




# 2026 BENEFITS-AT-A-GLANCE







The Artcraft Group is proud to offer a wide variety of health and welfare benefit options to our employees. The offerings are designed to allow you to make choices to best suit you and your family's needs. A detailed Enrollment Guide is available to you online at [artcraftbenefits.com](http://artcraftbenefits.com) in addition to this Benefits At-A-Glance.

Benefit	Cost shown are Per Pay		Plan Features Summary
<b>Benefit Guardian</b>  Innovative BENEFIT PLANNING	No cost to Employees Contact Mary Gannon at: 856-242-3337 or <a href="mailto:Artcraftguardian@ibpplc.com">Artcraftguardian@ibpplc.com</a>		<ul style="list-style-type: none"> <li>• Single point of contact to help employees with anything benefits related.</li> <li>• Your Benefit Guardian is happy to assist with ID cards, benefit questions, claim issues, enrollment questions, finding a provider, appeals, or qualified life event changes.</li> </ul>
<b>Medical Plan HDHP Aetna Select Open Access</b> 	<u>Per Pay Rates:</u> Employee \$102.10 EE+ CH \$255.00 EE + SP \$390.00 Family \$624.39		<b>In-Network Plan Features:</b> <ul style="list-style-type: none"> <li>• Aetna administers your plan and provides access to the Select Open Access network of providers</li> <li>• Open Access means no Primary Care Physician (PCP) selection or referrals required</li> <li>• This plan only provides coverage for In-Network providers</li> <li>• Artcraft provides a Health Reimbursement Account (HRA)</li> <li>• \$2,500/\$5,000 deductible (Individual/Family)</li> <li>• 70% coverage after deductible</li> <li>• \$5,000/\$7,500 out-of-pocket max (Individual/Family)</li> <li>• Prescriptions - after deductible \$10/\$30/\$60</li> <li>• 100% coverage for Preventive Care</li> </ul>
<b>Medical Plan Buy-Up Aetna Select Open Access</b> 	<u>Per Pay Rates:</u> Employee \$314.30 EE + CH \$659.59 EE + SP \$839.66 Family \$1,268.30		<b>In-Network Plan Features:</b> <ul style="list-style-type: none"> <li>• Aetna administers your plan and provides access to the Select Open Access network of providers</li> <li>• Open Access means no Primary Care Physician (PCP) selection or referrals required</li> <li>• This plan only provides coverage for In-Network providers</li> <li>• \$0 deductible (Individual/Family)</li> <li>• \$30 / \$50 copay for PCP / Specialist visits</li> <li>• \$5,000/\$10,000 out-of-pocket max (Individual/Family)</li> <li>• Prescriptions - after deductible \$10/\$30/\$60</li> <li>• 100% coverage for Preventive Care</li> </ul>

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<b>Health Reimbursement Account (HRA)</b> 	Employer Funded		<ul style="list-style-type: none"> <li>• Artcraft will contribute \$2,500 for singles and \$5,000 for those with dependents for anyone enrolled in the HDHP Aetna Select Open Access Plan</li> <li>• Easy to use Mastercard</li> <li>• Show proof of Annual Physical and you can receive additional funds- \$500 for single coverage and \$1000 for covering dependents</li> <li>• Access account information at myameriflex.com or their mobile app</li> </ul>
<b>Flexible Spending Account (FSA)</b> 	Employee determines election and pre-tax annual contribution		<ul style="list-style-type: none"> <li>• Put aside pre-tax dollars to pay for out-pocket healthcare and daycare expenses</li> <li>• Elect up to \$3,400 annually for the healthcare FSA</li> <li>• Balance of \$680 can be rolled over</li> <li>• Elect up to \$7,500 annually for Dependent Care</li> <li>• Elect up to \$340 per month for Mass Transit or Parking</li> </ul>
<b>Vision</b>  <b>Versant Health bringing you Davis Vision</b>	Employee EE + CH EE + SP Family	\$ 3.22 \$ 8.70 \$ 6.45 \$12.56	<b>In-Network Plan Features:</b> <ul style="list-style-type: none"> <li>• Vision plan uses Davis Vision View network</li> <li>• Exam: \$10 copay, Lenses: \$25 copay</li> <li>• Exam &amp; Lenses every 12 months; Frames every 24 months</li> <li>• Frames: \$130 allowance/\$180 allowance at Visionworks</li> <li>• Contact Lens Elective Allowance: \$130 Retail (in lieu of eyeglasses)</li> <li>• Out-of-network reimbursement available</li> </ul>
<b>Dental Low Plan</b> 	Employee EE + CH EE + SP Family	\$ 0.00 \$18.47 \$11.61 \$30.07	<b>In-Network Plan Features:</b> <ul style="list-style-type: none"> <li>• Annual Maximum (per patient) -- \$750</li> <li>• Preventive Care – covered 100%</li> <li>• Deductible (for non-preventive care) – \$50/person, \$150/family</li> <li>• Basic Services – 80%</li> <li>• Major Services – 0%</li> <li>• Out-of-network reimbursement available based on Fee Schedule</li> </ul>





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<p><b>Dental Medium Plan</b></p> 	<p>Employee EE + CH EE + SP Family</p>	<p>\$ 4.18 \$26.82 \$20.52 \$43.14</p>	<p><b>In-Network Plan Features:</b></p> <ul style="list-style-type: none"> <li>• Annual Maximum (per patient) -- \$1,000</li> <li>• Preventive Care – covered 100%</li> <li>• Deductible (for non-preventive care) – \$50/person, \$150/family</li> <li>• Basic Services – 80%</li> <li>• Major Services – 50%</li> </ul> <p>Out-of-network reimbursement available based on Fee Schedule</p>
<p><b>Dental High Plan</b></p> 	<p>Employee EE + CH EE + SP Family</p>	<p>\$ 8.68 \$34.44 \$29.77 \$55.77</p>	<p><b>In-Network Plan Features:</b></p> <ul style="list-style-type: none"> <li>• Annual Maximum (per patient) -- \$1,000</li> <li>• Preventive Care – covered 100%</li> <li>• Deductible (for non-preventive care) – \$50/person, \$150/family</li> <li>• Basic Services – 80%</li> <li>• Major Services – 50%</li> <li>• Out-of-network reimbursement available based on Reasonable &amp; Customary Fee</li> </ul>
<p><b>Vol Life and AD&amp;D</b></p> 	<p>Employee Cost determined by age and amount of coverage elected</p>		<p><b>Voluntary Life AD&amp;D:</b> 5x Annual Salary increments of \$10,000 up to max of \$500k  <b>Voluntary Spouse Life:</b> 100% of the employees amount up to \$250,000, increments of \$10,000 (terminates at age 70)  <b>Voluntary Dependent Child Life:</b> Increments of \$1,000 up to \$10,000.  Evidence of Insurability will be required if enrolling outside of your initial eligibility period.</p>
<p><b>Short Term Disability (STD)</b></p> 	<p>No cost to Employees</p>		<ul style="list-style-type: none"> <li>• Equal to 85% of your weekly salary up to a weekly maximum of \$1,055.</li> <li>• Maximum of 26 weeks, or earlier you recover</li> <li>• Benefits are paid out after 7 days of sickness/injury</li> <li>• If your disability lasts until the 4<sup>th</sup> week, you will get paid for the first 7 days.</li> </ul>
<p><b>Long Term Disability (LTD)</b></p> 	<p>No cost to Employees</p>		<ul style="list-style-type: none"> <li>• Equal to 60% of your monthly salary to a maximum of \$10,000.</li> <li>• Maximum Social Security Normal Retirement Age, or earlier you recover</li> <li>• 180 waiting period, matches the maximum STD benefit period premiums paid by the company are treated as taxable earnings to the employees, any LTD benefits received will be tax free</li> </ul>

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<b>Employee Assistance Program (EAP)</b>  	No cost to Employees		<b>Features:</b> <ul style="list-style-type: none"> <li>• Counselors available 24/7/365</li> <li>• Telephone assessments and consultations</li> <li>• 3 face-to-face counseling sessions per incident</li> <li>• Aids with EAP, Health and Benefit Services, Financial Information, Legal support Services, and more!</li> </ul>
<b>MetLaw</b>  	Per Pay Rate:	\$9.69	<b>Features:</b> <ul style="list-style-type: none"> <li>• Access to Hyatt Legal Services</li> <li>• Covers all legal expenses, except criminal</li> <li>• Identity restoration services</li> <li>• Divorce coverage is limited</li> </ul>
<b>Pet Insurance</b>  	Cost determined by age and breed of pet		<b>Features:</b> <ul style="list-style-type: none"> <li>• Flexible benefit limits and deductibles to choose from</li> <li>• Can be used at any veterinary facility</li> <li>• Covers accidents and illness</li> <li>• Optional wellness coverage with additional charges</li> </ul>
<b>Home &amp; Auto</b>  	Cost varies by product		<ul style="list-style-type: none"> <li>• Get a Quote and Enroll directly with Farmers on or after January 1<sup>st</sup></li> <li>• Contact Information will be posted to your Online Benefit Guide</li> </ul>

## Artcraft Online Guide

One-click access to everything you need  
We are thrilled to offer you and your family this innovative tool.

**Access here**

