

Benefits Eligibility 2026 vs 2027



MOLTZ EMPLOYEES

Current Plans	Employee Group Covered
Medical	
HDHP	All Employees
PPO	

Dental	All Employees
PPO	
HMO	
Vision	
VSP	All Employees

Disability and Life Insurance	
Short-Term Disability	Salaried Employees - not offered
Voluntary Short-Term Disability	Hourly Employees - not offered
Long-Term Disability	Salaried Employees
Long-Term Disability	Hourly Employees - not offered
Basic Life and AD&D Insurance	Salaried Employees \$20,000
Basic Life and AD&D Insurance	Hourly Employees \$20,000
Voluntary Benefits	
Supplemental Life and AD&D Insurance	Not offered
Accident	
Critical Illness	
Pet Insurance	
Hospital Indemnity	
Legal Coverage	
Hospital Indemnity	
Commuter Benefits	

2027 Plans	Employee Group Covered
Medical	
HDHP 4K	All Employees
HDHP 2K	
PPO	
HMO	California State Employees
Dental	
PPO	All Employees
HMO	
Vision	
VSP	All Employees
EyeMed	All Employees
Disability and Life Insurance	
Voluntary Short-Term Disability	All Employees
Voluntary Short-Term Disability	
Long-Term Disability	Salaried Employees
Voluntary Long-Term Disability	Hourly Employees
Basic Life and AD&D Insurance - 2X annual Salary	Salaried Employees
Basic Life and AD&D Insurance - Flat \$20,000	Hourly Employees
Voluntary Benefits	
Supplemental Life and AD&D Insurance	All Employees
Accident	
Critical Illness	
Pet Insurance	
Hospital Indemnity	
Legal Coverage	
Hospital Indemnity	
Commuter Benefits	

Savings Plans	
FSA - Health Care	Not offered
FSA - Dependent Care	
HSA	All employees

Savings Plans	
FSA - Health Care	All Employees on a PPO medical plan
FSA - Dependent Care	All Employees
FSA - Limited Purpose	All Employees on a HDHP medical plan
HSA - 2k	All Employees on a HDHP 4K medical plan
HSA - 1k	All Employees on a HDHP 2K medical plan

Disclaimer : This information is intended for informational purposes only and does not include all plan details. Official plan documents will be available on January 1, 2027. In the event of any discrepancy, the official plan documents will govern.