Brightwave*

YOUR

BENEFITS

Enrollment Guide

Your health | Your family | Your life

Plan year 2027 · enroll November 2 – 20

Your guide, live

Welcome & eligibility

What is on offer

Three medical plans, two dental and two vision plans, six extras that pay you cash, life and disability that Brightwave already pays for, and the time off you have earned.

Choose carefully

IRS rules mean you cannot change your elections until the next open enrollment unless you have a **qualifying event**: a marriage, a birth or adoption, or losing other coverage. You have **30 days** from the event.

How to choose in three questions

BRIGHTWAVE 2027

Three plans is still too many to compare in a meeting. Answer three questions on the site and every plan is graded for you, with the math shown.

QUESTION 1

Who do you cover?

Just you, you and a spouse or partner, you and children, or family.

QUESTION 2

What kind of year?

A checkup or two, a few thousand in care, or a year where you hit the cap.

QUESTION 3

What's ahead?

A baby, a surgery, or nothing you can name.

Your three medical plans

Key benefits	Value HSA 3300	Choice Plus PPO	Harbor HMO
Deductible	$3,300	$1,500	None
A doctor visit	You pay until the deductible, then 20%	$25 copay	$20 copay, referrals required
Emergency room	You pay until the deductible, then 20%	$250 copay, waived if admitted	$200 copay anywhere (emergencies are always covered)
Worst case, a year	$5,500	$4,500	$3,500
Network	Meridian Open Access (nationwide)	Meridian Open Access (nationwide)	Harbor Regional (three counties)

All three cover the same care. What differs is how you pay. Amounts shown are what you pay; the plan documents govern.

What each costs you

Deducted before taxes, every paycheck. The figures below are **what comes out of your pay**.

Coverage tier	Value HSA 3300	Choice Plus PPO	Harbor HMO
Just you	$52	$86	$44
You + spouse	$125	$206	$106
You + kids	$114	$189	$97
Family	$183	$305	$156

Where Brightwave adds money

$1,200
a year
into your HSA on the Value HSA plan

4%
of your pay
401(k) match when you contribute 5%

$0
preventive care
free on every plan, before any deductible

HSA money is yours forever, spent, saved or invested, even if you leave.

Dental & vision

Coverage tier	Dental PPO Plus	Dental PPO Basic	Vision Basic	Vision Plus
Just you	$11	$7	$3	$5
You + spouse	$24	$15	$6	$9
You + kids	$22	$14	$6	$9
Family	$36	$23	$9	$14

How to pick

Pick Plus if anyone might need braces, a crown, or an implant this year.

For contacts wearers, progressives, and anyone who breaks frames annually.

Extras that pay you cash

$6.20 PER PAYCHECK, JUST YOU

Accident insurance

Cash when life leaves a mark. Pays cash on top of any medical plan. Kids are covered for sports injuries automatically.

$9.10 PER PAYCHECK AT AGE 40 IF YOU DON'T SMOKE

Critical illness

A lump sum on the worst day. Pays no matter what your medical plan covers. The price steps up with age; no medical exam to join when hired or at open enrollment.

$7.40 PER PAYCHECK, JUST YOU

Hospital indemnity

Flat cash for hospital nights. Pairs especially well with the HSA plan, where a hospital stay means meeting the deductible.

Also available: a legal plan, identity protection, and pet insurance at group rates.

If you couldn’t work

BRIGHTWAVE PAYS

Basic life + AD&D

1× your salary (to $250,000), doubled for accidental death

FROM $2.10 PER PAYCHECK AT 30

Voluntary life

Up to 5× salary for you ($150,000 guaranteed when you join, no medical exam), $50,000 spouse or partner, $10,000 child

Short and long-term disability are company paid. Voluntary life is guaranteed at hire with no medical exam.

Time off & the extras

15 DAYS TO START, 20 AT YEAR THREE

PTO

Accrues per paycheck; carry over 5

10 COMPANY HOLIDAYS + 2 FLOATING

Holidays

Floating days are yours to place

6 DAYS, SEPARATE FROM PTO

Sick time

Nobody audits a sick day

12 WEEKS AT FULL PAY

Parental leave

Birth, adoption, foster placement; both parents

Plus free counseling, telehealth, a wellness stipend, commuter benefits and tuition help. No enrollment needed.

Your benefits site and Amanda

Everything in this deck, live

The same plans and prices, plus the three-question fit, a live paycheck builder, a bill simulator, and a ninety-second walkthrough where Amanda talks you through the whole guide.

The site also exports this deck, the printed guide, and the break-room flyer.

Ask Amanda anything

She has read every page of the guide, the plan documents behind it, and the rate tables. Ask in your own words, in English or Spanish, any hour, and she answers with the source attached.

“Should I pick the PPO or the HSA?” “Which plan fits a new baby?” “What will an MRI cost me?”

How to enroll

Open enrollment runs **November 2 to November 20**. New hires and life events get **30 days**.

Three steps

1. Answer the three questions on the site.
2. Compare your graded plans and ask Amanda anything.
3. Make your elections and keep the confirmation.

Scan to open your guide

Your fit, your paycheck, and Amanda, any hour.

Reminder Brightwave is a demonstration employer and every number here is sample data. If this deck and the official plan documents disagree, the plan documents govern.