Understanding Your 2026 Employee Benefits

CLAY COOLEY AUTO GROUP

1998 25 YEARS 2023

Benefit Basics

Eligibility -

- Benefits eligible if you work at least 30 hours per week
- Eligible dependents include:
  - Your legal spouse
  - Legal Dependent Children up to age 26
  - Disabled Dependents over age 26

Effective Date -

- For New Hires – You can elect benefits after 30 days from your hire date through Day 75 in iSolved. All elections are effective on day 91 following the first 90 days from your date of hire.

Your Medical Benefits – BCBSTX

BlueCross BlueShield of Texas

HMO Plan

*Requires designated Primary Care Provider –

Make sure to confirm if your Primary Care Provider is considered a Primary Care Or Specialist with BCBSTX

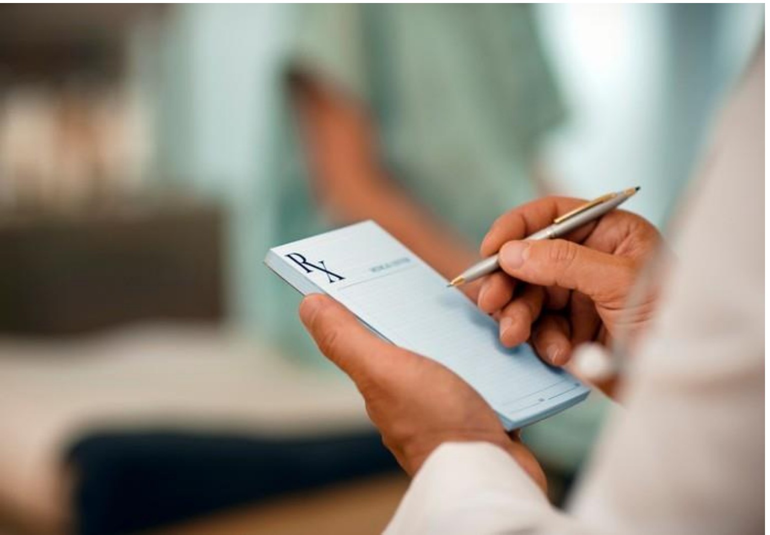
*Referral needed to see a specialist

Plan Provisions	2026 Medical Plan		
	HMO Plan	BASE PPO Plan	Buy Up PPO Plan
	Blue Essentials	Blue Choice PPO	Blue Choice PPO
Annual Deductible (Individual/Family)	$5,000 / $10,000	$6,000 / $12,000	$2,000 / $4,000
Out-of-Pocket Maximum (Includes Deductible, Coinsurance and Copays)	$7,900 / $15,800	$8,150 / $16,300	$7,150 / $14,300
Preventive Care	Covered at 100%	Covered at 100%	Covered at 100%
Primary Care Physician Office Visit	$15 copay	$15 copay	$15 copay
Specialist Office Visit	$50 copay	$50 copay	$50 copay
Virtual Visits	$15 copay	$15 copay	$15 copy
Inpatient Hospital Services	20% after deductible	20% after deductible	20% after deductible
X-Ray and Lab	20% after deductible	20% after deductible	20% after deductible
Outpatient Hospital Services	20% after deductible	20% after deductible	20% after deductible
Urgent Care	$20 copay	$25 copay	$25 copay
Emergency Room Care	$300 copay + 20%	$300 copay + 20%	$300 copay + 20%

Your Pharmacy Benefits – BCBSTX

BlueCross BlueShield of Texas

Plan Provisions	2026 Pharmacy Coverage		
	HMO Plan	BASE PPO Plan	Buy Up PPO Plan
Retail Prescription Drugs (30-day supply)			
Generic	$10 copay	$10 copay	$20 copay
Brand Preferred	$50 copay	$50 copay	$50 copay
Brand Non-preferred	$95 copay	$95 copay	$85 copay
Specialty	Within tier 1,2 or 3 copay	$250 copay	Within tier 1,2 or 3 copay
Mail Order Prescription Drugs (90-day supply)			
Generic	$25 copay	$25 copay	$50 copay
Brand Preferred	$125 copay	$125 copay	$125 copay
Brand Non-preferred	$238 copay	$238 copay	$212.50 copay
Specialty		$625 copay	n/a



Save Time & Money

- Switch to 90 day supplies of maintenance prescriptions which typically costs less than a 30 day supply and have your medications delivered right to your door.
- Ask your Doctor or Pharmacist for Manufacturer Coupons or Discount Programs
- Price medications by Retail Location to find the cheapest options close to you
  - WalMart $4 Drug Lists no matter your coverage
- Switch to Generic where possible

Know Before You Go! 5 Choices of Care!

COST AND TIME

Facility	Conditions treated	Your cost and time
Emergency Room (ER) For immediate treatment of critical injuries or illness. If a situation seems life-threatening, call 911 or go to the nearest emergency room. Open 24/7.	• Sudden numbness, weakness • Uncontrolled bleeding • Seizure or loss of consciousness • Shortness of breath • Chest pain • Head injury/major trauma • Blurry or loss of vision • Severe cuts or burns • Overdose	• Highest cost. • No appointment needed. • Wait times may be long, averaging over 4 hours.
Urgent Care Center For conditions that aren't life threatening. Staffed by nurses and doctors and usually have extended hours.	• Minor cuts, sprains, burns, rashes • Fever and flu symptoms • Headaches • Chronic lower back pain • Severe joint pain • Minor respiratory symptoms	• Costs lower than ER • No appointment needed • Wait times vary up to 1-2 hour waits
Doctor's Office Best place to go for routine or preventive care, to keep track of medications, or for a referral to see a specialist.	• General health issues • Preventive care • Routine checkups • Immunizations and screenings	• May charge copay/ coinsurance and/or deductible • Usually need appointment • Typically short wait times; can schedule appointment
Convenience Care Clinic Treats minor medical concerns that aren't life threatening. Staffed by nurses and physician assistants. Located in retail stores and pharmacies. Often open nights and weekends.	• Common cold/flu • Rashes or skin conditions • Sore throat, earache, sinus pain • Minor cuts or burns • Pregnancy testing • Vaccines	• Same price as doctor's office • No appointment needed • Wait times about 15 minutes or less
Virtual Visits / TeleMedicine Provides access to a physician who treats minor medical concerns that are not life- threatening. www.mdlive.com for members Open 24/7. Virtual/FaceTime	• Common cold/flu • Rashes or skin conditions • Sore throat, earache, sinus pain and allergies, coughs, UTI's, pink eye, flu and cold symptoms.	• Low consult fee or $15 copay for those enrolled on Coo1ley's medical plan • Great option to avoid missing work • Never have to leave home; virtual as needed

COST ANDTIME

Register with BCBSTX

Health care at your fingertips.

Blue Cross and Blue Shield of Texas helps you get the most from your health care benefits with Blue Access for Members. You and all covered dependents age 18 and up can create a BAM℠ account.

With BAM you can:

- Find care – search for in-network doctors, hospitals, pharmacies and other health care providers
- Get your digital member ID card
- Check the status or history of a claim
- View or print Explanation of Benefits statements
- Sign up for text or email alerts

It's easy to get started.

Use your member ID card to create a BAM account at **bcbstx.com**, or text **BCBSTXAPP** to **33633** to download our mobile app.*

SCAN ME

Scan this QR code to visit bcbstx.com.

Download the Blue Cross and Blue Shield of Texas (BCBSTX) App to manage your health wherever you are.

- Find an in-network doctor, hospital or urgent care facility
- Access your claims, coverage and deductible information
- View or print your member ID card
- Log in securely with your fingerprint or face recognition*
- View your Explanation of Benefits

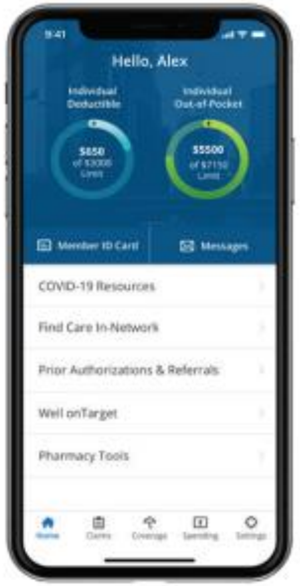
Then, Manage Your Preferences

In the BCBSTX App:

- Update your profile with your mobile number.
- Set your notification preferences to text.

Choose the messages and information you want to get:

- Claims, prior authorization or referral updates
- New documents to review
- Secure message notifications
- Find out about new benefits and services



Available in Spanish

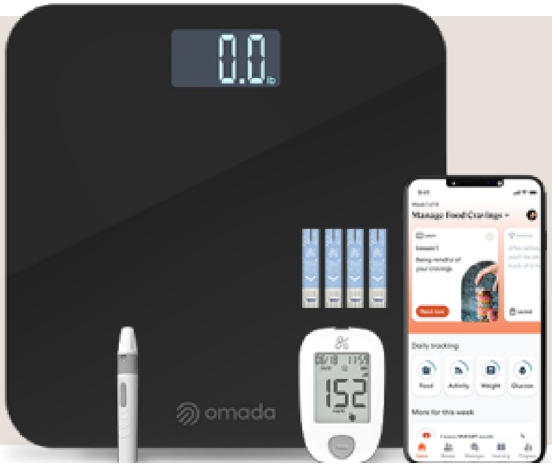
Ready to get started? Text **BCBSTXAPP** to **33633**** to get the app.

BCBSTX Programs

BlueCross BlueShield of Texas

A diabetes program built just for you

The Employees Retirement System of Texas is offering Omada® for Diabetes to help eligible HealthSelect℠ medical plan participants manage their diabetes with one-on-one personal coaching and tools to make long-lasting health changes. This includes eligible participants enrolled in Consumer Directed HealthSelect℠ and HealthSelect℠ Secondary, administered by Blue Cross and Blue Shield of Texas.



Claim my welcome kit:
go.omadahealth.com/healthselect

Eligible participants can join at no additional cost.

Get diabetes help

- Smart device readings synced to a companion app
- Eat healthier without counting calories or cutting out favorite foods
- Get up and move — yes, solo dance parties totally count

Get access to

- One-on-one support from a personal health coach
- Easy health monitoring with smart devices and tools
- Expert guidance from a diabetes specialist

Participants receive a welcome kit

With easy-to-use devices, based on your needs. All at no additional cost to you.

- Two continuous glucose monitor sensors (CGMs)
- Blood glucose meter
- Smart scale (if clinically eligible)
- Ongoing supply of test strips and lancets

Virtual Visits

Virtual Visits: Get Cost-Effective, 24/7 Care

Powered by MDLIVE

With Virtual Visits from MDLIVE®, the doctor is always in. This Blue Cross and Blue Shield of Texas (BCBSTX) benefit gives you access to 24/7 non-emergency care from a board-certified doctor or therapist by phone, online video or mobile app from almost anywhere.

Skip expensive ER bills and waiting to see a doctor. You can speak with a Virtual Visits doctor within minutes.

Activate your Virtual Visits account today:

- Call 888-680-8646
- Go to MDLIVE.com/bcbstx
- Text BCBSTX to 635-483
- Download the app

Why Virtual Visits?

- 24/7 access to an independently contracted, board-certified doctor or therapist
- Access via phone, online video or mobile app from almost anywhere
- Average wait time of less than 20 minutes
- Doctors can send e-prescriptions to your local pharmacy

The Virtual Visits benefit is a convenient alternative for treatment of more than 80 health conditions, including:

- Allergies
- Cold/Flu
- Fever
- Headaches
- Nausea
- Sinus infections

Virtual Visits sessions with licensed behavioral health therapists are available by appointment. Get virtual care for:

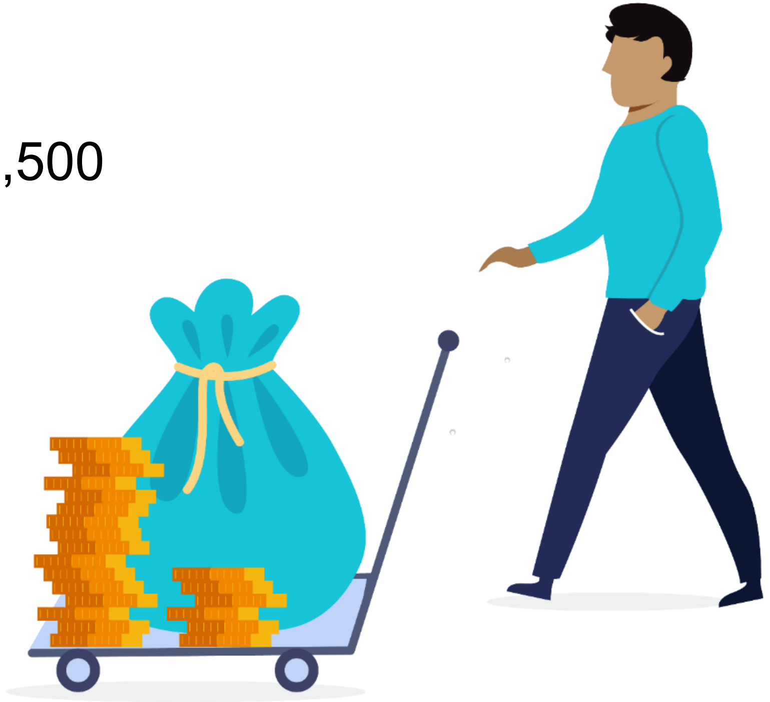
- Depression
- Eating disorders
- ADHD
- Substance use disorders
- Trauma and PTSD
- Autism spectrum disorder

First, call your doctor's office; they may also offer telehealth consultations by phone or online video. If you have any questions about this or any other BCBSTX benefit, please call the number on the back of your ID card.

Your Flexible Spending Accounts

- Works like a savings account
- Contributions to your account deducted pretax each month
- You use funds to pay for eligible health care and dependent care costs
- Decreases your taxable income!

    - Healthcare FSA- Max contribution **2026** is $3,400
    - Dependent Care FSA- Max contribution for **2026** is $7,500



Your Dental Benefits –BCBSTX

BlueCross BlueShield of Texas

PLAN PROVISIONS	
Annual Deductible	$50 Individual / $150 Family
Annual Maximum per covered person	$1,500
Preventive Care / Diagnostics	0%, no deductible
Basic Services	20% after deductible
Major Services	50% after deductible
Orthodontia Adult & Children only up to age 19	50% no deductible $1,500 lifetime maximum

Your Vision Benefits – BCBSTX

BlueCross BlueShield of Texas

PLAN PROVISIONS	IN-NETWORK	OUT-OF-NETWORK REIMBURSEMENT
Exam	$10 copay	Up to $30
Materials	$25 copay	
Frequency • Exam • Lenses • Frames	 • 12 months • 12 months • 12 months	
Frames	Up to $130 allowance plus 20% off the balance over $130	Up to $65
Standard Lenses • Single Vision • Bifocal • Trifocal	 0% after copay 0% after copay 0% after copay	 Up to $25 Up to $40 Up to $55
Elective Contact Lenses (in lieu of glasses)	**Elective** - Up to $130 allowance plus 15% off the balance over $130 **Medically Necessary** - $0 copay, covered in full	Up to $104 Up to $210

The BCBSTX Vision Utilizes the EyeMed Network

You do not need an id card to use your vision benefit – just tell the Provider you have EyeMed Coverage with your date of birth.

INDEPENDENT PROVIDER NETWORK + LENSCRAFTERS PEARLE VISION OPTICAL

2026 Benefit Premiums

Medical		
Medical HMO Plan	Per Pay Period - 24	Per Month
Employee	$36.21	$72.42
Employee + Spouse	$259.51	$519.02
Employee + Child/ren	$176.50	$353.00
Employee + Family	$353.56	$707.12
Medical Base Plan	Per Pay Period - 24	Per Month
Employee	$86.11	$172.22
Employee + Spouse	$325.33	$650.66
Employee + Child/ren	$198.77	$397.54
Employee + Family	$426.25	$852.50
Medical Buy Up Plan	Per Pay Period - 24	Per Month
Employee	$136.58	$273.16
Employee + Spouse	$489.67	$979.34
Employee + Child/ren	$369.85	$739.69
Employee + Family	$711.60	$1,423.20

Dental		
Dental PPO	Per Pay Period - 24	Per Month
Employee	$19.07	$38.13
Employee + Spouse	$38.24	$76.48
Employee + Child/ren	$46.98	$93.95
Employee + Family	$66.18	$132.35

Vision		
Vision	Per Pay Period - 24	Per Month
Employee	$4.04	$8.08
Employee + Spouse	$7.68	$15.36
Employee + Child/ren	$8.09	$16.17
Employee + Family	$11.88	$23.76

RISK strategies

Life and AD&D Insurance Coverage – Unum

Clay Cooley Auto Group provides employer paid Basic Life and AD&D Insurance to all eligible employees at no cost.

- $20,000 Basic Life and AD&D Insurance

- Be sure to provide or update your beneficiaries when you are reviewing your enrollment

Voluntary Life & AD&D Insurance – Unum

- Employee
    - Elect up to a max of $150,000
    - Guarantee issue– $150,000
- Spouse
    - Elect up to a max of $50,000
    - Guarantee - $20,000
- Child(ren)
    - Always guarantee issue of $10,000
    - One premium regardless how many children covered

You must elect Voluntary Life coverage for yourself in order to cover your spouse and/or children

Voluntary Short-Term Disability – Unum

Short-term disability insurance provides you with a weekly cash benefit to help pay for everyday expenses (such as mortgage/rent, utilities, childcare, or groceries) if you are unable to work for a short time due to a covered disability (e.g., back injuries, recovery from surgery, or even maternity leave)

Benefit – 60% of your Total Weekly Earnings to a Max of $1,200

Elimination Period – 7 days

Max Duration – 25 weeks

Cost depends upon your age and weekly earnings

Voluntary Long-Term Disability – Unum

SAFEGUARD YOUR FINANCES SO YOU CAN FOCUS ON YOUR HEALTH DURING A LONG-TERM DISABILITY

Long-term disability insurance provides you with a monthly cash benefit to help pay for everyday expenses (such as mortgage/rent, utilities, childcare, or groceries) if a covered disability takes you away from work for an extended time.

Benefit – 60% of your Total Monthly Earnings to a Max of $5,000

Elimination Period – 180 days, or the end of your Short-Term Disability

Max Duration – 5 Years ADEA

Cost depends upon your age and weekly earnings

RISK strategies

Hospital Indemnity Insurance – Unum

If you have to stay in the hospital, Hospital Indemnity insurance provides cash payments directly to you, to help protect your finances from the costs you may incur from a hospital stay.

Supplement your health insurance with a lump sum benefit for hospital stays due to a covered accident or sickness.

Use the benefit however you see fit – to help pay for out-of-pocket medical costs like, co-pays or deductibles, or for everyday expenses like childcare or groceries.

Full-Time Employees - Hospital	Option 1	Option 2
Admission (1 day per year)	$3,000	$2,000
Admission - Hospital ICU (1 day per year) (additive to Admission)	$3,000	$2,000

Critical Illness – Unum

Coverage Options - $10,000 or $20,000

Covered Conditions		Benefit Amount
		Full-time Employees
Critical Illnesses	End Stage Renal (Kidney) Failure	100%
	Heart Attack (Myocardial Infarction)	100%
	Major Organ Failure Requiring Transplant	100%
	Stroke	100%
	Sudden Cardiac Arrest	100%
	Coronary Artery Disease (Major)	50%
	Coronary Artery Disease (Minor)	10%
Additional Critical Illnesses for your Children	Cerebral Palsy	100% (50% of elected coverage amount)
	Cleft Lip or Palate	100% (50% of elected coverage amount)
	Congenital Heart Disease	100% (50% of elected coverage amount)
	Cystic Fibrosis	100% (50% of elected coverage amount)
	Down Syndrome	100% (50% of elected coverage amount)
	Sickle Cell Anemia	100% (50% of elected coverage amount)
	Spina Bifida	100% (50% of elected coverage amount)
	Type 1 Diabetes	100% (50% of elected coverage amount)
		Full-time Employees
Cancer	Invasive Cancer (including all Breast Cancer)	100%
	Non-Invasive Cancer	25%
	Skin Cancer $	$500

If you are diagnosed with a serious medical condition, critical illness insurance helps reduce daily stress about money, so you can focus on getting better.

- Pays a lump sum benefit (up to a maximum) for a variety of covered conditions such as heart attack, stroke, and more.
- Use the benefit however you see fit – to help cover out-of-pocket medical costs or everyday expenses not covered by your medical insurance

Pet Insurance – Nationwide

Get more for your pet with employee-only pet insurance from Nationwide®

Nationwide is the nation's oldest and largest pet health insurance provider, and is the #1 choice in America for pet insurance.

- Employee pricing
- Visit any vet, anywhere
- Choose from 70% and 50% reimbursement
- Low $250 annual deductible
- Save more on pet prescriptions with Nationwide® PetRxExpress
- Easy online claim submission
- Unlimited 24/7 pet health advice from experts at Vethelpline®

Visit https://benefits.petinsurance.com/comeseeclay or call 877-738-7874 and mention you are with Cooley Auto for a quote!