

2025

EMPLOYEE BENEFITS



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your benefits

Medical Rx

Blue Cross and Blue Shield of Oklahoma |
bcbsok.com | 918.551.3500

	\$1,500 PPO	\$2,500 PPO	\$3,300 QHDHP	\$5,000 QHDHP
Deductible	In-network	In-network	In-network	In-network
Single	\$1,500	\$2,500	\$3,300	\$5,000
Family	\$3,000	\$5,000	\$6,000	\$10,000
Coinsurance (plan pays)	80%	80%	90%	80%
Out-of-pocket maximum				
Single	\$5,500	\$7,000	\$5,500	\$6,850
Family	\$11,000	\$14,000	\$11,000	\$13,700
Office visits	\$25/\$50	\$30/\$60	90% coins. after deduct.	80% coins. after deduct.
Inpatient	80% coins. after deduct.	80% coins. after deduct.	90% coins. after deduct.	80% coins. after deduct.
Outpatient	80% coins. after deduct.	80% coins. after deduct.	90% coins. after deduct.	80% coins. after deduct.
Emergency room	80% coins. after deduct.	80% coins. after deduct.	90% coins. after deduct.	80% coins. after deduct.
Urgent care	\$85	\$85	90% coins. after deduct.	80% coins. after deduct.
Prescription				
Retail				
Generic	\$3/\$10	\$3/\$10	\$3/\$10 after deduct.	\$3/\$10 after deduct.
Brand	\$45/\$70	\$45/\$70	\$45/\$70 after deduct.	\$45/\$70 after deduct.
Specialty	30% up to \$300 max/ 50% up to \$500	30% up to \$300 max/ 50% up to \$500	30% up to \$300 max/ 50% up to \$500	30% up to \$300 max/ 50% up to \$500
Mail order	2x retail copay	2x retail copay	2x retail copay	2x retail copay

Be informed

Visit bcbsok.com or download the BCBSOK mobile app for instructions and helpful tips to build and customize your medical benefits.

Dental

Guardian | guardiananytime.com | 800.541.7846

	In-network
Annual maximum (per individual)	\$3,000
Deductible	
Single	\$50
Family	\$150
Coinsurance	
Preventive (deductible does not apply)	100%
Basic	80%
Major	50%
Ortho (children to age 19)	50%
Ortho Lifetime Maximum	\$2,000

Vision

Guardian | guardiananytime.com | 800.541.7846

	Benefit frequency
Exam	Every 12 months
Frames	Every 12 months
Lenses	Every 12 months
Plan design	
Exam	\$10
Materials copay	\$15
Lenses	
Single vision	\$15
Bifocal	\$15
Trifocal	\$15
Lenticular	\$15
Contact lenses	
Elective	\$150 allowance
Medically necessary	\$15
Frames	
Standard frames	\$150 allowance + 20% off balance

FSA/HSA

iSolved | iSolvedbenefitservices.com | 800.300.3838

- FSA limits: Healthcare — \$3,300, dependent care — \$5,000
- HSA limits: Single — \$4,300, family — \$8,550, catch-up (over the age of 55) — \$1,000

Teladoc

Teladoc is available to **all employees at no cost!** Talk with a doctor for a phone or online video consultation with no appointment necessary.

Visit teladoc.com or download the mobile app for more information.

Life and AD&D

Blue Cross and Blue Shield of Oklahoma |
bcbsok.com | 918.551.3500

This is a benefit of 1x your annual salary up to \$150,000 and is payable to your beneficiary if you were to pass away. The premiums are paid for 100% by your employer.

Voluntary life and AD&D

Blue Cross and Blue Shield of Oklahoma |
bcbsok.com | 918.551.3500

This benefit is a supplemental benefit and is voluntary. The employee benefit is \$10,000 increments up to \$500,000 and is payable to your beneficiary if you were to pass away. You may also enroll your spouse. The spouse benefit is 50% of the employee amount up to \$100,000. The child benefit is up to \$10,000. The employee is responsible for the premium.

Short-term disability

Blue Cross and Blue Shield of Oklahoma |
bcbsok.com | 918.551.3500

Short-term disability insurance can help you replace a portion of your income during initial weeks of a disability. The benefit amount is 60% of your pre-disability weekly earnings up to \$1,500 per week. Benefits begin on day 8 for injury and day 8 for sickness (including pregnancy). Benefits continue for as long as you are disabled to a maximum duration of 13 weeks, if medically necessary. The premiums are paid for 100% by your employer.

Long-term disability

Blue Cross and Blue Shield of Oklahoma |
bcbsok.com | 918.551.3500

Long-term disability insurance helps replace a portion of your income for an extended period of time ceasing at Social Security Normal Retirement Age. The benefit amount is 60% of your pre-disability monthly earnings up to \$10,000 per month. Benefits would begin after 90 days of disability. The premiums are paid for 100% by your employer.

Accident

Blue Cross and Blue Shield of Oklahoma |
bcbsok.com | 918.551.3500

This benefit pays a lump sum for covered injuries, treatments and services. Some examples include burns, fractured/broken bones, surgery and X-rays.

Critical illness

Blue Cross and Blue Shield of Oklahoma |
bcbsok.com | 918.551.3500

Critical illness pays a lump-sum benefit for specific diagnoses. Covered diagnoses include cancer, heart attack, stroke, organ failure and more. Critical illness benefits are age-banded rates.

Hospital indemnity

Blue Cross and Blue Shield of Oklahoma |
bcbsok.com | 918.551.3500

Waterfield Tech will offer a low and high plan option for hospital indemnity. This benefit provides a cash benefit for admission to the hospital and a daily benefit for each additional day spent in the hospital.

Pet insurance

Nationwide | petsnationwide.com

This benefit can cover up to 90% of your veterinary care expenses for your pets. The monthly premium paid for pet insurance will vary depending on the age, breed, location and gender of your pet, along with the coverage amount you elect. To enroll in Nationwide pet insurance, visit petsnationwide.com.

Concierge service

Health Advocate | healthadvocate.com |
866.695.8622

Health Advocate are available to assist all employees, your spouse, and dependents. Advocates can help explain your benefits, arrange appointments, review explanation of benefits and bills, and much more.

Legal protection

MetLife | members.legalplans.com | 800.821.6400

Legal coverage offered through MetLife gives you the ability to speak with an attorney on legal matters without worrying about high hourly costs. With legal protection, you can live your life worry-free. This is a voluntary benefit available to you, your spouse and your dependents.

ID theft protection

MetLife | metlife.com/identity-and-fraud-protection |
800.638.5433

This benefit helps ensure your personal information is not anywhere it shouldn't be by protecting the things you care about most: identity, money and assets, family and privacy. This is a voluntary benefit.