



AVERGENT®

2026-2027 BENEFITS GUIDE



**BRI-MAR
SOLUTIONS LLC**

1938 Buttermilk Hill Rd
Delaware, OH 43015

Dear Employees,

Bri-Mar Solutions is pleased to offer a comprehensive benefits package that provides quality plans with programs that extend to you and your family. We are committed to providing you with the best plan options and tools to optimize your health and wellness.

Open enrollment for your February 1, 2026 benefit elections will take place starting November 21, **2025 ending on December 5, 2025**. The choices you make at this time will take effect on February 1, 2026. Regardless of your intent to take benefits you must participate in this process.

We will be keeping the medical options the same for the 2026 plan year, but will be adding an additional DPC doctor to the fold.

To assist you with selecting the best benefit option for you and your family, our partner, BenEngage, will provide all employee with a consultation with a Healthcare concierge.

Please contact the Bri-Mar leadership team if you have any questions on how to begin.

Sincerely,
Margie Niemela



2026 Benefits Open Enrollment



We are driven to help our employees increase their health and provide a high quality, low cost health plan. With our partners, Avergent & BenEngage, we have designed a step by step process for you to guide you through our benefits process.

This includes:

- Dedicated BenEngage Advocate Team
- Online Enrollment
- Employee Feedback System

Open enrollment begins November 21st and ends on December 5th. All employees are required to complete the enrollment process regardless of whether you plan to enroll in benefits. The 2026 benefits plan begins on February 1st 2026.

How To Enroll

1 Go to: <https://brimar.benengage.com> on your computer or smart device

2 [Click Here to Enroll Now](#)

3 Enter your email and password

Benefits Enrollment Page

4
Benefits Enrollment
Before you begin, please note the following:

 Quick process Typically takes 15-25 minutes depending upon your choices	 Good to have ready Information about your dependents, Medicare, and previous coverage (if applicable)	 Your progress will be saved Exit and finish later if you need to
Start		

5 **Welcome to the Dashboard**

6 **Complete the Prompts**

7 **Sign and Leave Feedback**

Create your signature Start typing your full name as it appears below. <small>128-bit RSA Encryption I understand this is a legal representation of my signature.</small>	Congratulations! Your enrollment elections have been submitted for review. How was your enrollment experience? ★★★★★ <input type="text"/> Submit Feedback
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There's a new way to pay for healthcare.

Medical cost sharing is an alternative approach to managing large, unexpected medical costs through a membership-based community. Members support one another's physical and financial health.



How Sedera Medical Cost Sharing Works



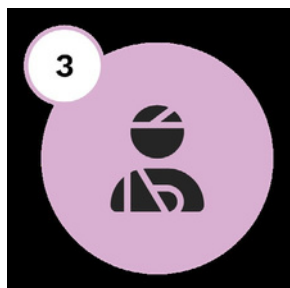
1

Select an IUA, the amount you're comfortable paying without Community funds.



2

Sign Membership Commitments, Principles, Beliefs and provide existing medical condition information.



3

When you have a Need*, open a Needs Case in your Member Portal.



4

Shop for the treatment and value-driven provider of your choice.



5

Receive Community funds that exceed your IUA. Only pay 3 IUAs per membership year.



6

Pay your provider with funds from the Community.

*A Need is one or more Medical Bills caused by an injury, illness, or a medical event to an eligible Member. Sharing subject to the applicable Sedera Membership Guidelines.

Sharing Rules

General Medical Sharing Rules

Services provided for:

- Medical incidents
- Injuries
- Illnesses

And receiving treatment from:

- Licensed medical providers
- Emergency rooms
- Urgent care centers
- Hospitals
- Outpatient surgery centers (for physician ordered treatments)
- Diagnostic facilities
- Specialists

Existing Medical Condition Sharing

Conditions for which symptoms and/or treatment existed within 36 months prior to membership.

Year 1: No cost sharing for the condition

Year 2: A \$25,000 sharing limit for condition

Year 3: A \$50,000 sharing limit for condition

Year 4: Condition eligible for full sharing

Medication Sharing Rules

Regular, Routine Medicines (“Maintenance”):

- Sharing eligible for first 120 days following a new diagnosis

Hospital Administered Medications:

- Fully shareable as part of an eligible Need Medicines to Recover from Illness or Injury (“Curative”):
- Fully shareable as part of an eligible Need

Tobacco/Vape Sharing Rules

- Sedera Medical Cost Sharing households with one or more Tobacco/Vape Users¹ contribute an additional \$75.00 per month.
- If the Member is a Tobacco/Vape User and over the age of 50, then the Medical Needs for that Member are limited to \$25,000 for certain related illnesses.²

Maternity Sharing Rules

Maternity Specific Initial Unshareable Amount applies: 2x the Member’s selected IUA up to a maximum of \$5,000.³

Newborn Members must be added to a household no later than 30 days after birth to be eligible for shared funds.

Preventive Care Sharing Rules

Members are responsible for preventative care costs⁴, other than larger, high-cost routine diagnostic procedures of:

- Screening colonoscopy age 45+
- Screening mammogram age 40+
- Childhood immunizations to age 18
- Annual flu vaccine for all ages

1 - A Member is considered a Tobacco/Vape User if they engage in regular usage 12 months prior to when your membership starts.

2 - Conditions related to tobacco and vape: Respiratory disease, vascular disease, stroke, cancer, oral disease, esophageal disease, peptic ulcers.

3 - For pregnancies that begin after the membership effective date the Maternity Need will be generally Shareable. For a pregnancy that began prior to membership, sharing is limited.

4 - Subject to the applicable Sedera Membership Guidelines for age, membership period, and/or monetary limits for certain preventative care, and only if the Member does not have access to preventative care through another responsible payor.

Will My Medical Expenses Be Shared?



Is a medical necessity



Has been submitted within 6 months from Date of Service



Performed by a licensed Medical Professional



Meets Membership Guidelines

Member Resources

Sedera is committed to simplifying the Member experience and bringing the support, tools, and choices that assist in the day-to-day activities of managing your health. You're able to shop for the best value, quality, and price for most things in life — shouldn't you do the same with your healthcare?

Savvos Cash Pay Marketplace



- Shop for imaging, outpatient surgery, labs, diagnostics & more
- Save up to 90% compared to local hospitals
- Simplified communication, approvals, scheduling & payment
- And, enjoy a reduced IUA for utilizing Savvos



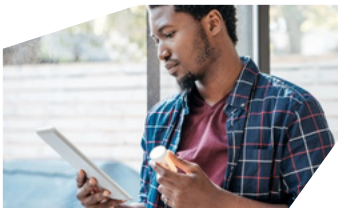
Get Real Support

- Real live experts
- Assist with sharing questions
- Guide you every step of the way



24/7 Telemedicine

- Add-on service
- Unlimited access to physicians
- Virtual care at your fingertips



The RX Marketplace Tool

- Save up to 80% on medications
- Powerful shopping tool for comparing Rx prices
- Over 67,000 pharmacies



Medical Shopping Concierge

- Service to help Members find cash pay providers in their area and value-driven pricing for care
- Recommendations within 3-5 days

Sharing Examples

\$1500 IUA and monthly contribution for Sedera Medical Cost Sharing Membership:

Urgent Care Center

Broken Arm

Member breaks arm falling off step stool at home and goes to local emergency facility.

ER visit (cash pay price)	\$2000
X-rays (cash pay price)	\$100
Follow-up office visits	\$200
Prescription (using discount coupon)	\$34
Shared by Community	-\$834
Total Member Cost	\$1500

Inpatient Hospital

Heart Attack

Member has a heart attack at home and is taken to the ER by ambulance. Member spends 5 days in the hospital and receives: EKG, surgery and post-surgery physical therapy. Doctor prescribes medications for maintenance.

Hospital bill	\$54600
Anesthesia and surgery	\$22000
Prescriptions (for first 120 days)	\$425
Follow-up office visits	\$500
Shared by Community	-\$76025
Total Member cost	\$1500

Direct Primary Care

Sprained Ankle

Member sprains ankle playing soccer and goes to their Direct Primary Care physician facility to make sure it is not seriously injured.

Direct Primary Care physician visit	\$0
Ankle brace	\$25
Total Member cost	\$25

*Members have the option to independently purchase access to a Direct Primary Care (DPC) or Virtual Primary Care (VPC) provider, which offers day-to-day routine and preventive care focused on the overall physical, mental, and financial well-being of Members. This option is available in addition to a membership in Sedera. **DISCLAIMER:** The purchase of DPC/VPC services is entirely optional. Sedera does not endorse, operate, service, or maintain DPC/VPC services. Any DPC/VPC agreement is solely between the Member and the respective provider; Sedera is not a party to that relationship and assumes no responsibility or liability in connection therewith. SEDERA MAKES NO REPRESENTATIONS OR WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED, REGARDING WEBSITES, RESOURCES, MATERIALS, PRODUCTS, TRANSACTIONS, OR SERVICES PROVIDED BY THIRD PARTIES, INCLUDING DPC/VPC PROVIDERS. Members are solely responsible for evaluating and engaging with any third-party service providers, and Sedera cannot assist with any disputes or issues arising from such third-party providers or services, including DPC/VPC providers. **MEDICAL COST SHARING IS NOT HEALTH INSURANCE:** The Sedera Medical Cost Sharing Community (Sedera) is a benevolent fund of Covenant HealthShare, Inc. (Covenant), a 501(c)(3) nonprofit corporation. Sedera and Covenant are **not insurance companies** and **do not provide insurance**. Membership in Sedera is **not issued** or **offered by an insurance company** and **does not create any contractual or legal obligation** to share in medical expenses. Members are self-pay patients and remain **personally responsible** for all unpaid medical bills. Any monetary assistance provided to a member or household for medical expenses is **entirely voluntary**. Neither Sedera nor its members have any legal right or obligation to compel or provide contributions toward any medical expenses. Healthcare sharing ministries like Sedera are **not substitutes for legally mandated health insurance coverage** and **do not satisfy federal or state law requirements** for healthcare coverage or insurance. Sedera is **not** an employee welfare benefit plan, an employer-sponsored health plan, or a multiple employer welfare arrangement (MEWA). Sedera functions solely as a **voluntary community** where members assist each other according to shared ethical beliefs and community guidelines. Members have **no legal obligation** to reimburse or indemnify other members for medical costs. Prior to becoming a member, individuals are required to agree to Sedera's Ethical Beliefs, Principles, and Community Guidelines.



Sedera

Sedera Cost-Sharing

New this year is Sedera's cost-sharing membership. The previous pages detail how the plan works, but as always, feel free to reach out to a member of the concierge team with questions.

You can reach them by phone or email from 9a-9p.

You can access one-on-one assistance with enrollment with a Benefits Concierge by visiting <https://brimar.benengage.com/>.

<u>*per pay period</u>	Employee Only	EE + SP	EE + Children	Employee + Family
\$500 IUA	\$67.96	\$273.25	\$239.98	\$442.50
\$1500 IUA	\$12.39	\$147.03	\$129.24	\$263.88

Medication Sharing Rules



Regular, routine medicines ("Maintenance")

- Sharing eligible for **first 120 days** following a **new** diagnosis

Hospital administered medications

- Fully shareable as part of an eligible Need

Medicines to recover from illness or injury ("Curative")

- Fully shareable as part of an eligible Need



Momentum DPC

Momentum DPC and Dr. Beeley will continue to be offered this coming year! Direct Primary care is access to care like our grandparents received or similar to having a cousin who is a doctor. Included in your membership is access to Dr. Beeley, discounted labs and imaging.

Dr. Beeley's office is located in Westerville, across from Roush Honda.

Bri-Mar will be including the membership in your membership with Sedera and will be at no cost to you. The costs below are your costs if you'd like to enroll in Direct Primary care as a stand alone membership.

<u>*per pay period</u>	Employee Only	EE + SP	EE + Children	Employee + Family
DPC Membership	\$17.31	\$51.93	\$49.62	\$84.24



Jensen Family DPC

In addition to Dr. Beeley, we're excited to bring a new DPC offering to the table. New this year is Dr. Jensen and Jensen Family Wellness. Located a bit closer to the office, Jensen Family wellness provides an option for great care, proactive medicine for the whole family.

As with Dr. Beeley and Momentum DPC, Bri-Mar will be including the membership in your membership with Sedera and will be at no cost to you. The costs below are your costs if you'd like to enroll in Direct Primary care as a stand alone membership.

<u>*per pay period</u>	Employee Only	EE + SP	EE + Children	Employee + Family
DPC Membership	\$17.31	\$51.93	\$49.62	\$84.24

Dental Insurance



	Employee Only	EE + SP	EE+ Children	EE + Family
DENTAL Low Plan	\$15.33	\$31.00	\$35.32	\$50.99
DENTAL High Plan	\$22.10	\$44.66	\$51.27	\$73.83

Vision Insurance



	Employee Only	EE + SP	EE + Children	EE + Family
VISION	\$3.34	7.68	\$8.51	\$12.98

Complete info on both plans can be found at
www.brimar.benengage.com



2026 Benefits Open Enrollment



	Employee Only	EE + SP	EE + Children	Employee + Family
\$500 IUA	\$67.96	\$273.25	\$239.98	\$442.50
\$1500 IUA	\$12.39	\$147.03	\$129.24	\$263.88
	Employee Only	EE + SP	EE+ Children	EE + Family
DENTAL Low Plan	\$15.33	\$31.00	\$35.32	\$50.99
DENTAL High Plan	\$22.10	\$44.66	\$51.27	\$73.83
	Employee Only	EE + SP	EE + Children	EE + Family
VISION	\$3.34	7.68	\$8.51	\$12.98

Enroll & Get More Information



[Click: brimar.benengage.com](https://brimar.benengage.com)



Scan the QR: to schedule a time with a Concierge



Call: 740.883.3411 for your dedicated concierge



More Questions? Contact brimar@BenEngage.com

SUPPLMENTAL PLANS

Bri-Mar is continuing to offer a boutique option for Supplemental Benefits in 2026

As a mutual organization, Assurity was founded on the simple concept of people coming together to support each other in moments of need. They continue their mission of helping people through difficult times by providing affordable insurance protection that is easy to understand and buy. Their financial stability has stood the test of time. It shows commitment to be there when you need them. Owned by their policyholders, Assurity conducts their business to serve only the best interests of each member. Whether paying benefits, offering service with a human touch, giving back to our community, or practicing sustainable habits that provide for our planet, we embrace our capacity to improve lives. We all share in the future we create, and Assurity believes in using their business as a force for good.



Customer Service
800-276-7619, Ext. 4210
7:30am - 5:00pm CST



Email
claimsinfo@assurity.com



Claims
800-869-0355, Ext. 4484



Assurity
P.O. Box 82533
Lincoln, NE 68501-2533



Policy Services
800-869-0355, Ext. 4279
FAX: 888-255-2060



Connect Online
assurity.com
linkedin.com/company/assurity-life



**BRI-MAR
SOLUTIONS LLC**

Assurity®



Group Accident

Bri-Mar covers 100% of your costs as an employee if you participate in the Sedera cost share membership.

Even with a good health insurance plan, a trip to the doctor or hospital can be expensive. Many people find themselves paying more out of their own pocket each year. If you or someone in your family are hurt in an accident, the last thing you want to think about is how you are going to pay for medical care.

Accident expense insurance provides peace of mind and gives you additional cash to help pay your health insurance deductible and other expenses.

Group Accident Expense insurance pays a benefit directly to you when you receive treatment from a physician for a covered accident.

Key Features

- **Helps with out-of-pocket expenses** associated with covered accidents
- **Wellness Visits** - Receive up to **FOUR** Wellness Benefits per family per year for exams, including **EYE EXAMS**
- **No deductibles**, copays, coinsurance or networks - see any doctor
- **Guaranteed issue** - no medical exams or tests
- **Portable** - coverage continues if you leave employment with Bri-Mar.





Group Critical Illness

More people are surviving life threatening illnesses than ever before. Unfortunately the cost of critical illness care is high and medical bills can follow survivors long after they've proven victorious in their fight.

Critical illness insurance provides peace of mind and gives you additional cash to help pay your health insurance deductible and other out-of-pocket expenses.

Group Critical Illness insurance **pays a lump-sum benefit directly to you** if you are diagnosed with stroke, heart attack or a number of other covered conditions.

Key Features

- **Pays a lump sum directly to you**
- Includes a **health screening benefit which pays \$50** a year for any number of common covered medical tests or procedures
- **Guaranteed issue** - no medical exams or tests
- **Portable** - coverage continues if you retire or change jobs, as long as you pay the premiums



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Hospital Indemnity

Even with great major medical coverage, a hospital stay can mean serious financial obstacles. When you are already hurting, Group Hospital Indemnity from Assurity can bring meaningful benefits to help cover out of pocket costs.

The average hospital stay is 4.5 days, and the average hospital bill is \$11,259. With medical costs rising, Assurity can help cover expenses by paying benefits starting at admission for each day of hospital confinement – reducing out-of-pocket costs related to unexpected hospital expenses

Group Hospital Indemnity insurance **pays a lump-sum benefit directly to you** if you are admitted to a hospital and spend at least 20 hours admitted.

Key Features

- **Pays a \$1000 lump sum directly to you** when you are initially confined to a hospital
- **Daily Benefit** of \$100 when you are in the hospital for additional days
- **Guaranteed issue** – no medical exams or tests
- **Portable** – coverage continues if you retire or change jobs, as long as you pay the premiums





Short-term Disability Highlights

Bri-Mar Cleaning LLC is providing Short-term Disability insurance to you from OneAmerica®.

What is Short-term Disability insurance?

Short-term Disability (STD) insurance protects your paycheck if you become sick or injured for a short period of time. STD benefits begin on the first day of total disability for injury and on 7th day of total disability for illness and pay a portion of your weekly wages.

What does it cover?

Short-term Disability insurance can help you maintain financial stability when you are sick or injured by safeguarding your income. It can also provide access to rehabilitation resources that can help you get back to work.

How much does it cost?

There is no cost to you. This benefit is paid for by your Employer.

What is the benefit amount?

Your benefit is 60 percent of your weekly pre-disability earnings, up to a maximum weekly benefit of \$750.

How long will I receive benefits?

Your maximum benefit duration can last up to 13 weeks based on the date your approved disability begins.

Who is eligible?

All full-time employees.

What benefits are included in my policy?

- Partial disability
- Maternity coverage
- Recurrent disability



**BRI-MAR
SOLUTIONS LLC**

SHORT TERM DISABILITY



Term Life Highlights

Bri-Mar Cleaning, LLC is providing you with Term Life and AD&D insurance from OneAmerica®.

What is Term Life insurance?

Term Life insurance is coverage provided by your employer that lasts for a set period of time. While you're working, it can be used to ensure your family is able to replace your earnings and potential future earnings if you die. That money can be used to pay your final expenses and to cover housing, household debts, education and more when your income is no longer available. Having Term Life insurance can help provide peace of mind that your family will be protected.

What is accidental death and dismemberment?

If death is the result of an accident, such as a car accident or workplace accident, beneficiaries may receive an additional benefit as stated in your certificate.

How much does it cost?

Your employer is providing this coverage to you at no cost.

What is the benefit amount?

- Your benefit is \$20,000.
- Your guarantee issue amount is \$20,000.

What is a beneficiary?

Your beneficiary is who you leave your life insurance benefit to when you die. You can name one or more primary beneficiaries. If your primary beneficiary dies before you, your contingent or secondary beneficiary (or beneficiaries) will receive your life insurance benefit.

Please note any claim payment to a minor child would require a legal custodian to be appointed. [Refer to this page](#) for more information on selecting a beneficiary. It's a good idea to review your beneficiaries at least once a year to ensure your information is up to date.

How long can I keep my benefits?

If you leave your employer and wish to take your coverage with you, other options may be available for continuing coverage. Contact your HR department to learn more or visit www.oneamerica.com/keepmybenefits.

Continuation of benefits may be subject to the terms of your certificate or require approval.



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TERM LIFE INSURANCE