

Welcome

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A Message From the HR Team at Milton CAT

Milton CAT recognizes the importance of providing our employees the opportunity to participate in a comprehensive and competitive benefits program. A competitive benefits program is key to our continued growth as an organization and offers our employees benefits in support of overall health and financial security.

Helping you understand the benefits we offer is important to us. This interactive postcard provides general information for our benefits-eligible employees with additional detailed information available within the plan documents and legal contracts between our company and the insurance providers.



2026 BENEFIT GUIDE

Click the link to download the complete guide: [2026 Benefit Guide – Machinists](#) / [2026 Benefit Guide – All Other](#)



Benefits

- [Medical](#)
- [Dental](#)
- [Vision](#)
- [HSA / FSA](#)
- [Additional Programs](#)

Click on the tiles below or use the links on the left to learn more about your benefits.



Medical



Dental



Vision



HSA / FSA



Additional
Programs





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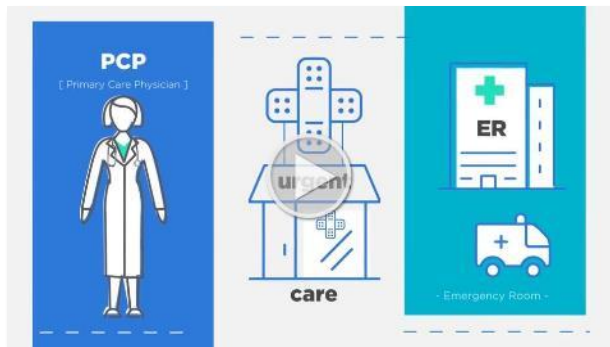
MEDICAL

Milton CAT will continue to offer a competitive medical plan this year.

The chart to the right contains a brief outline of what is offered.

Please refer to the **Full Benefit Guide**, available on the Welcome page, for complete plan details and exclusions.

Medical Plan Choices	Plan A	Plan B	Plan C
In-Network Benefits			
Annual Deductive (Individual/Family)	\$3,000/\$6,000	\$3,000/\$6,000	\$2,000/\$4,000
Out of Pocket Maximum (Individual/Family)	\$6,000/\$12,000	\$6,000/\$12,000	\$4,000/\$8,000
Adult Exam (Preventive)	100%	100%	100%
Well Child Care (Preventive)	100%	100%	100%



Instructional Video
*Primary Care,
Urgent Care, or ER?*





Benefits

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- **DENTAL**
- [Vision](#)
- [HSA / FSA](#)
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DENTAL

Milton CAT provides dental insurance to eligible employees and dependents.

Please refer to the **Full Benefit Guide**, available on the Welcome page, for plan details, limitations & exclusions.

Delta Dental PPO

In-Network Benefits

Annual Deductible (Individual/Family)	\$50/\$150
Annual Plan Maximum	\$1,500
Diagnostic and Preventative Services	100% Coinsurance
Basic Services	80% Coinsurance
Major Services	50% Coinsurance
Orthodontia	50% Coinsurance



Dental Insurance Video



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VISION

Milton CAT provides vision insurance to eligible employees and dependents. Please refer to the **Full Benefit Guide**, available on the Welcome page, for plan details, limitations & exclusions.

To access a list of in-network providers please visit [EyeMed Vision Benefits](#)

EyeMed Vision Care

In-Network Benefits

Examination	100% After \$0 Copay
Lenses	\$25 Copay
Contact Lenses	\$0 copay; 15% off balance over \$130 allowance for conventional and \$0 copay; plus balance over \$130 allowance for disposable
Frames	\$0 copay; 20% off balance over \$130 allowance

Vision
Insurance

Vision Insurance Video



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HSA / FSA

Milton CAT will continue to offer FSA and HSA accounts to eligible employees this year

The charts below contain a brief outline of eligibility based on plan enrollment. Please refer to the **Full Benefit Guide**, available on the Welcome page, for complete enrollment information and plan details.

Medical Plan Choices	Plan A	Plan B	Plan C
Pre-Tax Funding Account Allowed			
General Purpose Health FSA			✓
Limited Purpose Health FSA	✓	✓	
Health Savings Account (HSA)	✓	✓	



HSA vs FSA Video





Benefits

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- **ADDITIONAL PROGRAMS**

Voluntary Life and AD&D

Since everyone has different needs when it comes to life insurance, Milton CAT provides you with the opportunity to apply for and purchase Voluntary Life Insurance.

This plan is 100% employee paid via payroll deductions. A summary of the benefits and cost of this plan can be found in the **Full Benefit Guide**, available on the Welcome page.

VOLUNTARY PROGRAMS & MORE

Basic Life and AD&D – refer to chart on guide

Milton CAT provides all eligible employees, at no cost, with a basic [Life and Accidental Death and Dismemberment](#) benefit through Standard Insurance Company.

- *Employee Benefit:* See the **Full Benefit Guide**, available on the Welcome page, for life benefit amounts
- *Spouse Benefit:* Not covered
- *Child(ren) Benefit:* Not covered

Disability: Short-term and Long-term

Should you become disabled with a non-work-related illness or injury, we provide [disability coverage](#) through The Standard at no cost to you. See the **Full Benefit Guide**, available on the Welcome page, for more details.

- **Premiums Paid By:** Employer

Wellness Program: Personify Health

The health of our employees matters! Early detection of illness and disease allows you to stay healthier, get more effective treatment and pay less for overall medical care. To help support you in leading a healthy lifestyle employees and spouses have the potential to earn up to **\$800 and 2,000 points** of **combined** incentives!

Making Changes During the Year

In most cases, your benefit elections remain in effect until Dec 31, 2026. You are not able to make any plan changes unless you experience a life status event such as marriage, divorce, death, etc. All changes must be made **within 31 days** of the event. You will be required to provide written documentation of the event.

Reach out to your HR team for more info.

Still Have Questions?

Check out the [Important Contacts](#) page to see who to ask.



Resources

- IMPORTANT CONTACTS

IMPORTANT CONTACTS

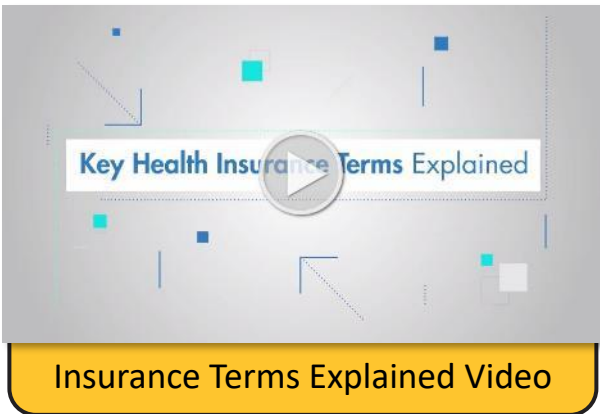
Benefit	Carrier	Website	Phone
Medical	Cigna	https://my.cigna.com/	800-997-1654
Dental	Delta Dental	www.deltadentalma.com	800-872-0500
Vision	EyeMed	www.eyemed.com	866-939-3633
Life and Disability	The Standard	www.standard.com	888-937-4783
Flexible Spending Accounts	PlanSource	https://plansource.wealthcareportal.com/page/home	888-266-1732
Accident & Critical Illness	Voya	www.voya.com	800-955-7736
Life Beneficiary Services	The Standard	www.standard.com/mytoolkit	800-378-5742
Travel Assistance	The Standard	medservices@assistamerica.com	800-872-0807
Mental Health Support	Headspace	Mental Health App for Meditation & Sleep - Headspace	855-432-3822
Absence Management	The Standard	www.standard.com/absence	866-756-8116
Member Support	PlanSource	www.PlanSource.com	877-549-8549
Wellness Program	Personify Health	Log in to Personify Health	Email: support@personifyhealth.com

If you still have questions or are unsure, reach out to your local HR team for more info:

email: HR@miltoncat.com

phone: 508-482-5740

This document summarizes the benefit plans available to Southworth-Milton, Inc. (Milton CAT) eligible employees and their dependents. Official plan documents, policies and certificates of insurance contain the details, conditions, maximum benefit levels and restrictions on benefits. These documents govern your benefits program. If there is any conflict, the official documents prevail. These documents are available upon request through the Human Resources Department. Information provided in this brochure is not a guarantee of benefits.



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