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 Enhanced MEC → 2027 Apex Tres MEC Advantage | | | |
|---|---|---|---|---|
| | 2026 plan (ends 12/31/2026) | | 2027 plan (starts 1/1/2027) | |
| | Copay | Annual limit | Copay | Annual limit |
| Deductible / cost share | Deductible $0; Coinsurance 0% | | Deductible $0; Coinsurance 0% | |
| Annual out-of-pocket max | Employee $9,100; Family $18,200 | | Employee $7,900; Family $15,800 | |
| Preventive services & meds | $0 | Unlimited | $0 | Unlimited |
| Office visits (PCP / specialist) | $25 / $50 | 4 combined | $20 / $50 | 3 per year (6 combined) |
| Chiropractor & acupuncture | $15 | 10 combined | Not Covered | |
| Minor lab & imaging (office / hosp. outpt.) | $50 / $150 | 1 service date | $50 (in offices) | 5 tests per year |
| Major lab & imaging (office / hosp. outpt.) | $50 / $150 | 1 service date | $200 | 1 test per year |
| Urgent care | $150 | 2 per year | $50 Copay | 3 per year |
| Emergency room | Not covered | | Not covered | |
| Outpatient surgery (office / hosp. outpt.) | Not covered | | Not covered | |
| Home health care | Not covered | | Not covered | |
| Rehab & habilitative services | Not covered | | Not covered | |
| Mental health & substance use | Not covered | | Not covered | |
| Inpatient services | Not covered | | Not covered | |
| Pharmacy | Member Cost | Annual Limit | Member Cost | Annual Limit |
| Rx Tier 1 | $15 | Unlimited | Generic: $0; Tier 1: 10% coinsurance | Unlimited |
| Rx Tier 2 | $30 | | — | — |
| Rx Tiers 3 & 4 | 50% cost share | | — | — |
| **MONTHLY PAYROLL DEDUCTIONS** | | | | |
| Employee | **$146.74** | | **$118.76** | |
| Employee + Spouse | **$348.35** | | **$240.00** | |
| Employee + Child(ren) | **$261.74** | | **$240.00** | |
| Family | **$477.55** | | **$355.00** | |

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