



PCI ENTERPRISES

OPEN ENROLLMENT
BENEFITS EFFECTIVE JUNE 1, 2025

PCI is excited to announce that we will continue to offer medical benefits through Cigna, ancillary benefits through Guardian, along with the suite of tele-health programs through [HealthiestYou!](#)

- You have 2 great Medical Plan Options with our Cigna Base & Buy-Up plan - No Plan Design Changes in 2025 and very minimal contribution increases (4% for EE Only and 6% for Dependent Coverages)
- Cigna Base Plan - PCI contributes more towards the cost of the of this plan (82% EE Only and 74% Dependent Coverages)
- Cigna Buy-Up Plan – Higher contributions each check, but less out of pocket when receiving care
- Guardian Dental will remain the same. No changes in benefits or cost
- Guardian Vision expanding access to Providers through the VSP network, slight increase in contributions

Medical	BASE CIGNA Open Access Plus 70/50%		BUY UP CIGNA Open Access Plus 80/50%	
Deductible	In-Network	Out-of-Network	In-Network	Out-of-Network
Individual	\$2,000	\$5,000	\$500	\$5,000
Family	\$2,000	\$10,000	\$1,000	\$10,000
Out of Pocket Maximum				
Individual	\$6,500	\$15,000	\$5,000	\$15,000
Family	\$12,000	\$30,000	\$10,000	\$30,000
Physician Office Visits				
Scheduled Preventative Care	NO CHARGE		NO CHARGE	
Primary Care	\$30	50% (after ded)	\$25	50% (after ded)
Specialists	\$60	50% (after ded)	\$50	50% (after ded)
Lab & X-ray	30% (after ded)	50% (after ded)	20% (after ded)	50% (after ded)
Hospital Services				
Inpatient	30% (after ded)	50% (after ded)	20% (after ded)	50% (after ded)
Outpatient	30% (after ded)	50% (after ded)	20% (after ded)	50% (after ded)
Urgent Care	\$50	50% (after ded)	\$50	50% (after ded)
Emergency Room (waived if admitted)	\$250		\$250	
Prescription Drugs (up to 30-day supply)				
Tier 1	\$10 generic	Not Covered	\$10 generic	Not Covered
Tier 2	\$35 preferred brand		\$35 preferred brand	
Tier 3	\$55 non-preferred brand		\$55 non-preferred brand	
Employee Cost	BASE		BUY UP	
	Weekly	Semi-Monthly	Weekly	Semi-Monthly
Employee Only	\$28.85	\$62.50	\$54.23	\$117.50
Employee + Spouse	\$87.69	\$190.00	\$135.00	\$292.50
Employee + Child(ren)	\$83.08	\$180.00	\$122.31	\$265.00
Employee + Family	\$126.92	\$275.00	\$190.38	\$412.50

Please note: Copays are per visit and plan deductible does not apply

Member Coinsurance percentage applies after the deductible has been satisfied

Dental	Dental PPO Guardian	
	In-Network	Out-of-Network
Deductible	\$50	\$150
Preventative Services (Cleanings/X-Rays)	100%	100%
Basic Services (Fillings/endo/perio)	80%	80%
Major (Bridges/Crowns/Dentures)	50%	50%
Implants	No	No
Maximum	\$1,500	
Orthodontia Lifetime Maximum	50% to \$1,000	
Employee Cost	Weekly	Semi-Monthly
Employee Only	\$0.92	\$2.00
Employee + Spouse	\$3.46	\$7.50
Employee + Child(ren)	\$4.62	\$10.00
Employee + Family	\$6.69	\$14.50

Vision	Vision PPO Guardian		
	Frequency	In Network	Out of Network
Eye Exams	1 Exam 12 Months	\$10 Copay	Up to \$59 Allowance
Frames	1 Frame 12 Months	Up to \$130 Allowance Then 20% Discount Off the Balance Due	Up to \$70 Allowance
Lenses (Single, Bifocal, Trifocal)	1 Pair 12 Months	\$10 Copay	Up to \$30 - \$100 Allowance
Elective Contact Lenses (Instead of Frames)	1 Pair 24 Months	Up to \$130 Allowance	Up to \$120 Allowance
Employee Cost		Weekly	Semi-Monthly
Employee Only		\$0.35	\$0.75
Employee + Spouse		\$1.15	\$2.50
Employee + Child(ren)		\$1.15	\$2.50
Employee + Family		\$1.85	\$4.00



Cigna



Guardian

ease



PCI ENTERPRISES

OPEN ENROLLMENT
BENEFITS EFFECTIVE JUNE 1, 2025

PCI is also continuing **HealthiestYou**, our free tele-health benefit. This program has so many layers of advantages to you, your family, and our entire team, however we all need to register to realize the full benefits:

- \$0 premium or contributions
- \$0 copays or out of pocket costs
- Convenient access via phone or video call
- Available 24/7, with doctors returning your appointment request within minutes

Beyond being convenient and FREE... Every time we use HealthiestYou we are helping protect ourselves from future medical cost increases with Cigna.

Once you are registered with the HealthiestYou App, it's so simple to 'request a visit'...

The screenshots show the following steps in the HealthiestYou app:

- What type of visit do you need?** Options: GENERAL MEDICAL, BEHAVIORAL HEALTH, DERMATOLOGY.
- How would you like to connect?** Options: PHONE CALL, VIDEO CALL.
- A few more details** Includes: What's the reason for your visit?, Share my visit results with my primary care physician, and Share up to 3 photos with the doctor (optional).
- Now, choose a pharmacy** Includes: Search by, Recent Pharmacies, and a selected pharmacy: WALGREENS DRUG STORE #09261.
- Today's visit will cost \$0.00** Includes: Without Teladoc, where would you have gone to seek medical help?, Primary Care Physician, and various consent and privacy notices.

Step 1 - Register for HealthiestYou



Step 2 - Enroll with Ease



Open Enrollment Details

All employees must complete benefit elections for 6/1/2025 – 5/31/2026 online through our Ease portal

- Regardless if you enroll or waive benefits coverage we still need you to login and submit your decision and elections **by Friday May 16, 2025**
- Remember, the benefits you elect now during annual enrollment will remain in effect until May 31, 2026 unless you experience a life qualifying event
- For assistance submit a TD Support Ticket - https://hr.pcienterprises.com/html/submit_td_ticket.php

