

2026 Health Insurance Benefits Overview

Health Insurance

- An employee who consistently works more than 36 hours per week is eligible for Health Care Insurance after 90 days of employment.
- An application and waiver to decline, as well as current rates and full plan information, will be provided approximately three weeks prior to eligibility.
- If coverage is declined upon eligibility, employees will be eligible again during the open enrollment period (currently February for March 1 effective date)
- Employees are also eligible (if originally waived coverage) upon a qualifying life event (e.g., another insurance plan ends, ages out of parent's plan, etc.)
- Employees must accept or decline coverage upon eligibility date.
- Currently, employees can choose between three Health Partner's plans with correlating premium costs and levels of care (see plan documents):
 - o Open access with HSA– more choices for care options without doctor referral
 - o Achieve with HSA – less choices for care options, but large Health Partners local network
 - o Copay Option with no HSA
- Condor pays for half of the employee's premium, employee is responsible for payment for the other half, and fully responsible for any other member on the plan (e.g. spouse, child, etc.).
- Employees' total amount due is split equally between pay periods and taken out of their paycheck on a pre-tax basis.
- Delta Dental (single and family) is also offered, but all employee paid with no Condor contribution.
- Upon termination, Health Insurance will be offered on a COBRA basis per regulations.

HSA

- Full-time employees who elect to take the company provided Health Care HSA insurance plans are eligible for an HSA (Health Savings Account).
- HSA funds can be used for medical related expenses (as dictated by law and subject to change).
- Employees may choose to contribute a specific dollar amount (see limits below) per paycheck on a pre-tax basis to their HSA.
- Condor will make a monthly contribution to your HSA as well -
 - o \$25 per pay period for individual plans
 - o \$50 per pay period for family plans
- Employees do not need to contribute or set up an account but do need to set up an account for Condor to contribute.
- There is a limit on the dollar amount that can be contributed annually to an HSA. The limit changes annually as dictated by government. 2026 limits:
 - o \$4,400 per single
 - o \$8,750 per family
 - o Additional \$1000 if over 55