



2026 Benefits Guide



Welcome

We are pleased to offer a comprehensive set of team member benefit programs to supplement our team members' regular wages. These benefits represent a hidden value of additional income to our team members. This guide describes the benefit plans maintained by Clay Cooley Auto Group. We encourage you to take the time to educate yourself about your options and choose the best for you and your family.

For specific questions regarding plan coverage team members should refer to plan documents or consult with the Benefits department. Clay Cooley Auto Group reserves the right to amend its benefit offering at any time and will keep team members informed of changes.

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Enrollment & Eligibility

Clay Cooley Auto Group proudly offers a comprehensive program of benefits designed to serve the diverse needs of our unique workforce. While we are committed to continually enhancing and expanding our offerings, the information in this document is meant to familiarize you with the benefits and programs currently in place.

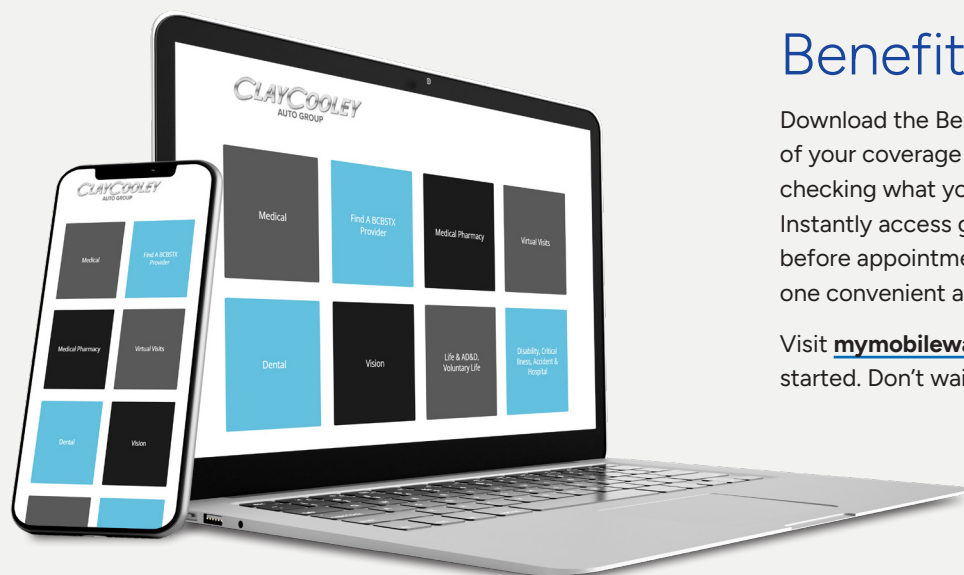
Who is Eligible?

Eligibility and required contributions for these benefits and programs depend on both your team member classification and whether you elect to extend coverage to your dependents. Team members are eligible for the benefits program if you work at least 30 hours per week.

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

Team member deductions for Medical, Dental and Vision insurance, and Flexible Spending Accounts are pre-tax; all other deductions are after-tax.

Dependents eligible for coverage are your legal spouse, children and disabled dependents over age 26. Children can be covered up to age 26 regardless of student, dependent or marital status for medical. For dental, vision, and life insurance, dependent children can be covered up to age 26 regardless of student status.



Benefits App

Download the Benefits App today and take control of your coverage with ease. From finding a doctor to checking what your plan covers, it's all at your fingertips. Instantly access generic ID cards, review your benefits before appointments, and connect with support – all in one convenient app.

Visit mymobilewalletcard.com/claycooley to get started. Don't wait—your benefits are just a tap away!

Medical Benefits

Our medical benefits through BlueCross BlueShield of Texas help you maintain your wellbeing through preventive care, affordable prescriptions and access to an extensive network of providers. There are three medical plans to choose from carefully designed to allow you to pick an option that works best for you and your family.

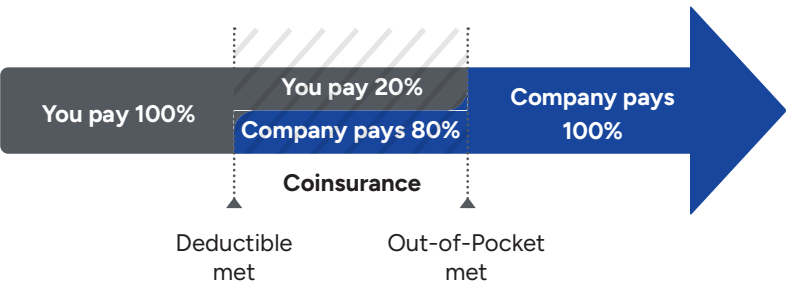


Plan Provisions

	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 copay
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	\$25 copay	\$25 copay	\$25 copay
Emergency Room Care	\$300 copay + 20%	\$300 copay + 20%	\$300 copay + 20%

* **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. Referrals are needed to see a specialist.

How the Medical Plans Work



Pharmacy Benefits

Taking medications as prescribed is important for managing ongoing health conditions and maintaining overall well-being. Inconsistent use of medication can lead to worsening health and increased medical costs. Staying on track with your treatment plan helps support better long-term health outcomes.



BlueCross BlueShield of Texas

Plan Provisions

Retail Prescription Drugs (30-day supply)

Generic
Brand Preferred
Brand Non-preferred
Specialty

Mail-Order Prescription Drugs (90-day supply)

Generic
Brand Preferred
Brand Non-preferred
Specialty

HMO Plan	BASE PPO Plan	Buy Up PPO Plan
\$10 copay	\$10 copay	\$20 copay
\$50 copay	\$50 copay	\$50 copay
\$95 copay	\$95 copay	\$85 copay
Within tier 1, 2 or 3 copay	\$250 copay	Within tier 1, 2 or 3 copay
\$25 copay	\$25 copay	\$50 copay
\$125 copay	\$125 copay	\$125 copay
\$238 copay	\$238 copay	\$212.50 copay
- - -	\$625 copay	- - -

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
- Take a look at Walmart's \$4 Drug Lists—no matter your coverage
- Switch to generic where possible

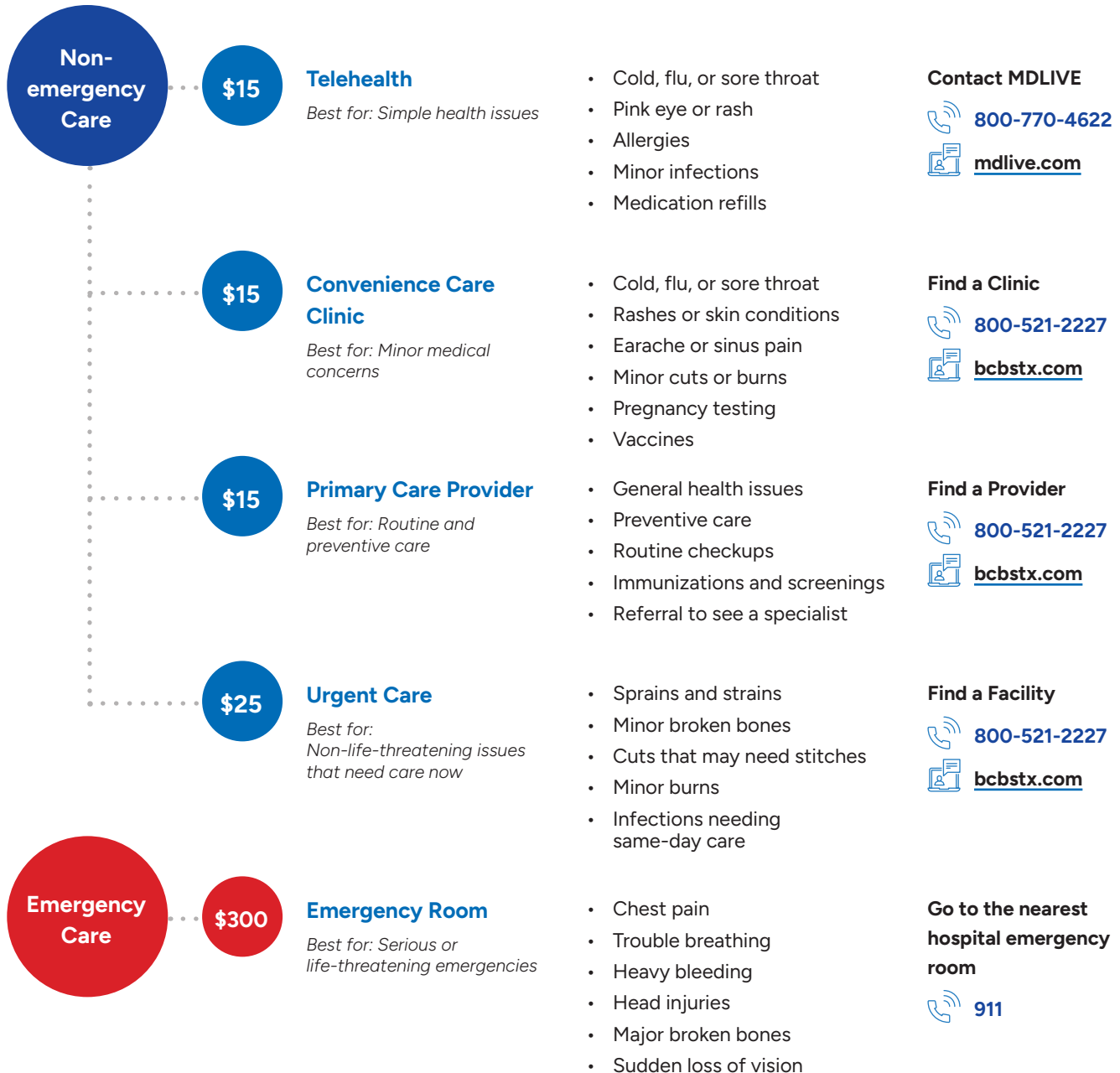


These tips can help you stay consistent with your medications:

- ➞ Create a routine and take medications at the same time daily.
- ➞ Set reminders or use apps to stay on track.
- ➞ Simplify your regimen or ask your doctor about combination drugs.
- ➞ Organize medications with pill organizers.
- ➞ Understand your treatment to stay motivated.
- ➞ Stay in touch with your healthcare team for adjustments.

Know Before You Go

Choosing the right place for care—telehealth, convenient care, your primary doctor, urgent care, or the ER—helps you get the right treatment faster while saving you time, money, and stress. Minor issues can often be handled virtually or at a clinic, while more serious concerns may need urgent or emergency care.



Note: Examples of symptoms are not inclusive of all health issues. This information is not intended as medical advice. Not sure where to go? Call the number on the back of your medical ID card.

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.

Blue Access for Members (BAM)

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

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:

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

Ready to get started? Text BCBSTXAPP to 31633 to get the app.



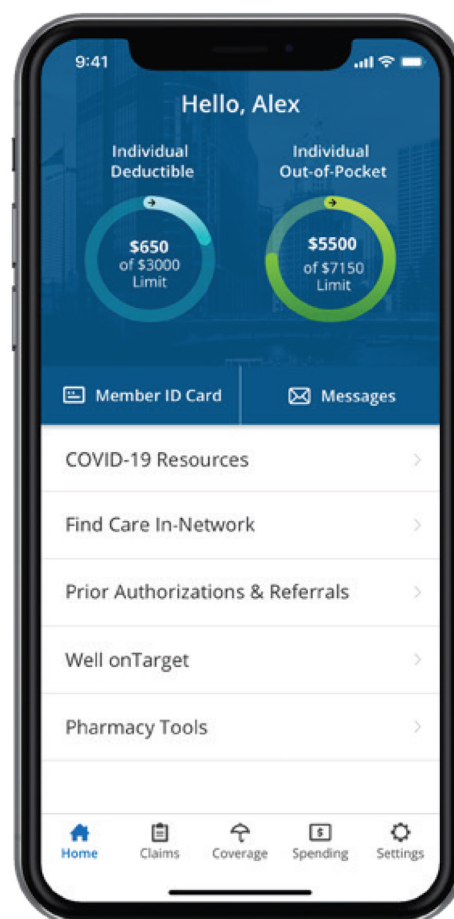
BlueCross BlueShield of Texas

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 this QR code to visit bcbstx.com



Available in Spanish



BCBSTX Diabetes Program

Blue Cross Blue Shield of Texas (BCBSTX) members with diabetes may have access to no-cost digital programs that offer smart devices, personal health coaching, and customized care plans to help monitor blood glucose.

A diabetes program built just for you.

The Employees Retirement System of Texas is offering Omada® for Diabetes to help eligible HealthSelectSM 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 HealthSelectSM and HealthSelectSM Secondary administered by Blue Cross and Blue Shield of Texas.

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

Eligible participants can join at no additional cost.



BlueCross BlueShield of Texas



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

Virtual Visits

Feeling ill? Pick up the phone or go online and speak to a board-certified medical physician 24 hours per day, 7 days per week. The Virtual Visits from MDLIVE® is available for those who elect medical coverage.

Get Cost-Effective, 24/7 Care

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.

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
- Headache
- Cold/Flu
- Nausea
- Fever
- Sinus infections

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

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

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

MDLIVE®

Activate your Virtual Visits account today!

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



Flexible Spending Accounts (FSAs)

Tax-advantaged FSA, administered by TaxSaver, provide a tax-efficient way to set aside money for healthcare and dependent care expenses. The money you contribute to these accounts is deducted from your paycheck before taxes and can be used tax-free for eligible expenses.



Save Money

An FSA allows you to set aside a pre-taxed portion of your salary for eligible healthcare expenses, such as skincare, treatments, and prescription medications.



Use It or Lose It

FSA dollars can be used for many medical, dental, and vision expenses, but they don't rollover, so be sure to redeem those dollars before the end of the year.



Cover Your Family

Funds from your FSA can be used by you, your spouse, and tax dependents.

2026 Maximum Contribution

Healthcare FSA: \$3,400

Dependent Care FSA: \$7,500



Using Your Surency FLEX FSA Debit Card

Pay using your FSA card or pay out-of-pocket and submit a claim to get reimbursed from your FSA.



Dental Benefits

Our dental plan encourage early detection of dental problems by paying the most toward diagnostic and preventive services, such as routine check-ups and cleanings. Your choices for dental coverage depend on where you live, but most team members are given an opportunity to use Dental Insurance through MetLife for themselves and their family.



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



Vision Benefits

While medical insurance provides essential coverage, it may not fully protect against the financial impact of a serious illness or injury. Supplemental benefits offer an affordable way to help manage out-of-pocket expenses such as deductibles and coinsurance.



Plan Provisions	In-Network	Out-of-Network Reimbursement
Exam	\$10 copay	Up to \$30
Materials	\$25 copay	---
Frequency		
• Exam	12 months	---
• Lenses	12 months	---
• Frames	12 months	---
Frames	Up to \$130 allowance plus 20% off the balance over \$130	Up to \$65
Standard Lenses		
• Single Vision	0% after copay	Up to \$25
• Bifocal	0% after copay	Up to \$40
• Trifocal	0% after copay	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	Elective: Up to \$104 Medically Necessary: Up to \$210

The BCBSTX Vision Plan utilizes the EyeMed network. You do not need an ID card to use your Vision benefit. Just tell the Provider you have EyeMed coverage and provide them with your date of birth.

INDEPENDENT
PROVIDER
NETWORK

+

LENSCRAFTERS' PEARLE VISION

OPTICAL



What You Pay

The below charts show semi-monthly (24 paychecks) and monthly rates. You can choose either semi-monthly or monthly payments—whichever works best for you. The overall cost remains the same, with no discounted pricing between the two options.

Medical Plan

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

Dental Plan

	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 Plan

	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



Survivor Benefits

Your income does more than pay the bills and no one likes to imagine a world where they're no longer there to provide for their loved ones. Planning for the unexpected is a powerful way to protect your loved ones. Life insurance helps keep their future secure—even if you're no longer there.

Life and AD&D Insurance Coverage

Basic Life and AD&D Insurance

Clay Cooley Auto Group provides employer paid **Basic Life and AD&D Insurance of \$20,000** to all eligible employees at no cost.

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

Voluntary Life & AD&D Insurance

You have the option to elect additional coverage beyond your employer-provided Basic benefit at a minimal cost.

<u>Voluntary Coverage</u>	Coverage	Guarantee Issue
For You	Elect up to a max of \$150,000	\$150,000
For Your Spouse	Elect up to a max of \$50,000	\$20,000
For Your Child/ren	One premium regardless how many children covered	\$10,000

NOTE: You must elect Voluntary Life coverage for yourself in order to cover your spouse and/or child/ren.



What is AD&D?

Accidental death and dismemberment (AD&D) insurance may pay:

- Your beneficiary if you pass away due to an accident
- A partial benefit if you lose specified bodily functions (sight, limbs, etc.)

Beneficiary Designation

Make sure to designate a beneficiary for your life insurance coverage to ensure your family is cared for according to your wishes.

Guarantee Issue

When you're first eligible (a new hire), you can purchase additional life insurance up to this limit without any medical questions required.

Medical questions and approval will be required for all future increase and purchase requests.



Income Protection

No one plans to be out of work due to a serious injury or illness—but it happens more often than you might think. Disability insurance steps in when you can't, replacing a portion of your income so you can continue to support yourself and maintain your lifestyle.

Voluntary Short-Term Disability

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)

If you have been disabled for seven days by an illness or injury, the Short-Term Disability plan will continue 60% of your pay, to a maximum of \$1,200 per week for a benefit duration of 25 weeks. The cost of this coverage depends upon your age and weekly earnings.

Voluntary Long-Term Disability

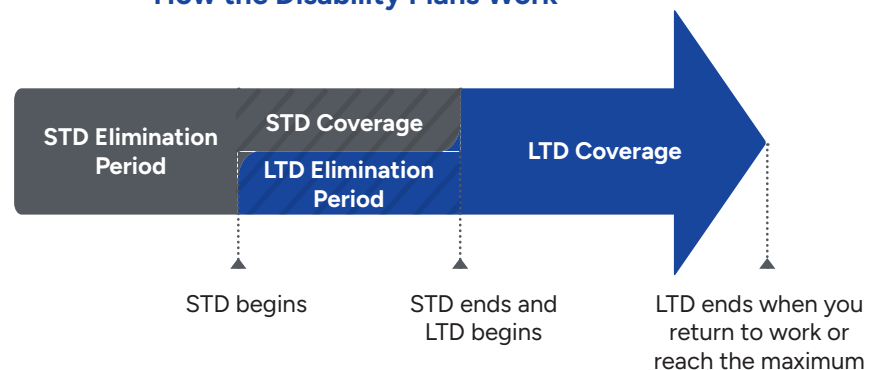
Safeguard your finances so you can focus on your health during a long-term disability

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.

If you have been disabled for 180 days or your Short-Term Disability has expired, the Long-Term Disability plan will continue 60% of your total monthly pay, to a maximum of \$5,000 per month. The benefit duration continues until you either recover or you reach the 5-year maximum, as defined by ADEA. The cost of this coverage depends upon your age and weekly earnings.



How the Disability Plans Work



Hospital Indemnity

Hospital Indemnity Insurance provides an added layer of financial protection by paying you a set cash benefit when you're admitted to the hospital. These funds can be used however you need—helping cover unexpected expenses so you can focus on your recovery with greater peace of mind.

When you're hospitalized, expenses can add up quickly.

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, copays or deductibles, or for everyday expenses like childcare or groceries.

Who should consider this?

Employees enrolled in high-deductible health plans

If you're on a high-deductible plan, you already know that you may have to pay quite a bit out of pocket before your medical coverage kicks in. A hospital stay can make those costs add up quickly. Hospital indemnity insurance can help by giving you extra cash to handle those expenses when they happen.

Families looking for extra financial protection

When you have a family, unexpected hospital visits can impact more than just medical bills. You might also be dealing with missed work, childcare needs, or transportation costs. This coverage can help take some of that pressure off by providing extra financial support when your household needs it most.

Anyone who wants a little extra peace of mind

Even if you have solid health insurance, hospital stays can still come with surprise expenses. If you like the idea of having a financial cushion just in case, this coverage can help you feel more prepared and less stressed if the unexpected happens.



Hospital Indemnity

- Admission to Hospital
(1 day per year)
- Admission to Hospital ICU
(1 day per year)
(In addition to Admission)

Option 1	Option 2
\$3,000	\$2,000
\$3,000	\$2,000



Critical Illness

Critical Illness Insurance provides a lump-sum benefit upon diagnosis of a covered condition, helping ease the financial burden during a challenging time. You can use the payment however you choose—from medical bills to everyday expenses—so you can focus on recovery and what matters most.

Get financial support during a serious illness.

If you're diagnosed with a serious medical condition, the last thing you want to worry about is money. Critical illness insurance helps ease that burden by providing extra financial support, so you can focus more on your recovery and less on day-to-day stress.

If you experience a covered condition like a heart attack, stroke, or another serious illness, the plan pays you a lump-sum benefit up to your selected coverage amount. That payment goes directly to you, giving you quick access to funds when you need them most.

What makes this benefit especially valuable is its flexibility. You can use the money however it fits your situation—whether that's paying for medical expenses like deductibles and treatments or covering everyday costs like bills, groceries, or time away from work.



	Covered Conditions	Benefit Amount
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	
	Congenital Heart Disease	
	Cystic Fibrosis	
	Down Syndrome	
	Sickle Cell Anemia	
	Spina Bifida	
Cancer *	Type 1 Diabetes	100%
	Invasive Cancer (including all Breast Cancer)	
	Non-Invasive Cancer	
	Skin Cancer	

* For Full-time Employees

Pet Insurance

Pet insurance helps cover the cost of veterinary care, from routine checkups to unexpected illnesses or emergencies, while also offering potential savings on pet prescriptions. By enrolling in a plan, you can reduce out-of-pocket expenses and feel confident your pet can get the care and medications they need when it matters most.

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



Take Note

Use this space to capture any questions, reminders, or important details as you review your benefits. Whether you're comparing plan options, preparing for enrollment, or tracking follow-ups, these notes can help you stay organized and informed throughout the process.



This document is designed to provide basic information regarding benefit plans and programs available to eligible employees. This document merely summarizes the employee benefit plans and programs and does not detail all of the terms, conditions, restrictions, and exclusions contained in the plan documents, carrier contracts and/or Summary Plan Descriptions (SPD) (the "plan documentation") for the various benefit plans and programs. Every reasonable effort has been made to ensure the accuracy of the information contained in this document; however, in the event of a discrepancy between the information in this document and the plan documentation, the provisions described in the plan documentation will govern. This document does not create any contractual rights for any current or former employee, or for any other individual. The provisions of the applicable plan documentation will govern the determination of any individual's rights under any employee benefit plan or program. Your employer reserves the right to amend or terminate any of its employee benefit plans and programs at any time and without notice or cause.