



BENEFITS OVERVIEW **2025 – 2026**

WHAT'S **INSIDE**

Benefits Overview

Apex Home Health and Hospice has been diligent in searching for benefits that help employees and their families satisfy their insurance needs. The package available includes a range of benefits for you and your dependents that allows you the opportunity to choose the plan option(s) that best suits your individual needs. The benefits offered are shown below.

Benefits Offered

- Medical: BlueCross BlueShield
- Dental: SunLife
- Vision: SunLife (VSP Network)
- Employer-Paid Life & AD&D : SunLife
- Supplemental Life & AD&D: SunLife
- Voluntary Benefits: Aflac
 - Accident, Critical Illness, Hospital Indemnity, Short-Term Disability
- Contacts

Eligibility

You and your dependents are eligible for the **Apex Home Health and Hospice** benefits if you are an eligible full-time employee that has satisfied the required employment waiting period. For eligible employees, benefits begin on the first day of the month following the **30** days of employment waiting period.

Eligible dependents are your spouse, children under age 26, and disabled dependents of any age that satisfy the plan requirements.

You will need to complete all forms provided to you indicating if you are either electing or declining the coverage lines being offered. You will need to return all forms back to your Human Resources Department within the appropriate timeframe directed by **Apex Home Health and Hospice**.

It's important to remember that any elections and/or changes made now, will remain in effect until the next open enrollment period (which occurs every **June**) unless you or your family members experience a special enrollment event. If you experience a special enrollment event, you must contact the Human Resources Department within 30 days of the event. Please see the notice section of this guide for further information about what constitutes a special enrollment event.

A new employee's failure to enroll within the 30 day initial enrollment period will be perceived as a declination of benefits.

The plan year is **July 1st—June 30th**. However, the plan benefits run on a calendar year basis which means the deductible and out of pocket start over January 1st.

ONLINE BENEFIT ENROLLMENT: EASECENTRAL

(ALL FULL-TIME EMPLOYEES WILL NEED TO COMPLETE ENROLLMENT THROUGH EASE)



MEDICAL BENEFITS FOR 2025 – 2026

Administered by BlueCross BlueShield of Oklahoma

	B8K0ADT Bronze PPO SM 130	S8E1ADT Silver PPO SM 117	G746ADT Gold PPO SM 112
	Blue Advantage	Blue Advantage	Blue Advantage
Annual Deductible	\$8,800 Single / \$17,600 Family	\$3,600 Single / \$10,800 Family	\$2,100 Single / \$6,300 Family
Coinsurance (Member Pays)	0%	40%	20%
Annual Out-of-Pocket Maximum	\$8,800 Single / \$17,600 Family	\$9,200 Single / \$18,400 Family	\$6,250 Single / \$18,400 Family
PHYSICIAN			
Office Visit to PCP	0% after deductible	First 3 visits: No Charge; Subsequent visits: 40% after deductible	\$35 Copay
Specialist Visit	0% after deductible	40% after deductible	\$60 Copay
EMERGENCY CARE			
Urgent Care	0% after deductible	40% after deductible	\$50 Copay
Emergency Room	0% after deductible	40% after deductible	\$500 Copay then 10% after deductible (copay waived if admitted)
PRESCRIPTIONS			
Preferred Generic Drugs (Preferred / Participating)	0% after deductible	\$10 Copay / \$20 Copay	\$5 Copay / \$15 Copay
Non-Preferred Generic Drugs (Preferred / Participating)	0% after deductible	\$20 Copay / \$30 Copay	\$10 Copay / \$20 Copay
Preferred Brand Drugs (Preferred / Participating)	0% after deductible	\$50 Copay / \$70 Copay	\$50 Copay / \$70 Copay
Non-Preferred Brand Drugs (Preferred / Participating)	0% after deductible	\$100 Copay / \$120 Copay	\$100 Copay / \$120 Copay
Specialty Drugs (Preferred / Non-Preferred)	0% after deductible	\$250 Copay / \$350 Copay	\$250 Copay / \$350 Copay

This summary is for illustration purposes only and is not a legal document.

To find a physician or ancillary service provider please go to: <http://www.bcbsook.com>

Hospitals and dialysis centers use reference based pricing.

What services are included in my PHP membership?



Wellness Exams

Child Check Diabetes

Management Family

Planning Ingrown

Toenail Removal/Care

Sports Physicals

Pregnancy Test Weight

Loss Management

COPD Management

Hypertension

Management

Lipid Management

Hormone Management

Thyroid Management

Cholesterol Management

Blood Pressure

Management Medication

Management

IV Fluids

Rapid Strep Test

Urinalysis

Cryotherapy

(freezing, skin tags, warts, etc.)

EKG Management of

Auto Immune Disease

Ear Lavage

Spirometry Stitches/

Staples Casting

Removal of Skin

Lesions

For those electing the Bronze plan, members will have an embedded PHP membership for the employee at no cost to the employee. If a Bronze plan member would like their spouse and children to have a PHP membership it will be paid for by the employee.

For those electing the Silver or Gold plan, membership in PHP is available and will be paid for by the employee.

For those waiving medical coverage, employees can have a PHP membership for the employee at no cost to the employee. If they would like to add their spouse and children to the PHP plan, the cost would be paid by the employee.

****Additional services may be available to you***





BlueCross BlueShield of Oklahoma

Get the Most from Your Coverage



BLUE ADVANTAGE PPOSM

If you're looking for a benefit plan that's affordable, flexible and offers a secure network of doctors and hospitals, **Blue Advantage PPO** could be right for you. You don't need to choose a Primary Care Physician or get a referral for specialist care. And, if you travel outside of Oklahoma, BlueCard® has you covered.

Take an Active Role in Managing Your Health Care

Use Blue Access for MembersSM to:

- Search for Blue Advantage PPO doctors and hospitals.
- Access self-service tools to help you stay on top of your claims and coverage information.
- Estimate costs for upcoming medical tests and procedures.

Virtual Visits: Talk with a Doctor — Anytime, Anywhere

Most Blue Advantage PPO plans include virtual visits, powered by MDLIVE®. Activate your account or schedule a virtual visit.

- Go to **Blue Access for Members** or **MDLIVE.com/bcbsok**.
- Download the **MDLIVE app** from Apple's App StoreSM or Google PlayTM.
- Call **MDLIVE** at **888-970-4081**.
- Text **BCBSOK** to **635-483**.

DispatchHealth

BCBSOK members have access to DispatchHealth providers within the Oklahoma City metro area. See a DispatchHealth provider in the comfort of your own home. Visit **dispatchhealth.com** to learn more.

Virtual visits may not be available on all plans. Non-emergency medical service in Idaho, Montana and New Mexico is limited to interactive audio/video (video only). Non-emergency medical service in Arkansas is limited to interactive audio/video (video only) for initial consultation.

MDLIVE is a separate company that operates and administers the virtual visits program for Blue Cross and Blue Shield of Oklahoma. MDLIVE is solely responsible for its operations and for those of its contracted providers. MDLIVE® and the MDLIVE logo are registered trademarks of MDLIVE, Inc., and may not be used without written permission.

Blue Cross®, Blue Shield® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

DispatchHealth is an independently contracted provider that conducts mobile health care services for Blue Cross and Blue Shield of Oklahoma. DispatchHealth is solely responsible for its operations and that of its contracted providers.

Blue Cross and Blue Shield of Oklahoma, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association



BlueCross BlueShield of Oklahoma

Blue Access for MembersSM

Get all the advantages your health plan offers

Get information about your health benefits, anytime, anywhere. Use your computer, phone or tablet to access the Blue Cross and Blue Shield of Oklahoma (BCBSOK) secure member website, Blue Access for Members (BAM).

With BAM, you can:

- Check the status or history of a claim
- View or print Explanation of Benefits statements
- Locate a doctor or hospital in your plan's network
- Find Spanish-speaking providers
- Request a new ID card – or print a temporary one
- Visit [Health Care School](#) to see articles and videos to help you make the most of your benefits

It's easy to get started

- 1 Go to bcbsok.com/member
- 2 Click **Register Now**
- 3 Use the information on your BCBSOK ID card to complete the registration process.



Text* BCBSOKAPP to 33633 to get the BCBSOK app that lets you use BAM while you're on the go.

*Message and data rates may apply



BlueCross BlueShield of Oklahoma

Your Digital ID Card and More

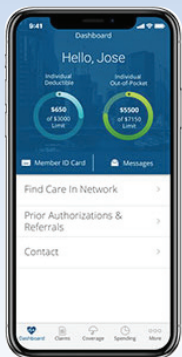
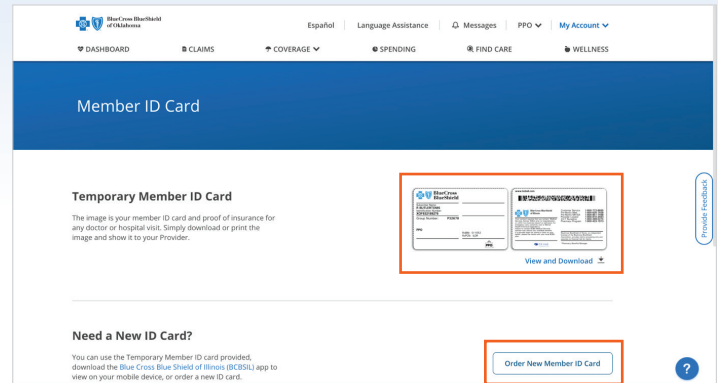
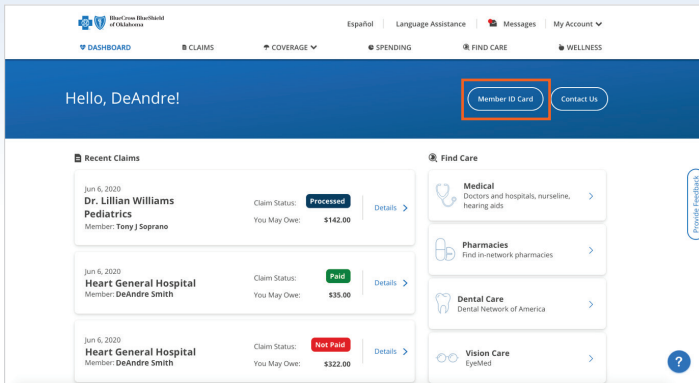
Access the Secure Member Site

Go to bcbsok.com and click the **Log In** tab to register for Blue Access for MembersSM. Click the **Register Now** link and follow the steps using the numbers from the front of the card. Blue Access for Members lets you review your claims, find health information, order extra ID cards and much more.

You can even save your ID card on your phone or other mobile device. Text **BCBSOK** to **33633** to download the app*.

Access Your Digital ID Card

- Login into **Blue Access for Members**
- Click on the ID card icon on the left side
- Download a digital copy to keep on your phone for instant access
- You can also print a copy or order a new physical card



BCBSOK Mobile App

Features:

- Find an in-network doctor, hospital or urgent care facility or search for Spanish-speaking doctors
- Access your claims, coverage and deductible information
- Access your temporary digital member ID card
- Secure login with Face ID (iOS only) and Fingerprint ID
- Available for iPhone and Android users

* Message and data rates may apply. Terms, conditions and privacy policy are at bcbsil.com/mobile/text-messaging.



Take Advantage of Preventive Services



Your family's track to better health begins with a single step

Preventive check-ups and screenings can help find illnesses and medical problems early and improve the health of you and everyone in your family.

Your health plan covers screenings and services with no out-of-pocket costs like copays or coinsurance as long as you visit a doctor in your plan's provider network. This is true even if you haven't met your deductible.

Some examples of preventive care services covered by your plan include general wellness exams each year,

recommended vaccines, and screenings for things like diabetes, cancer or depression. Preventive services are provided for women, men and children of all ages.

For more details on what preventive services are covered at no cost to you, refer to the back of this flier for a listing of services, or see your benefits materials.

Learn more on immunization recommendations and schedules by visiting the Centers for Disease Control and Prevention website at www.cdc.gov/vaccines.

**FOR ADULTS**

Annual preventive medical history
and physical exam

**SCREENINGS FOR**

- ☐ Abdominal aortic aneurysm
- ☐ Alcohol abuse and tobacco use
- ☐ Anxiety
- ☐ Breast cancer screening, breast cancer prevention medication, genetic testing and counseling
- ☐ Cardiovascular disease (CVD) including cholesterol screening and statin use for the prevention of CVD
- ☐ Certain contraceptives and medical devices, morning after pill, and sterilization to prevent pregnancy
- ☐ Cervical cancer screening
- ☐ Chlamydia, gonorrhea, syphilis, HIV and hepatitis B screenings
- ☐ Colorectal and lung cancer
- ☐ Depression
- ☐ Falls prevention
- ☐ High blood pressure, obesity and diabetes
- ☐ Human papillomavirus (HPV) DNA test
- ☐ Osteoporosis screening
- ☐ PrEP medication use for the prevention of HIV including baseline and monitoring services
- ☐ Sexually transmitted infections, HIV, HPV and hepatitis
- ☐ Tuberculosis

COUNSELING FOR

- ☐ Alcohol misuse
- ☐ Domestic violence
- ☐ Drug misuse
- ☐ Healthy diet and physical activity counseling for adults who are overweight or obese and have additional cardiovascular disease risk factors
- ☐ Obesity
- ☐ Sexually transmitted infections
- ☐ Skin cancer prevention
- ☐ Tobacco use, including certain medicine to stop
- ☐ Urinary incontinence screening
- ☐ Use of aspirin to prevent heart attacks

CERTAIN VACCINES

Learn more on immunization
recommendations and schedules
by visiting: www.cdc.gov/vaccines



- ☐ COVID-19*
- ☐ Diphtheria, Pertussis ("Whooping Cough"), Tetanus
- ☐ Haemophilus Influenzae Type B (Hib)
- ☐ Hepatitis A and B

- ☐ Human Papillomavirus (HPV)
- ☐ Inactivated Poliovirus (Polio)
- ☐ Influenza (Flu)
- ☐ Measles, Mumps, Rubella (MMR)
- ☐ Meningitis
- ☐ Pneumococcal
- ☐ Rotavirus
- ☐ Varicella (Chicken Pox)
- ☐ Zoster (Herpes, Shingles)

PREGNANCY

- ☐ Aspirin for preeclampsia prevention
- ☐ Breastfeeding support, supplies and counseling
- ☐ Counseling for alcohol and tobacco use during pregnancy
- ☐ Counseling for healthy weight gain during pregnancy
- ☐ Diabetes screening after pregnancy
- ☐ Folic acid supplementation during pregnancy
- ☐ Screenings related to pregnancy, including screenings for anemia, gestational diabetes, bacteriuria, Rh(D) compatibility, preeclampsia and perinatal depression

FOR CHILDREN

Annual preventive medical history
and physical exam

**SCREENINGS FOR**

- ☐ Autism
- ☐ Cervical dysplasia
- ☐ Critical congenital heart defect screening for newborns
- ☐ Depression
- ☐ Developmental delays
- ☐ Dyslipidemia (for children at higher risk)
- ☐ Hearing loss, hypothyroidism, sickle cell disease and phenylketonuria (PKU) in newborns
- ☐ Hematocrit or hemoglobin
- ☐ Lead poisoning
- ☐ Obesity
- ☐ Sexually transmitted infections and HIV
- ☐ Tuberculosis
- ☐ Vision screening

ASSESSMENTS AND COUNSELING

- ☐ Alcohol and drug use assessment for adolescents
- ☐ Obesity counseling
- ☐ Oral health risk assessment, dental caries prevention fluoride varnish and oral fluoride supplements
- ☐ Skin cancer prevention counseling
- ☐ Tobacco cessation

* Only certain vaccines are recommended for children and adolescents. Vaccines should be administered in accordance with the recommendations of the Advisory Committee on Immunization Practices (ACIP)

¹ Non-grandfathered health plans are required by the Affordable Care Act to provide coverage for preventive care services without cost-sharing only when the member uses a network provider. You may have to pay all or part of the cost of preventive care if your health plan is grandfathered. To find out if your plan is grandfathered or non-grandfathered, call the Customer Service number listed on your member ID card.



BlueCross BlueShield of Oklahoma

With virtual visits, you get:

- 24/7 access to an independently contracted, board-certified doctor
- Access via online video, mobile app or telephone
- If necessary, e-prescription sent to your local pharmacy

Virtual visits doctors can treat a variety of health conditions, including:

- Allergies
- Asthma
- Cold/flu
- Ear problems (age 12+)
- Fever (age 3+)
- Nausea
- Pink eye
- Rash
- Sinus infections

Talk Therapy

Speak with a licensed counselor, therapist or psychiatrist for support with virtual visits, available by appointment. You can choose who you want to work with for issues such as anxiety, depression, trauma and loss or relationship problems.

Activate your account or schedule a virtual visit

- Go to **Blue Access for MembersSM** or **MDLIVE.com/bcbsok**.
- Download the MDLIVE app from Apple's App StoreSM or Google PlayTM.
- Call MDLIVE at **(888) 970-4081**.
- Text **BCBSOK** to **635-483**. (MDLIVE's online assistant Sophie will help you activate your account.)

VIRTUAL VISITS:

Powered by
MDLIVE

**Speak with a doctor —
anytime, anywhere**

Getting sick after hours or on weekends used to mean a lengthy, costly trip to the emergency room or urgent care center. But with your virtual visits benefit, provided by Blue Cross and Blue Shield of Oklahoma (BCBSOK) and powered by MDLIVE, the doctor is in 24/7/365. And you don't have to leave the comfort of your own home.

Virtual visits allow you to consult a doctor for non-emergency situations by phone, mobile app or online video anytime, anywhere. Speak to a doctor or schedule an appointment at a time that works best for you.

YOUR BENEFITS FOR 2025 – 2026

Dental Benefits

You will continue to have a dental plan option offered through SunLife. Below is a brief summary of the in-network plan benefits available. You will not receive a hard copy of your ID card.

	SunLife
Deductible Individual / Family	\$50 / \$150
Annual Maximum Per Person (excluding Class IV)	\$1,500
Class I Services	100%
Deductible Waived for Preventive Individual / Family	Yes
Class II Services	Deductible, 80%
Class III Services	Deductible, 50%
Orthodontia Services (Class IV) Lifetime Maximum	50% \$1,500

Vision Benefits

You will continue to have the vision plan options offered through SunLife. Below is a brief summary of the in-network plan benefits available. You will not receive a hard copy of your ID card.

	SunLife (VSP Network)
Vision Examination	\$10 Copay
Vision Examination Frequency	Once every 12 months
Frames	\$150 allowance for frames of your choice; 20% off the amount over your allowance; Costco®: \$80 allowance
Frame Frequency	Once every 24 months
Standard Lenses	Single—\$25 Copay Bifocal—\$25 Copay Trifocal—\$25 Copay
Contact Lenses	\$150 Allowance Fitting Allowance up to \$60 copay/15% savings for your contact lens exam
Lenses or Contact Lenses Frequency	Once every 12 months

*Coverage with retail providers may be different. Check with Costco® and Walmart® for VSP member pricing. The Costco allowance is equivalent to the allowance at preferred providers and other retail providers.

Why create a Sun Life account?

Below are the different ways you can use your Sun Life account.

1

It's the easiest way to submit your claim!



5

Apply for Evidence of Insurability. Our site leads you step by step through the process.



2

Upload claim documents directly to your account—making it the fastest way to get your information to us.



6

Access Employee Assistance Program (EAP) resources, benefits information and more.



3

View your claim status, payment information, and other important information about your claim in one spot.



7

It's mobile friendly, so you can do everything right from your smartphone or tablet!



4

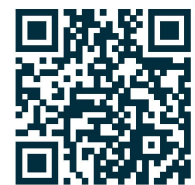
Report your return to work date as well as time if you need to take an intermittent leave.



Have Dental with us? You can find your most recent dental visit history, view and print your personalized dental ID card, and search for an in-network dental provider.

Register for an account today at www.sunlife.com/createaccount

For more information or to register by phone, call 800-247-6875, Monday through Friday from 8 a.m. to 8 p.m. ET.



Group insurance policies are underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) in all states, except New York. In New York, group insurance policies are underwritten by Sun Life and Health Insurance Company (U.S.) (Lansing, MI).

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LIFE INSURANCE OPTIONS FOR 2025 – 2026

Employer-Sponsored Life and AD&D

Term Life Insurance can help protect your loved ones' financial health if you are no longer there to support them due to death or a serious injury as a result of a covered accident or injury. You or your beneficiaries will receive a set amount to help pay for unexpected expenses. Apex Home Health and Hospice provides full-time Employees with Basic Life and AD&D benefit of **\$25,000**. This benefit is provided by Apex Home Health and Hospice at no cost to you to help you and your families.

Voluntary Life and AD&D

If an unfortunate death occurs, Voluntary Life insurance can help your family maintain its' standard of living. You may purchase life and AD&D insurance in addition to the company-provided coverage. You may also purchase life and AD&D insurance for your dependents if you purchase additional coverage for yourself. **You are guaranteed coverage up to \$50,000 and up to \$25,000 for your spouse without answering medical questions if you enroll when you are first eligible.** Please review and determine if a Voluntary Life plan could help you and your family manage expenses.

Employee - 5 times annual earnings up to a maximum of \$500,000, in \$10,000 increments.

Spouse - Up to a maximum of \$100,000 in increments of \$5,000, not to exceed 50% of the employee benefit.

Children – From birth to 15 days: \$0; age 15 days to 6 months: \$1,000 and 6 months to 26 years (Unmarried dependent children from 15 days to age 26): Options of \$1,000, \$2,000, \$4,000, \$5,000, \$10,000 not to exceed 50% of EE's amount.

If you do not elect life insurance when first eligible, you will be considered a late entrant, and will have to submit Evidence of Insurability (EOI) if enrolling after your initial eligibility.

Bi-Weekly Voluntary Life and AD&D Rates

EE coverage amounts	Age and cost										
	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$10,000	0.48	0.48	0.57	0.67	0.87	1.08	1.98	3.18	4.68	7.38	13.87
\$20,000	0.95	0.95	1.14	1.35	1.74	2.15	3.95	6.35	9.35	14.75	27.75
\$30,000	1.43	1.43	1.72	2.02	2.62	3.23	5.93	9.53	14.03	22.13	41.62
\$40,000	1.90	1.90	2.29	2.70	3.49	4.30	7.90	12.70	18.70	29.50	55.50
\$50,000	2.38	2.38	2.86	3.37	4.36	5.38	9.88	15.88	23.38	36.88	69.37

SP coverage amounts	Age and cost										
	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$5,000	0.24	0.24	0.29	0.34	0.44	0.54	0.99	1.59	2.34	3.69	6.94
\$10,000	0.48	0.48	0.57	0.67	0.87	1.08	1.98	3.18	4.68	7.38	13.87
\$15,000	0.71	0.71	0.86	1.01	1.31	1.61	2.96	4.76	7.01	11.06	20.81
\$20,000	0.95	0.95	1.14	1.35	1.74	2.15	3.95	6.35	9.35	14.75	27.75
\$25,000	1.19	1.19	1.43	1.68	2.18	2.69	4.94	7.94	11.69	18.44	34.68

Child coverage	Cost per pay period
\$10,000	1.54

PAYROLL DEDUCTIONS FOR 2025 – 2026

	Medical
	B8K0ADT (Bronze) with PHP
EE Only	\$130.27
ES	\$347.77
EC	\$333.93
FAM	\$604.50

	Medical		
	S89E1ADT (Silver)	PHP Option	TOTAL
EE Only	\$171.88	\$36.46	\$208.34
ES	\$394.52	\$72.92	\$467.44
EC	\$394.52	\$59.08	\$453.60
FAM	\$670.25	\$95.54	\$765.79

	Medical		
	G746ADT (Gold)	PHP Option	TOTAL
EE Only	\$215.07	\$36.46	\$251.53
ES	\$480.90	\$72.92	\$553.82
EC	\$480.90	\$59.08	\$539.98
FAM	\$799.82	\$95.54	\$895.36

	Dental
EE Only	\$0.00
ES	\$17.31
EC	\$25.46
FAM	\$40.23

	Vision
EE Only	\$3.90
ES	\$7.81
EC	\$8.59
FAM	\$12.50



TelaCoach

When life is hard:

- Anxiety
- Family issues
- Finances
- Grief
- Addictions

Get confidential
help today



Reach out to your local Care Coach or to our
team of Care Coaches through TelaCoach

Connect with your Care Coach
Malana Bracht



919-582-7327 ext. 5528
malana.bracht@leapcare.org



Scan to download
Malana's contact
information

Connect with one of our online
Care Coaches through:



TelaCoach



OR

Scan to go to
TelaCoach

or visit:



Apex

Telacoach.org/company/apex-okc/



Scan to view
"What is
TelaCoach?"



Preferred Partner Program

First United Bank is excited to offer you an easy and convenient way to do your banking.

Partner Basic Checking with all the extras!

Account Benefits:

- Monthly maintenance fee \$4.95 or \$0¹
- Instant issue debit card²
- Online Banking & Bill Pay^{14,15}
- Touch/Face ID Mobile Banking^{14,15}
- 24-hour phone banking
- No minimum balance
- Complimentary e-Statements¹⁵
- Complimentary Checks⁴
- Safe Deposit Box Discounts³

...and take it further with Partner Secure Checking.

Secure Checking offers all the benefits listed above and is a simple and powerful way to help protect you⁷ from identity fraud. You might think it's just your credit card and social security number that are at stake, but identity fraud can threaten your medical records. For \$7.95 a month you will be placed in a Secure Checking Account and gain more than just peace of mind. **Plus, we will waive the \$7.95 maintenance fee for the first 90 days!**

SECURE
CHECKING

Services:

- Coverage for you⁷
- Identity Theft Resolution Service
- Cell Phone Protection⁸
- Identity Theft Expense Reimbursement Coverage⁸
- Health Discount Savings^{11,15}
- Identity Monitoring¹⁵
- Credit File Monitoring¹⁵
- Single Credit Report & Score⁹
- Credit Score Tracker^{9,10}
- Debit & Credit Card Registration¹⁵



MORTGAGE

- \$100 discount off closing costs with a First United checking account⁵
- Quick approval
- First-time homebuyer loans
- Construction to permanent financing
- FHA, VA, and USDA
- Jumbo loans



PERSONAL LOANS¹⁶

- Preferred rates on personal loans (with approved credit and auto debit from a First United checking account) .25% off current rate



INSURANCE⁶

- Free quote with no obligation to buy
- Discount for combining Home and Auto Insurance
- Switching insurance is much easier than you think - we'll switch it for you!

BONUS OFFER:

Get \$100 when you open an account.¹²

See Bonus Card for details.

Preferred Partner Program

\$100
Account Bonus

when you complete 3 Easy Steps
(See back for instructions)



• 800-924-4427 • FirstUnitedBank.com

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Insurance and Investment Products are not insured by the FDIC; are not deposits or other obligations of the institution and are not guaranteed by the institution; and, are subject to investment risks, including possible loss of the principal invested.

Rev. 09/2024



Jeff McCormick
AGENCY

405.255.8154 | jeff.mccormick@goosehead.com

Why Shop Goosehead for Insurance?



Use the QR Code for an instant
Home and Auto quote

- **PERSONALIZED SOLUTIONS**

I take the time to understand your situation and present policies that get you the coverage you need at the price you want .

- **ONE CALL–MULTIPLE OPTIONS**

Shopping through 40 A-Rated insurance companies can be a hassle. That's why I do that for you- in minutes!

- **AGENT FOR LIFE**

Premiums fluctuate every year. That's why I re-shop your policies each renewal to make sure you're properly covered at the right price.





RETIREMENT INCOME STRATEGIES

RetirementIncomeOK.com

We are an independent financial planning firm in south Oklahoma City. We focus on creating income plans and operate as fiduciaries that serve our clients for their best interest. We offer insurance investments through Retirement Income Strategies and stock market security investments through Investment Strategies. Our advisors have been named as one of the Top 3 Financial Planners in the South OKC/Moore area for the last three years in addition to contributing to local news stations and national news stories. We regularly host educational seminars on retirement planning, social security benefits and investments.

Retirement Income Strategies, LLC Philosophies:

- Independent
- Fiduciaries
- Free Consultation
- No Obligation
- Educating Clients

Services Available:

Personalized Income Plan

Tailored Income Plan that tracks your progress toward your retirement goals.

Portfolio Analysis

A detailed analysis of your existing portfolio including risks, returns, fees and recommendations for improvement.

Social Security Maximization Report

Customized plan that details the optimal strategy for filing for Social Security

Investments

Partnered with low cost, institutional money management firms

Estate Planning

Revocable Living Trusts, Power of Attorney, and Advance Directives



**RETIREMENT INCOME
STRATEGIES**

Mark Rose

Retirement and Investment Advisor Representative

(405)703-3858

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932 SW 107th St; Suite 200
Oklahoma City, OK 73170



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IMPORTANT CONTACTS

BENEFIT	ADMINISTRATOR	PHONE	WEBSITE/EMAIL
Medical	BlueCross BlueShield of Oklahoma	1.800.942.5837	www.bcbsok.com
Dental	SunLife	1.800.247.6875	www.sunlife.com
Vision	SunLife	1.800.247.6875	www.sunlife.com
Life and AD&D	SunLife	1.800.247.6875	www.sunlife.com
Voluntary Life and AD&D	SunLife	1.800.247.6875	www.sunlife.com
Voluntary Options	Aflac	1.800.992.3522	www.aflac.com
BENEFITS TEAM			
Apex	Mary Lauback	405.848.3779	mlauback@apex-homecare.com
Gallagher	Amber Reid	405.818.8353	amber_reid@ajg.com
Aflac / Ease Central	Ricky DeFalco	405.200.5361	Ricky@enhancedbenefitsok.com

Your 2025 Annual Notices printed versions will be available on EaseCentral.

DISCLAIMERS

This booklet gives you an overview of the main features of your benefit plans. The plans are administered according to legal plan documents and insurance contracts. Although we have tried to summarize the provisions of these legal documents clearly and accurately, if any information contained herein conflicts with the legal documents, the legal documents will govern. For more detailed information on the plans and your legal rights under the plans, be sure to read the summary plan descriptions or request a copy of the plan documents. All benefits are subject to change from time to time and Apex Home Health & Hospice reserves the right to amend or cancel any benefits described in this booklet, with or without notice.

This booklet is an outline of the coverage proposed by the carrier(s), based on information provided by your company. It does not include all of the terms, coverage, exclusions, limitations, and conditions of the actual contract language. The policies and contracts themselves must be read for those details. Policy forms for your reference will be made available upon request.

The intent of this document is to provide you with general information regarding the status of, and/or potential concerns related to, your current employee benefits environment. It does not necessarily fully address all of your specific issues. It should not be construed as, nor is it intended to provide, legal advice. Questions regarding specific issues should be addressed by your general counsel or an attorney who specializes in this practice area.

The amount the plan pays for covered services provided by non-network providers is based on a maximum allowable amount for the specific service rendered. Although your plan stipulates an out-of-pocket maximum for out-of-network services, please note the maximum allowed amount for an eligible procedure may not be equal to the amount charged by your out-of-network provider. Your out of-network provider may bill you for the difference between the amount charged and the maximum allowed amount. This is called balance billing and the amount billed to you can be substantial. The out-of-pocket maximum outlined in your policy will not include amounts in excess of the allowable charge and other non-covered expenses as defined by your plan. The maximum reimbursable amount for non-network providers can be based on a number of schedules such as a percentage of reasonable and customary or a percentage of Medicare. The plan document or carrier's master policy is the controlling document, and this Benefit Highlight does not include all of the terms, coverage, exclusions, limitations, and conditions of the actual plan language. Contact your claims payer or insurer for more information.