St. Moritz SECURITY SERVICES, INC.

ST. MORITZ BUILDING SERVICES, INC

2027 Medical Plan Changes:
Side-by-Side Comparison

Your 2026 plan ends 12/31/2026. Your new plan starts 1/1/2027.

Benefit	2026 FlexWork EHIP → 2027 Guardian Hospital Indemnity	
	2026 plan (ends 12/31/2026)	2027 plan (starts 1/1/2027)
	Benefit	Benefit
Deductible / cost share	N/A - supplemental health only	N/A - supplemental health only
Annual out-of-pocket max	N/A	N/A
Preventive services & meds	N/A	N/A
HealthiestYou virtual care	N/A	N/A
Employee Assistance Plan	N/A	N/A
Office visits (PCP / specialist)	$70; up to 6 days per year (combined limit)	$50 per day; max 3 days per insured / 5 days per covered family
Chiropractor & acupuncture	Not covered	Not covered
Minor lab & imaging (office / hosp. outpt.)	$50; 1 day per year	$100 per day; max 1 day per year (diagnostic tests)
Major lab & imaging (office / hosp. outpt.)	$100; 1 day per year	
Urgent care	Included in physician office benefit	$100 ER or $50 UC per day; max 1 day per year
Emergency room	Not covered	
Outpatient surgery (office / hosp. outpt.)	$1,000; 2 days per year	Not covered
Home health care	Not covered	Not covered
Rehab & habilitative services	Not covered	$200 per day; max 10 days per year; must follow hospital confinement
Mental health & substance use	Not covered	Not covered
Inpatient services	Hospital Admission: $1,500 admission (2 days per year); Inpatient: $200 daily (364 days per year); Inpatient Surgery: $1,000 per surgery (2 days per year)	$2,500/admission; max 2 admissions/year. $300/day confinement; max 31 days/year
Pharmacy	**Paid to Member**	**Paid to Member**
Rx Tier 1	$10; 12 days per year	$10 per day; max 5 days/yr per insured; max of 10 days/yr per covered family
Rx Tier 2		—
Rx Tiers 3 & 4		—
MONTHLY PAYROLL DEDUCTIONS		
Employee	**$36.04**	**$29.28**
Employee + Spouse	**$82.32**	**$61.92**
Employee + Child(ren)	**$64.86**	**$49.08**
Family	**$118.11**	**$81.72**

This is a summary only; official plan documents govern. Questions? Contact Benefit Simply at 888-744-0037.