

FY26 Monthly Rates - Medical, Dental, & Vision

Full-Time Employees

| HDHP/PPO | July 1, 2025 Premium | Employee Premium | Employee Premium % | Simmons Premium | Simmons Premium % | Simmons HSA Seed* | Simmons Total Cost Contribution (including HSA Contribution) |
|--------------|----------------------|------------------|--------------------|-----------------|-------------------|-------------------|--|
| <\$80,000 | | | | | | | |
| Individual | \$997.06 | \$174.49 | 17.5% | \$822.57 | 82.5% | \$41.67 | 83.2% |
| Employee + 1 | \$1,992.50 | \$368.61 | 18.5% | \$1,623.89 | 81.5% | \$83.33 | 82.2% |
| Family | \$3,056.42 | \$565.44 | 18.5% | \$2,490.98 | 81.5% | \$83.33 | 82.0% |
| \$80,000+ | | | | | | | |
| Individual | \$997.06 | \$194.43 | 19.5% | \$802.63 | 80.5% | \$41.67 | 81.3% |
| Employee + 1 | \$1,992.50 | \$408.46 | 20.5% | \$1,584.04 | 79.5% | \$83.33 | 80.3% |
| Family | \$3,056.42 | \$626.57 | 20.5% | \$2,429.85 | 79.5% | \$83.33 | 80.0% |
| HMO | | | | | | | |
| <\$80,000 | | | | | | | |
| Individual | \$1,093.13 | \$272.19 | 24.9% | \$820.94 | 75.1% | | |
| Employee + 1 | \$2,186.19 | \$564.04 | 25.8% | \$1,622.15 | 74.2% | | |
| Family | \$3,353.61 | \$865.24 | 25.8% | \$2,488.37 | 74.2% | | |
| \$80,000+ | | | | | | | |
| Individual | \$1,093.13 | \$303.89 | 27.8% | \$789.24 | 72.2% | | |
| Employee + 1 | \$2,186.19 | \$629.62 | 28.8% | \$1,556.57 | 71.2% | | |
| Family | \$3,353.61 | \$965.84 | 28.8% | \$2,387.77 | 71.2% | | |

*HSA contribution shown on a monthly basis for illustrative purposes. Simmons makes a lump sum contribution of \$500 or \$1,000

Part-Time Employees

| HDHP/PPO | July 1, 2025 Premium | Employee Premium | Employee Premium % | Simmons Premium | Simmons Premium % | Simmons HSA Seed* | Simmons Total Cost Contribution (including HSA Contribution) |
|--------------|----------------------|------------------|--------------------|-----------------|-------------------|-------------------|--|
| Individual | \$997.06 | \$632.14 | 63.4% | \$364.92 | 36.6% | \$41.67 | 39.1% |
| Employee + 1 | \$1,992.50 | \$1,285.16 | 64.5% | \$707.34 | 35.5% | \$83.33 | 38.1% |
| Family | \$3,056.42 | \$1,971.39 | 64.5% | \$1,085.03 | 35.5% | \$83.33 | 37.2% |
| HMO | | | | | | | |
| Individual | \$1,093.13 | \$741.14 | 67.8% | \$351.99 | 32.2% | - | - |
| Employee + 1 | \$2,186.19 | \$1,504.10 | 68.8% | \$682.09 | 31.2% | - | - |
| Family | \$3,353.61 | \$2,317.34 | 69.1% | \$1,036.27 | 30.9% | - | - |

*HRA contribution shown on a monthly basis for illustrative purposes. Simmons makes a lump sum contribution of \$250 or \$500

*HSA contribution shown on a monthly basis for illustrative purposes. Simmons makes a lump sum contribution of \$500 or \$1,000

| Dental | | July 1, 2025 Premium | Employee Premium | Employee Premium % | Simmons Premium | Simmons Premium % |
|----------|------------|----------------------|------------------|--------------------|-----------------|-------------------|
| Core | Full-Time | | | | | |
| | Individual | \$24.50 | \$0.00 | 0.0% | \$24.50 | 100.0% |
| | Family | \$71.22 | \$0.00 | 0.0% | \$71.22 | 100.0% |
| | Part-Time | | | | | |
| | Individual | \$24.50 | \$24.50 | 100% | \$0.00 | 0.0% |
| Enhanced | Family | \$71.22 | \$71.22 | 100% | \$0.00 | 0.0% |
| | Full-Time | | | | | |
| | Individual | \$58.65 | \$34.15 | 58.23% | \$24.50 | 41.8% |
| | Family | \$170.40 | \$99.18 | 58.20% | \$71.22 | 41.8% |
| | Part-Time | | | | | |
| | Individual | \$58.65 | \$58.65 | 100% | \$0.00 | 0.0% |
| | Family | \$170.40 | \$170.40 | 100% | \$0.00 | 0.0% |

| Vision | | July 1, 2025 Premium | |
|-----------------------|--|----------------------|------------------|
| Full-Time & Part-Time | | Employee Premium | Employer Premium |
| Individual | | \$9.21 | \$0.00 |
| Employee + 1 | | \$13.36 | \$0.00 |
| Family | | \$23.95 | \$0.00 |