

# 2025 Benefits at a Glance



The **Benefits at a Glance** provides an overview of RES benefits. It summarizes key information but is not a complete guide. For more detailed information, including eligibility, costs, and enrollment, refer to the 2025 Employee Benefit Guide.

Generally, benefits are available only to full-time team members working at least 30 hours per week, starting on your first day. Some plans also cover dependents, including spouses, domestic partners, and eligible children up to age 26, as well as disabled children of any age.

## Medical

RES offers three options through BCBS IL:

- High Deductible Health Plan (HDHP) 5000
- High Deductible Health Plan (HDHP) 3500
- PPO 1000

HDHPs have lower premiums but higher out-of-pocket costs, while the PPO has higher premiums and lower out-of-pocket costs. One-on-one enrollment help is available through TouchCare to assist you in choosing the best plan. Find a doctor at [myblueelementil.com](http://myblueelementil.com).

**TIP!**

**TouchCare is your one-stop hotline for all benefits questions, helping you choose the best plan for you and your family. You can reach TouchCare Monday through Friday, from 8 AM to 9 PM ET.**

## Health Savings Account (HSA)

An HSA lets you save and pay for qualified health expenses tax-free. RES contributes annually to your HSA, which is only available if you enroll in an HDHP. Funds roll over year to year and remain yours if you leave RES or retire.

## Dental

Provided by SunLife, the dental plans include both in-network and out-of-network benefits. You can increase your annual maximum and add orthodontia coverage with the Buy-up Plan. Find an in-network dentist at [sunlife.com/findadentist](http://sunlife.com/findadentist).

## Vision

Offered through SunLife/VSP, this plan includes in-network and out-of-network benefits. You get an eye exam and lenses or contacts every 12 months, and frames every 24 months. Find an in-network provider at [vsp.com](http://vsp.com).

## Flexible Spending Account (FSA)

An FSA allows you to use pre-tax dollars for eligible healthcare and dependent care expenses. Note the following:

- Health Care FSA: For health care expenses; not available if you enroll in an HDHP.
- Dependent Care FSA: For daycare expenses for dependents under 13; available regardless of your medical plan.

## Life and Accidental Death and Dismemberment (AD&D)

RES provides basic coverage of up to \$75,000 or 1x your annual salary. You can purchase additional voluntary coverage for yourself and your dependents.

## Short-Term Disability

If you can't work due to injury or illness, you'll receive 60% of your weekly earnings after a 14-day waiting period, for up to 11 weeks. (Note: Employees in CA, HI, NJ, NY, or RI are not eligible due to state provided benefits.)

## Long-Term Disability

After short-term benefits end, you'll receive 60% of your monthly earnings until you can return to work or reach retirement age.

## Employee Assistance Program (EAP)

Free, confidential support available 24/7 for personal and work-related issues, including unlimited phone access and up to five in-person counseling sessions.

## Critical Illness

A voluntary plan that pays a lump sum upon diagnosis of a covered critical illness (e.g., cancer). You can choose coverage up to \$20,000 in increments of \$5,000, and you can also enroll dependents for reduced coverage.

## Accident Insurance

A voluntary plan that provides a lump sum benefit for injuries from covered non-job-related accidents. Reimbursements may cover items like X-rays or hospital stays.

## Pet Insurance

A voluntary plan offering two options: a comprehensive major medical plan or a combined medical and wellness plan for your pets.

## Legal

A voluntary plan that covers various personal legal matters, like home transactions and document reviews, plus free tax preparation services through TurboTax.

## Business Travel Accident Insurance

Provides additional income protection if you were to die while traveling for work.

## RES 401(k) Retirement Savings Plan

RES offers an employer match of 100% of the first 3% in eligible compensation deferred and 50% of the next 2% in eligible compensation deferred.

