	\$14,700	\$16,300	\$10,000
WELLNESS & IMMUNIZATIONS			
Well Child Care	100%	100%	100%
Well Adult	100%	100%	100%
Hospitalization (inpatient)	Deductible + 30% coinsurance	Deductible + 30% coinsurance	100% After Deductible
OUTPATIENT			
Physician Office Visit (illness or injury, except surgery)	\$50 co-pay PCP \$100 co-pay SP Office Visit Only	\$35 co-pay PCP \$70 co-pay SP Office Visit Only	100% After Deductible
Outpatient Surgery	Deductible + 30% coinsurance	Deductible + 30% coinsurance	100% After Deductible
Diagnostic lab & X-ray	Deductible + 30% coinsurance	Deductible + 30% coinsurance	100% After Deductible
MRI, CT Scan, PET SCAN	Deductible + 30% coinsurance	Deductible + 30% coinsurance	100% After Deductible
Urgent Care Facility Visit	\$75/visit	\$75/visit	100% After Deductible
Emergency Room Services	\$500 + Deductible + 30% coinsurance	\$500 + Deductible + 30% coinsurance	100% After Deductible
PRESCRIPTIONS – Retail Pharmacy			
Generic	\$10 Copay	\$10 Copay	100% After Deductible
Preferred Brand	\$50 Copay	\$50 Copay	100% After Deductible
Non-Preferred Brand	\$100 Copay	\$100 Copay	100% After Deductible
Specialty	\$150 Copay	\$150 Copay	100% After Deductible



Medical Plan Contributions

Pro-Star has made a substantial investment in your healthcare and will contribute a significant amount of the medical premium for the employee only and a portion of your dependents' premiums. You will be responsible for the balance of the employee and dependent premiums.

The rates shown below are your semi-monthly before-tax employee contributions.

	Buy-up PPO <u>3000/70</u>	Base PPO <u>6000/70</u>	HSA PPO <u>5000/100</u>
Employee Only	\$ 115.44	\$ 73.63	\$ 38.19
Employee + Spouse	\$ 461.45	\$ 388.41	\$ 299.51
Employee + Children	\$ 462.21	\$ 388.78	\$ 300.38
Employee + Family	\$ 715.22	\$ 593.11	\$ 466.93

Dental Plan

Pro-Star will be moving the dental benefits to **Principal**. You will be responsible for the employee and dependent premiums.

This plan provides a maximum annual benefit of **\$3,000** per person.

DENTAL BENEFITS AT A GLANCE	
PLAN FEATURES	PPO PLAN
Annual Deductible (waived for preventive services)	
Individual	\$50
Family	\$150
Annual Benefit Maximum	
Per Individual	\$3,000
Type A - Preventive Services	100%
Type B - Basic Restorative	80%
Type C - Major Restorative	50%
Type D - Orthodontics for children and adults	50% to \$1,500 lifetime

Dental Plan Contributions

The rates shown below are your semi-monthly before-tax premiums.

	<u>Dental</u>
Employee Only	\$ 16.92
Employee + Spouse	\$ 34.50
Employee + Children	\$ 45.68
Employee + Family	\$ 66.70

Vision Plan

Pro-Star will be moving the vision coverage to **Principal**, utilizing the **VSP** network. You will be responsible for the employee and dependent premiums.

VISION BENEFITS AT A GLANCE	
PLAN FEATURES	IN-NETWORK
Eye Exam (Every 12 months)	\$10 copay
Lenses (Every 12 months)	\$25 copay
Frames (Every 12 months)	Up to \$150 allowance
Elective Contact Lenses (Glasses OR Contact lenses)	Up to \$150 allowance

The rates shown below are your semi-monthly before-tax premiums.

	<u>VSP</u>	
Employee Only	\$ 2.74	
Employee + Spouse	\$ 6.16	
Employee + Children	\$ 6.78	
Employee + Family	\$ 11.01	

Enrollment Instructions

We thank you for your service to our company and hope that the benefits covered in this package are of service to you and your family.

As a reminder, **all employees are required to complete the open enrollment process, even if they choose to waive benefits.**

To make elections online:

Go to: www.bernieportal.com

User name: your Pro-Star email or personal email on record

Password: the last 4 of your SSN plus 2-digit birth month, unless you have changed your default password.

All additional compliance notices are included on the www.insuranceisboring.com benefit website. (generic login)

Email: benefits@prostarrental.com

Password: **PRO**

Online Enrollment
must be completed
by

December 17th