



2026

Enrollment Guide

Hilti Inc.

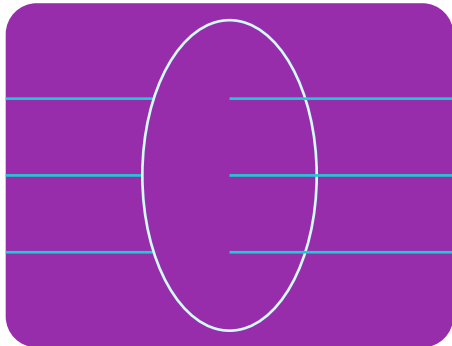
The health plan you'll be **happy** to see

Take control of your healthcare journey with a plan that gives you access to top-quality providers and offers price certainty for every medical service. With SimplePay, experience healthcare without the complications.

Clear and supportive healthcare

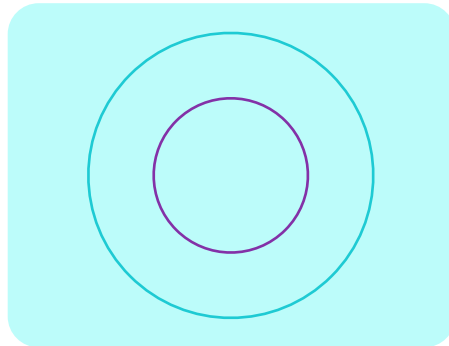
Price certainty

Know the price of every medical service ahead of time. Focus on your health, without worrying about add-ons or unexpected bills.



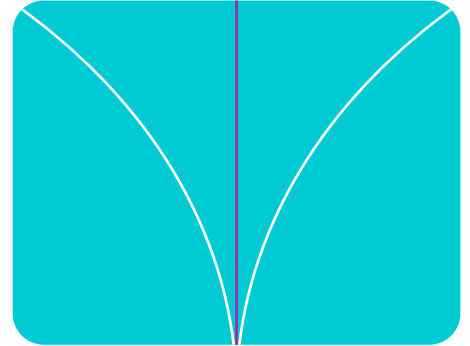
Great care and value

Find top-quality providers offering all services at fixed, predetermined costs — from routine checkups to advanced procedures. High-quality providers cost you less.



Simple user experience

Access your health plan from anywhere with the straightforward and intuitive SimplePay member portal.



Health Valet service

Work alongside a SimplePay Health Valet to confidently navigate your healthcare journey. Health Valets can assist with:

- + Finding a high-quality provider
- + Answering questions about billing or coverage
- + Helping you understand different care options and more



Contact the Health Valet team:

1-800-606-3564

healthvalet@simplepayhealth.com

Monday-Friday

8:00 a.m. - 8:00 p.m. Central

Price certainty

Going for care is easygoing when you know the cost ahead of time.

What to expect:

1.

Look up a service and know exactly what you'll owe.



2.

Go to the doctor and receive great care.



3.

Receive an Explanation of Benefits.



Use the SimplePay member portal to find the best provider based on cost and quality rankings.

See your provider and feel confident knowing their quality of care.

Pay the exact cost you saw in your member portal.

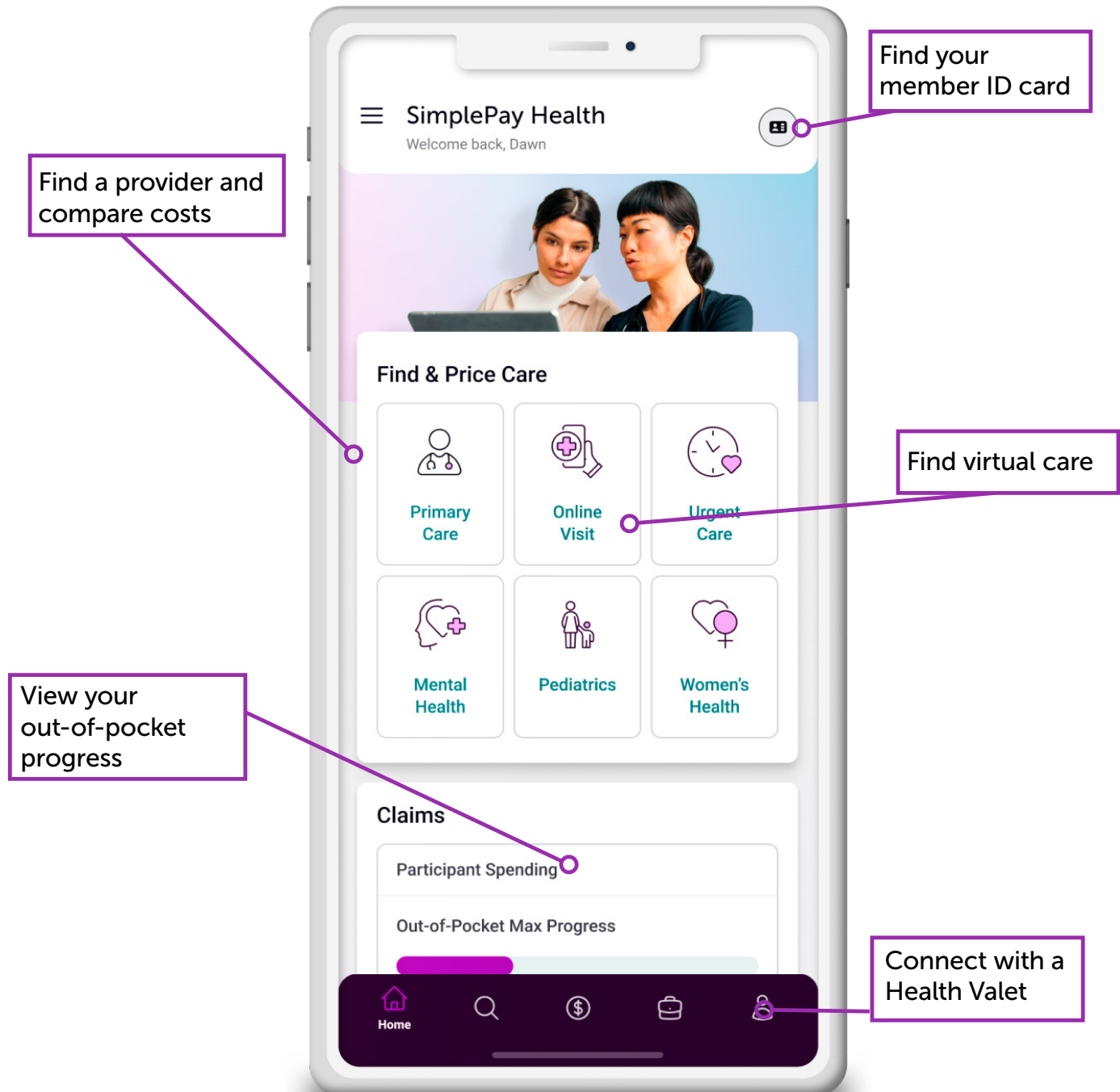


For questions, contact the Health Valet team or visit

<https://employers.simplepayhealth.com/HiltiNE>

Member portal




Explore the member portal anytime from your mobile app or desktop. It's your one-stop hub for all your benefit information.



Quality you can trust

SimplePay is designed to help you find **high-quality**, low-cost providers so you can prioritize your health and your bank account.

With SimplePay, providers are categorized into three copay rankings based on the following criteria:

-  Tier 1 provider
-  Tier 2 provider
-  Tier 3 provider

Quality

Providers renowned for their best-in-class training, certifications, and commitment to delivering excellent care outcomes.

Relationship

Providers that are associated with top-quality service lines at their facility, ensuring great care with every visit.

Experience

Providers that consistently deliver positive patient experiences and outcomes.

Efficiency

Providers that offer the best results for their patients, delivering just the right amount of care to ensure health needs are met.

Provider Ranking Legend



Meets all standards above



Meets most standards above



Meets some standards above

Pharmacy



SimplePay Health pharmacy plans are provided by CVS Caremark® Pharmacy Benefit Solutions.

CVS Caremark is a nationally recognized pharmacy benefit manager that contracts with almost all licensed U.S. pharmacies. On a SimplePay plan, you can see your out-of-pocket cost for prescriptions in the SimplePay member portal. Your copay will vary based on the pharmacy you choose.

What to expect when visiting the pharmacy:

1.

Visit the SimplePay member portal to find a pharmacy and your prescription cost.

2.

Visit the pharmacy and present your member ID card.

3.

Pay the pharmacy the cost you saw upfront in your drug cost search.



For more information on pharmacy benefits and to do a prescription drug lookup, visit

<https://employers.simplepayhealth.com/HiltiNF>



SimplePay Benefits Summary

Hilti, Inc.

Plan Year: January 1st, 2026 – December 31st, 2026

Medical Benefits				
Medical Services		In-Network		Out-of-Network
Calendar Year Deductible				
Single Family		None None		None None
Out-of-Pocket Maximum(Includes all copays)				
Single Family		\$3,400 \$6,800		Unlimited Unlimited
OOP Max applies to in-network services only; Out-of-Network OOP Max is unlimited				
Medical Services	Tier 1	Tier 2	Tier 3	Out-of-Network
Durable Medical Equipment				
Durable Medical Equipment (DME) / item	\$90	\$120	\$200	\$240
Emergency Services/Urgent Care				
Emergency Services/Emergency Room			\$175	
Urgent Care Facility			\$40	\$110
Hospital Expenses or Long-Term Acute Care Facility/Hospital				
Inpatient Hospital	\$1,760	\$2,345	\$3,400	\$4,320
Outpatient Hospital	\$650	\$865	\$1,440	\$1,730
Infertility Treatment				
See plan document for specific coverages and exclusions				
Skilled Nursing Facility/Rehabilitation Facility (90-day limit per plan)	\$1,550	\$2,070	\$3,400	\$4,140
Ambulance Services			\$290	
Ambulatory Surgical Center	\$650	\$865	\$1,440	\$1,730
Home Health Care (120 visits per plan year)	\$40	\$55	\$90	\$110
Hospice Care	\$215	\$290	\$480	\$575
Laboratory Services				
Routine Labs	\$15	\$20	\$30	\$35
Diagnostic Labs	\$50	\$70	\$115	\$140
Maternity				
Initial Office Visit	\$20	\$25	\$45	\$55
Preventive & Ongoing Prenatal Care		No Charge (Included in global delivery copay)		
Delivery & Postnatal Care(Uncomplicated care)	\$1,760	\$2,345	\$3,400	\$4,320

Mental Disorders & Substance Use Disorders

Office Visit	\$20	\$25	\$45	\$55
Inpatient	\$1,760	\$2,345	\$3,400	\$4,320
Outpatient	\$650	\$865	\$1,440	\$1,730

Physician Services

Primary Care Physician	\$20	\$25	\$45	\$55
Specialist	\$40	\$55	\$90	\$110

Preventive Services & Routine Care

Well-Child Care (Including exams and immunizations)	No Charge
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Adult Physical Examination (Including routine GYN visit)	No Charge
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Breast Cancer Screening (any age)	No Charge
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Pap Test	No Charge
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Prostate Cancer Screening	No Charge
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Colorectal Cancer Screening	No Charge
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Radiology Services

Diagnostic X-Rays	\$50	\$70	\$115	\$140
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Advanced Imaging (MRI, MRA, CAT & PET Scans)	\$180	\$240	\$400	\$480
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Therapy Services

Chiropractic Care/Spinal Manipulation (30 visits per plan year)	\$40	\$55	\$90	\$110
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Outpatient Therapies (PT, OT, ST) (180 visits per plan year)	\$40	\$55	\$90	\$110
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Medical Network: Aetna Open Choice POS II Network

How to Find a Provider: Log into your member portal at www.simplepayhealth.com and click on "Find a Doctor and Compare Costs" under the "Benefits" tab.

For questions about your SimplePay Health Plan, please contact your SimplePay Health Valet:

Email: healthvalet@simplepayhealth.com

Phone: 800-606-3564

Pharmacy Benefits

Pharmacy Plan Feature	CVS	In-Network Pharmacies Excluding CVS/Walgreens	Walgreens	Description
Retail Pharmacy				
Generic Drugs (Tier 1) (Up to a 31-day supply)	\$0	\$5	\$15	Generic drugs are covered at this copay level.
Preferred Brand Drugs (Tier 2) (Up to a 31-day supply)	\$25	\$30	\$45	All preferred brand drugs are covered at this copay level.
Non-Preferred Brand Drugs (Tier 3)	\$35	\$40	\$70	All non-preferred brand drugs on this copay level are not on the Preferred Drug List. *Discuss using alternatives with your physician or pharmacist.
Specialty Drugs (Tier 4) (Up to a 31-day supply)	\$45	N/A	N/A	Specialty medications are only allowed to be filled through CVS Mail Order
Mail Order Pharmacy (90-day supply)				
Generic Drugs (Tier 1)	\$15	N/A	N/A	Maintenance drugs of up to a 90-day supply are available through CVS Pharmacy or through Mail Order Pharmacy.
Preferred Brand Drugs (Tier 2)	\$45	N/A	N/A	
Non-Preferred Brand Drugs (Tier 3)	\$70	N/A	N/A	

NOTE: There is no coverage under the plan for prescription drugs obtained from a non-participating provider.

Pharmacy Drug Vendor: CVS Caremark

How to Find a Drug: Look up the cost of your medications in the SimplePay member portal on the "Benefits" tab under the card that says, "Find Drug Prices."

Visit www.simplepayhealth.com for the most up-to-date drug lists, including the prescription guidelines. Prescription guidelines indicate drugs that require your doctor to obtain prior authorization from SimplePay Health before they can be filled and drugs that can be filled in limited quantities.

This plan summary is for comparison purposes only and does not create right not given through the benefit plan.



Find a happier way to healthcare

Access your SimplePay Health Valet:

1-800-606-3564
healthvalet@simplepayhealth.com

Monday - Friday
8:00 a.m. - 8:00 p.m. Central

For questions regarding provider and pharmacy information, visit your company's microsite or reach out to your Health Valet.

[Learn More](#)

Connect with SimplePay

simplepayhealth.com

