2027 Open Enrollment

Benefits-at-a-Glance

Meridian Waste's annual enrollment period will be held November 9th through November 21st, 2025. This Open Enrollment everyone will be required to log in to Paycom and elect their 2027 benefits.

To schedule your personalized appointment with a Benefits Educator please go to https://meridianwaste.benefitsinfo.com

Eligibility

Full-time employees with a regular schedule of **30 hours per week or more** are eligible for the benefits described below, unless otherwise stated. Benefits become effective on the first day of the month following 30 days of employment.

Medical Benefits

In-Network, You Pay:	Option I 80%, $3,000 Deductible	Option II 100%, $6,000 Deductible
Annual Deductible Individual/Family	**$3,000 / $9,000**	**$6,000 / $12,000**
Out-of-Pocket Maximum Individual/Family	**$6,000 / $12,000**	**$6,000 / $12,000**
Preventive Care	No charge	No charge
Office Visits PCP Specialist	$25 copay $75 copay	0% after Deductible
MDLive – Telehealth Services Urgent Virtual Care Primary Virtual Care Specialty Virtual Care	$25 copay $25 copay $75 copay	0% after Deductible
Emergency Services Emergency Room Urgent Care	$350, then 20% after Deductible $25 copay	0% after Deductible
Labs & Testing	20%, after Deductible	0% after Deductible
Hospitalization	20%, after Deductible	0% after Deductible

Dental Benefits

Guardian Dental PPO	Base Plan, You Pay:	Buy-Up Plan, You Pay:*
Calendar Year Deductible Individual/Family	**$50/$150**	**$50/$150**
Preventative Care	No charge	No charge*
Basic Care (After Deductible)	30%	20%*
Major Care (After Deductible)	60%	50%
Orthodontia (After Deductible)	Not Covered	50%*
Maximum Benefit	$750	$1,250

Providers that do not participate with our insurance plan can "balance bill" you the difference between their charge and what the plan pays. Therefore, using non-participating providers may result in **significant patient liability.*

Vision Benefits

Davis Vision Network	In-Network, You Pay:
Exam Copay	$10 copay
Frames	$130 Allowance + 20%
Contact Lenses	$130 Allowance

Heath Savings Account

If you elect medical Option II, you may also add a Health Savings Account (HSA) with Fidelity. An HSA allows you to set aside pre-tax dollars to help for medical expenses, as long as you are enrolled in Qualified High- Deductible Health Plan.

Life/AD&D Insurance

All eligible employees are automatically covered by life and AD&D insurance insurance through Sun Life at **NO COST** to you and carries a $20,000 benefit. Benefits reduce by 35% at age 65, 60% at age 70, 75% at age 75, 85% at age 80.

Voluntary Life/AD&D Insurance

You may elect to increase your life insurance coverage for yourself, your spouse and your dependent children – all at an affordable group rate provided by Sun Life

Disability Insurance

To ensure your income will continue if you are unable to work due to a disability, Meridian Waste offers disability through Sun Life. If a medical condition is job-related, it is considered Workers' Compensation rather than disability.

Short-Term Disability:

60% of salary up to maximum of $1,000 per week for 26 weeks; 7- day elimination period

Long-Term Disability:

60% of salary up to maximum of $6,000 per month; 6 -month elimination period

Voluntary Benefits

The following Voluntary Benefits can complement existing medical coverage and help fill financial gaps caused by out-of-pocket expenses such as deductibles, co-payments, and non-covered medical services.

Accident Insurance:

Coverage for injuries, minor or catastrophic

Critical Illness Insurance:

Coverage if you or a covered dependent is diagnosed with a covered critical illness

Hospital Indemnity Insurance:

Coverage if you are hospitalized, and for some treatments

Cancer Insurance:

Coverage if you are diagnosed with cancer

Norton Lifelock

Coverage for identity theft

New **ARAG Legal Insurance**

Allstate Identity Protection

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November 9th – November 21st

Other than a qualified life event, you may only make changes to your benefit elections annually during the open enrollment period.

The following are examples of "**Qualified Life Events"**:

- Change in status: marital, # of dependents, employment
- Dependent satisfies or ceases to satisfy eligibility requirements
- Dependent's employer's open enrollment
- Entitlement to Medicare or Medicaid

