



COAST
PROPERTY MANAGEMENT

2026 Plan Year



Employee Benefits

www.coastmgtbenefits.com



WELCOME TO COAST PROPERTY MANAGEMENT

Here at Coast Property Management, our employees are our greatest asset. We know that employee benefits are important, so it's our goal to maintain a competitive insurance package to provide you with the necessary health coverage for you and your family.

We invite you to review this brochure and familiarize yourself with the tremendous benefits available to you. This brochure is intended to be a summary, and we recommend viewing the full plan documents for a look at your full benefits package.

OPEN ENROLLMENT FOR 2026

The Coast Property Management benefit plan renews January 1st with an open enrollment period taking place in November. Please look out for information regarding your benefit changes and any actions needed for this time period.

MAKING BENEFIT CHANGES

After enrolling in your benefit plans, you cannot change your elections until the next benefits enrollment period unless there is a qualifying life event (QLE). QLEs include: marriage, divorce, birth, adoption, death of a dependent, or change in employment status. Please contact Human Resources for questions concerning a qualifying life event.

EMPLOYEE BENEFITS WEBSITE

Questions about your benefits? Need to find a provider? Questions regarding claims or bills? Take a look at the Coast Property Management Benefits Website for a comprehensive overview of your benefits as well as benefits announcements.

www.coastmgtbenefits.com



HUMAN RESOURCES DEPARTMENT

Employeerelations@coastmgt.com

BROKERAGE & CLAIMS SUPPORT

LBG Advisors, LLC

- Kris@LBGAdvisors.com
- 425-778-2800



Contact Information

The Loomis Company
Medical Billing Company
www.loomisco.com
Email: benefits@loomisco.com
Group Number: LBICPM
1-800-346-1223

Download MyLoomis App!



If you receive a balance bill, please contact Loomis! Please ask your medical provider to bill The Loomis Company!

Magellan Rx Pharmacy
www.magellanrx.com
1-800-424-0472
Save time and money with a 90-day mail supply of meds!

MetLife Dental
www.metlife.com
1-800-638-5433

Willamette Dental
www.willamettedental.com
1-855-433-6825

Medical Plans

| BENEFIT | 1. Silver Plan | 2. Gold Plan | 3. Bronze (H.S.A) |
|--------------------------------------|--|--|---|
| PLAN-YEAR DEDUCTIBLE | \$1,000 Ind/ \$3,000 Fam | \$500 Ind/ \$1,500 Fam | \$1,700 Ind/ \$3,400 Fam |
| PLAN-YEAR OUT-OF POCKET limit | \$5,000 Ind/ \$12,700 Fam | \$2,500 Ind/ \$7,500 Fam | \$8,500 Ind / \$17,700 Fam |
| Coinsurance | 20% coins | 20% coins | 20% coins |
| OUTPATIENT CARE | | | |
| Primary care visit | \$30 copay/visit | \$25 copay/visit | 20% coins |
| Specialist visit | \$30 copay/visit | \$25 copay/visit | 20% coins |
| Generic Drugs | \$5 copay/retail; \$10 copay/mail order | \$5 copay/retail option; \$10 copay/mail order | After deductible: \$5 copay/retail; \$10 copay/mail order |
| Preferred brand drugs | \$25 copay/retail; \$50 copay/mail order | \$25 copay/retail; \$50 copay/mail order | After deductible: \$25 |
| Non-formulary brand drugs | \$50 copay/retail option; \$100 copay/mail order | \$50 copay/retail option; \$100 copay/mail order | After deductible: \$50 copay/retail; \$100 copay/mail order |
| Diagnostic Lab\X-ray | 20% coins | 20% coins | 20% coins |

Important Notice: This benefits guide briefly describes your benefit choices and your options to enroll. All benefits, and your eligibility for benefits, are subject to the terms and conditions of the benefit plans, including group insurance contracts. This guide is not intended to be a complete description of the benefit plans and it is not a summary plan description or plan document. In the event of any conflict or discrepancy between this guide and the plan documents, the plan documents will govern. This guide is not a guarantee of current or future employment or benefits.



Contact Information

MetLife Vision

www.metlife.com/vision
1-855-638-3931

Lincoln Financial

Life and AD&D / Vol. Life
www.LincolnFinancial.com
1-800-423-2765

AFLAC - Voluntary

Critical Illness, Accident,
Hospital Indemnity, Disability,
Vision, and Dental Plans
*See plan options on Coast
benefits site!*

NueSynergy

Health Savings Account (HSA)
www.NueSynergy.com
1-855-890-7239

eMbrace EAP Program

member.magellanhealthcare.com
Code: Hoban

More Information

www.coastmgtbenefits.com

Dental Plans

| | MetLife Silver Plan | MetLife Gold Plan | Willamette HMO Plan Fixed fee schedule, copay-based model |
|--------------------------|---------------------------------|---------------------------------|--|
| Calendar Year Deductible | \$50 Individual \$150 Family | \$50 Individual \$150 Family | No Deductible |
| Annual Maximum | \$2,000 Individual | \$2,500 Individual | No Annual Maximum |
| Basic Services | 80% of fee | 90% of fee | \$15 visit |

EAP (Counseling & Family Care)

Magellan eMbrace | Up to 8 Counseling Sessions at no cost to employees, dependents, and household members | Member.magellanhealthcare.com

Virtual Therapy Powered by BetterHelp

- Click “Find Care” on the top toolbar
- Click Virtual counseling – “get started” for our virtual therapy platform
- Click “Browse for local car providers” to find a in person counselor that meets your specific preferences

ThinkHero and ThinkWarrior | Youth Well-being

ThinkHero (ages 6-12) and ThinkWarrior (ages 13-17) are digital cognitive behavioral therapy programs will help your child build lifelong skills for coping with anxiety. And they are offered at no cost to you.



Contact Information

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www.metlife.com/vision
1-855-638-3931

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**AFLAC - Voluntary
Critical Illness, Accident,
Hospital Indemnity, Disability,
Vision, and Dental Plans**
See plan options on Coast
benefits site!

**NueSynergy
Health Savings Account (HSA)**
www.NueSynergy.com
1-855-890-7239

eMbrace EAP Program
member.magellanhealthcare.com
Code: Hoban

More Information
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Vision Plans

| | In Network <i>There are no claims for you to file when you go to a participating vision provider. Simply pay your copay and, if applicable, any amount over your allowance at the time of service.</i> | Out of Network <i>You pay for services and then submit a claim for reimbursement. The same benefit frequencies for In-network benefits apply.</i> |
|-----------------------|---|--|
| Frames | Allowance: \$150 after \$0 eyewear copay Costco, Walmart and Sam's Club: \$85 allowance after \$0 eyewear copay. | Frames: up to \$70 |
| Eye Exam | Eye health exam, dilation, prescription and refraction for glasses: At no additional cost after a \$10 copay. | Eye exam: up to \$45 |
| Contact lenses | Contact fitting and evaluation: At no additional cost with a maximum copay of \$60. Elective lenses: \$150 allowance. | Elective up to \$105 Necessary up to \$210 |

Lincoln Life & AD&D

For eligible full-time employees, Coast offers an employer-sponsored (paid) life insurance policy of up to \$15,000 along with matching AD&D policy, at no cost to the employee. Coast also offers a supplemental, voluntary life policy option for employees who would like to add an additional benefit coverage. The voluntary life is employee-paid.

Health Savings Account (H.S.A.)

Nuesynergy HSA is a savings account that can help you pay for qualified medical, dental, and vision expenses for you and your dependents tax free (even if not on your plan). Available for those enrolled in the “bronze” High Deductible Health Plan.