

McAfee
& Taft



2026

Benefits Guide

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This *Benefits Guide* highlights the main features of many of the benefit plans sponsored by McAfee & Taft A Professional Corporation. Not all specific details are included. Full details of these benefits are contained in the legal documents governing the plans. If there is any discrepancy or conflict between the plan documents and the information presented here, the plan documents will govern. In all cases, the plan documents are the exclusive source for determining rights and benefits under the plans. Participation in the plan does not constitute an employment contract or guarantee continued employment. McAfee & Taft reserves the rights to modify, amend, or discontinue any benefit plan or practice described in this Guide at any time. Nothing in this Guide guarantees that any plan provision will continue in effect for any period of time. This Guide serves as a summary of material modifications as required by the Employee Retirement Income Security Act of 1974 (ERISA), as amended. If you have questions, please contact the HR Department.

Our employees are our most valuable asset.

We provide this *Employee Benefits Guide* booklet to help you and your family make informed benefit decisions. The Human Resources Department is also available to answer your benefits questions. After using this *Guide* to make your benefit choices, please enroll by your deadline so you and your family can get the maximum value from our benefit offerings. After you enroll, keep this *Employee Benefits Guide* handy so you can effectively use the plans and programs when you have specific needs.

- Medical Insurance
- Prescription Drug Plan
- Benefit Connect Program
- Dental Insurance
- Vision Insurance
- Paid Time Off
- Flexible Spending Account
- Employee Assistance Program

FEEL SECURE

- 401(k) Retirement Plan
- Profit Sharing
- Long-Term Disability Insurance
- Accidental Death & Dismemberment Insurance

NEW in 2026:

- We will be making the following changes:
 - Implementing a lower cost narrow network: Healthcare Highways (HCH) Sync Network
 - Annual Deductible: \$1,500 Individual/\$3,000 Family
 - Coinsurance: 15%
 - Primary Care Office Visit: \$15 copay
 - Specialist Office Visit: \$30 copay
- Spousal Surcharge: We will apply a \$200 per month spouse surcharge if your spouse has other medical insurance available and is covered on McAfee's medical plan. You will need to complete the Spousal Surcharge Affidavit in Paycom, if applicable
- Contribution changes reflected on page 6

We appreciate all you do for our company and recognize that the service you provide is essential to our company's continued growth.

ENROLLMENT

Review Your Benefit Options Read this Benefits Guide and the other benefit materials thoroughly - they describe the McAfee & Taft Health Plus benefits program.

Enrollment Deadlines

Consider your choices carefully and enroll before the deadlines

- **New Full-Time Employees**

You must enroll within 30 days from your date of hire.

- **Annual Open Enrollment**

Once you enroll, you cannot change your benefit choices during the year, unless you have a qualifying event.

Prepare

- Have Social Security numbers and birthdates for you and your family ready
- Know what other insurance or coverage you and your family have
- Decide who you want listed as your life insurance and retirement plan beneficiaries

Be Alert

Review your first paycheck after your benefits effective date in order to confirm your payroll deductions are correct. Report any payroll discrepancies immediately to the Human Resources Department.

ELIGIBILITY

Employees

Employees are eligible to enroll in the McAfee & Taft HealthPlus benefit plans when they are full-time (generally working 30 or more hours per week). Employees are eligible to participate according to the following schedule:

- **Medical, Prescription, Dental, Vision:** Date of hire
- **Flexible Spending Accounts:** 1st of month following 30 days of employment
- **Life and AD&D Insurance:** 1st of month following 6 months of employment
- **401(k) Retirement:** 1st of January/1st of July after 1 year of employment
- **Long-Term Disability:** 1st of the month following date of hire

Dependents

In most cases, you may also cover your eligible dependents, including:

- **SPOUSE:** An eligible spouse is an employee's legal spouse who has met all of the requirements of a valid marriage contract.
- **CHILDREN:**
 - Eligible children under the age 26
 - "Children" are defined as: 1) your natural children; 2) stepchildren; 3) legally adopted children; 4) children under your legal guardianship. If your child is no longer eligible, you must notify Human Resources. A child up to age 26 may be considered an eligible dependent, regardless of eligibility for other coverage. Coverage will terminate at end of the month which 26th birthday occurs.
 - Physically or mentally disabled children
 - Of any age who are incapable of self-support
 - Disability must have occurred prior to age 25 (proof of disability may be requested)

To add or drop a spouse or child to your benefit coverage, you must notify McAfee & Taft's HR Department by completing and returning a McAfee & Taft Health Plus Enrollment/Change Form and any other applicable forms within 30 days of the marriage/birth/adoption/divorce/change.

- Marriage or divorce
- Birth*, adoption (or placement for adoption), Guardianship, Stepchildren
- Death of a spouse and/or dependent
- Your change in employment, from eligible to ineligible status or vice-versa
- Your spouse's loss/gain of coverage due to a change in their employment status or employer's open enrollment
- Your dependent's loss of eligibility because he/she has reached age 26
- Any other change that is permissible under IRS regulations and rulings as determined by McAfee & Taft

***Newborns are NOT added automatically to your medical coverage. You must notify the Human Resources Department and provide proof of dependency within 31 days of date of birth.**

Under the Plan's **Connect Benefit** program, if you use one of the covered providers for an eligible procedure or service, your deductible, copays and out-of-pocket expenses for your services will be paid 100% paid by McAfee & Taft. A Connect Benefit voucher is required at the time of service or appointment.

McAfee & Taft offers eligible employees a PPO medical plan administered by WebTPA via the **Healthcare Highways Network (Sync/Plus)**. Care received from in-network providers is paid at a higher benefit level, and you usually have no claims to file. If you choose to receive care from an out-of-network provider, medical benefits are lower, and you may have to file a claim to receive reimbursement for covered expenses.

				OUT-OF-NETWORK	COVERAGE NOTES
CALENDAR YEAR DEDUCTIBLE		Sync	Plus/Cigna		In-Network & Out-of-Network deductibles do not cross over.
Individual	N/A	\$1,500	\$2,000	\$4,000	
Family	N/A	\$3,000	\$4,000	\$8,000	
COINSURANCE	N/A	15%	20%	40%	Copays, Deductibles, Coinsurance count towards Annual Max.
ANNUAL OUT-OF-POCKET MAX.					
Individual	N/A	\$5,400		Unlimited	
Family	N/A	\$10,000		Unlimited	
INDIVIDUAL LIFETIME MAX.	N/A	Unlimited		Unlimited	
Primary Care Visit	N/A	\$15 copay	\$25 copay	40% after deductible	
Specialist Visit	\$0*	\$30 copay	\$50 copay	40% after deductible	
Urgent Care Visit	\$0	\$15 copay	\$25 copay	40% after deductible	
Emergency Room Visit					
True-Emergency	N/A	\$250 copay, then 20% after deductible			Copay Waived if Admitted
Non-Emergency	N/A	\$250 copay, then 20% after deductible		\$250 copay, then 60% after deductible	Copay Waived if Admitted
Ambulance	N/A	20% after deductible		40% after deductible	Emergency Ground & Air
Hospital Services					Prior Auth. Required for All In-Patient Admissions
In-Patient	N/A	15% after deductible	20% after deductible	40% after deductible	
Out-Patient	N/A	15% after deductible	20% after deductible	40% after deductible	
Surgery					
In-Patient	N/A	15% after deductible	20% after deductible	40% after deductible	Prior Auth. Required
Out-Patient	\$0	15% after deductible	20% after deductible	40% after deductible	Prior Auth. Required
Physician Office Procedure	\$0	15% after deductible	20% after deductible	40% after deductible	
Wellness/Preventive Care					
Annual Wellness Exams/Shots	N/A	100% deductible waived		Not Covered	
Colonoscopy Screening	\$0	100% deductible waived		Not Covered	
Covid-19 Testing & Shot	N/A	100% deductible waived		Not Covered	Pending availability
Flu Shot	N/A	100% deductible waived		Not Covered	
Mammogram Screening	\$0	100% deductible waived		Not Covered	
Routine Bone Density Screening	N/A	100% deductible waived		Not Covered	
Routine OB/GYN Visit/Exam	N/A	100% deductible waived		Not Covered	
Routine Prostate Visit/Exam	N/A	100% deductible waived		Not Covered	5
Routine Sigmoidoscopy	\$0	100% deductible waived		Not Covered	

					OUT-OF-NETWORK	COVERAGE NOTES	
Allergy			Sync	Plus/Cigna			
Services	N/A	\$30 copay	\$50 copay	40% after deductible			
Serum or Testing	N/A	15% after deductible	20% after deductible	40% after deductible			
Chiropractic Services	N/A	\$30 copay	\$50 copay	40% after deductible	Max 20 visits per year		
Durable Medical Equipment	\$0	15% after deductible	20% after deductible	40% after deductible			
Extended Nursing Care					Case Managed Benefit & Prior Auth. Required. 60 Days Per Year.		
Skilled Nursing, Hospice, Home Health	N/A	15% after deductible	20% after deductible	40% after deductible			
Private Duty Nursing	N/A	15% after deductible	20% after deductible	40% after deductible			
Infertility Services					Covered Up To Diagnosis Only.		
Office Visit	N/A	\$30 copay	\$50 copay	40% after deductible			
Diagnostic Testing	N/A	100% after deductible	100% after deductible	40% after deductible			
Maternity Services	N/A	Refer to Summary Plan Description (SPD) for comprehensive benefit info					
Breast Pump	N/A	100% deductible waived	100% deductible waived	40% after deductible	Within 60 days of delivery		
Psychiatric, Alcohol, Drug & Serious Mental Conditions							
Outpatient Physician Services/Fees	N/A	\$15 copay	\$25 copay	40% after deductible			
In-Patient & Partial-Day Facilities	N/A	15% after deductible	20% after deductible	40% after deductible	Case Managed Benefit & Prior Authorization Required.		
*Not all specialists participate in the Connect Benefit Program							

Medical & Prescription Plan	Employee Cost Monthly
Employee Only	\$100.00
Employee + Spouse	\$500.00
Employee + Child(ren)	\$300.00
Employee + Family	\$500.00

Find an In-Network Healthcare Highways PPO Provider

McAfee & Taft members can refer to the Healthcare Highways website: www.healthcarehighways.com and utilize the *Find a Medical Provider* service to locate IN-Network healthcare providers.

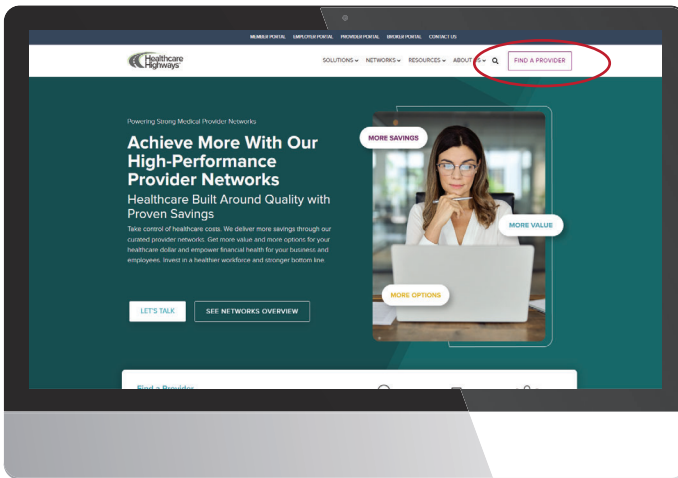
WebTPA Online Access and Mobile App

WebTPA administers all claims for the Medical plan. For a dashboard view of your coverage and access self-service tools, download the WebTPA mobile app or go to www.webtpa.com.

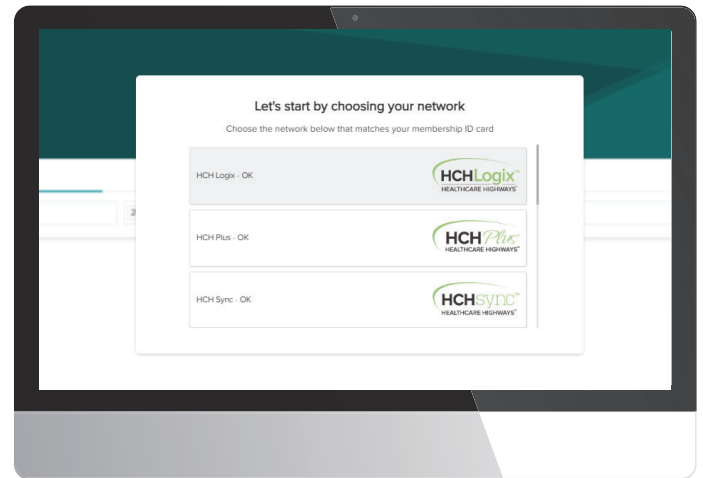
- View eligibility and plan coverage information
- View medical claim status, historical information, EOB (Explanation of Benefits, etc.)
- Print temporary ID cards
- Order additional ID cards
- Download important forms
- Communicate with Customer Service
- Link to your personal CVS prescription management site

Finding an in-network provider with Healthcare Highways

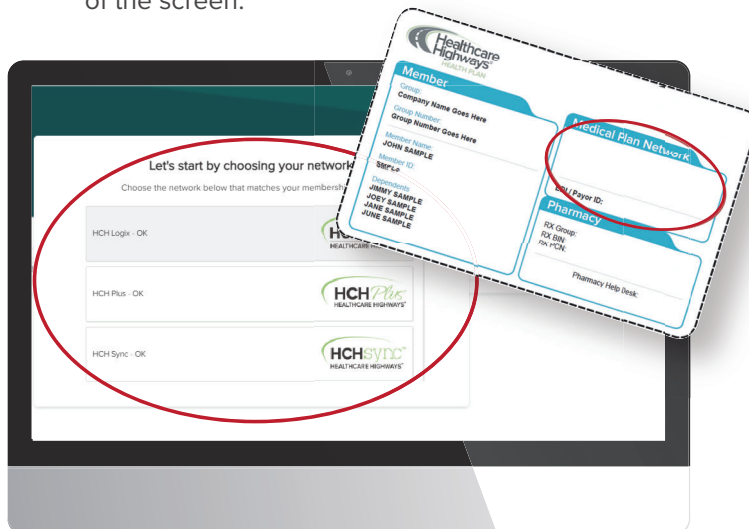
Welcome to Healthcare Highways! We're honored to be your healthcare partner. Let's help you find your in-network provider.



1. Go to www.healthcarehighways.com and click on the **Find a Provider** button in the upper right of the screen.

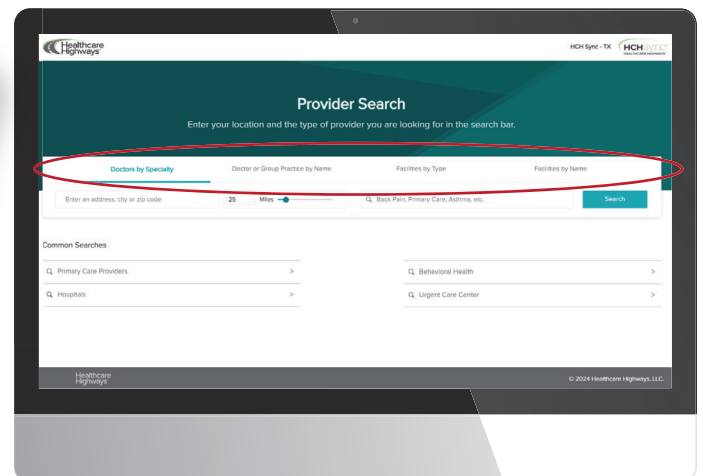


2. You've now accessed the provider search website. It's important to have your member ID card nearby for reference when choosing your network.



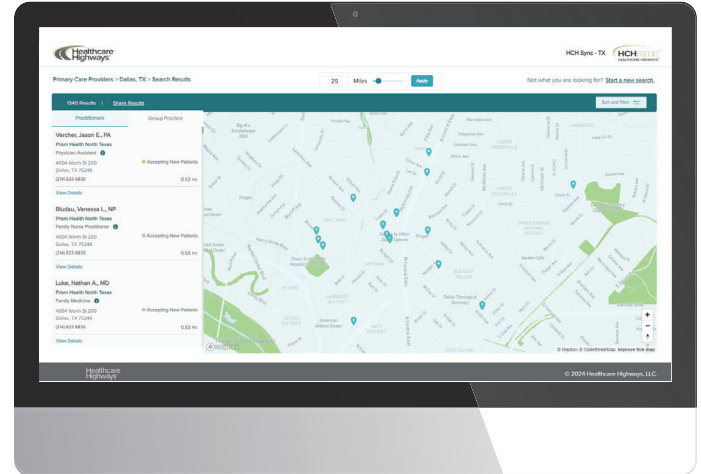
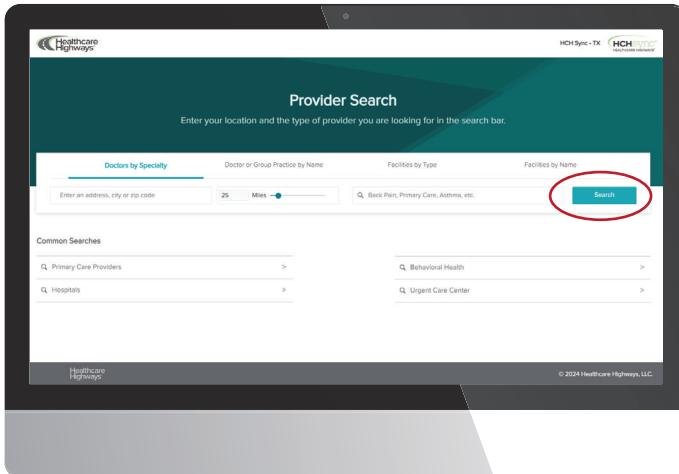
3. A menu will appear with different networks listed. Match the network logo on the front of your member ID card with the one listed on the screen.

Example ID Card shown above. Check the "Medical Plan Network" section for your network logo. Match the network name with the listing in the menu.



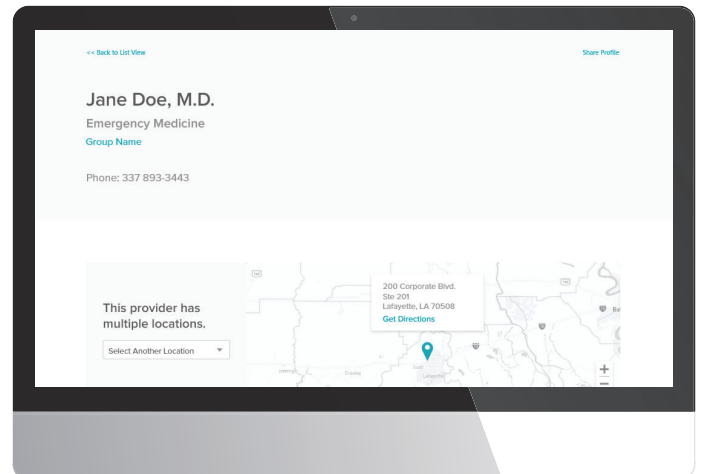
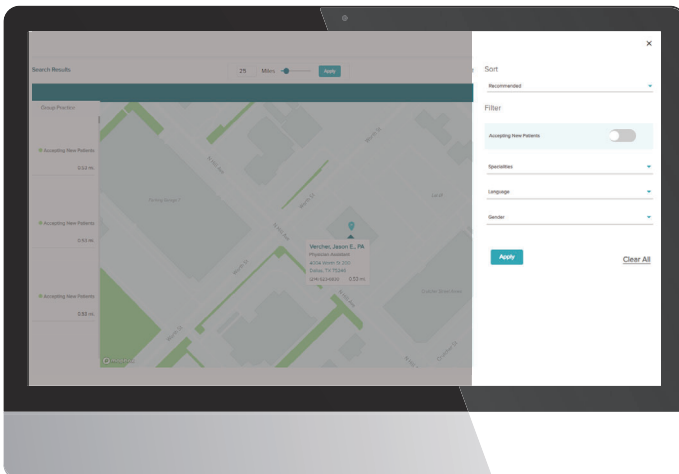
4. Once you choose your network, you will be taken to the Provider Search home screen. Here you will be able to enter your location, and search **Doctors by Specialty, Doctor or Group Practice by Name, Facilities by Type, or Facilities by Name.**

At any time you can check to make sure that your network information is correct. Do this by viewing what is displayed in the upper right hand corner. It should reflect your your Healthcare Highways network selection next to the plan.



5. You will need to enter an address, city, or zip code, the mile radius, and what you are searching for. We also have a few common searches towards the bottom of the page. Click **Search** once you have filled out all required information.

6. A list of one or more providers will appear, in order of distance, starting with the closest to your search parameters. Within this list you can toggle between the **Practitioners** and **Group Practice** search results. Both lists include the search result address, phone number, and a **View Details** button, with a map on the right showing provider locations.



7. By selecting the **Sort and Filter** button, a filter screen will appear and will provide you the option to narrow your search. Results still not what you were looking for? You can always click **Start a new search**.

8. Clicking the **View Details** button on any search result directs you to the provider's detail page, where you can view specialty, practice name, availability for new patients, contact details, a map location, and quality scores for hospital searches.

For more information or additional assistance, call our Customer Experience Team at **(866) 945-2292**. We're available Monday-Friday, 8 a.m. - 5 p.m. CST.

CERPASSRX

Our prescription drug program, administered by **CerpassRx**, offers convenient access to retail and mail-order services for employees and their dependents enrolled in the McAfee & Taft medical plan—helping you save time and money. Find these benefits by logging into your account at www.cerpassrx.com.

DRUG TIER	RETAIL PHARMACY 30-Day Supply	MAIL ORDER 90-Day Supply
(1) Generic	\$10.00	\$20.00
(2) Preferred Brand	\$70.00	\$140.00
(3) Non-Preferred Brand	\$170.00	\$340.00
Non-Formulary	NOT COVERED	NOT COVERED
2026 OUT-OF-POCKET MAX		
Individual	\$2,500	
Family	\$5,000	



Retail - Prescription Program

The retail prescription program includes all national chains and most local pharmacies. Save the most money by choosing generic medications when possible. Log in to your personal www.cerpassrx.com account to see the most current formulary list and locate participating pharmacies.



Mail Order - Prescription Program

Members can save time when utilizing the Mail Order prescription drug program through PillPack by Amazon Pharmacy. You can have your medicine delivered to your home, doctor's office or anywhere you choose. CerpassRx's mail order pharmacies are staffed with friendly pharmacists who can answer your questions or speak to your doctor if needed. Visit www.cerpassrx.com/pillpack, click 'sign up' and complete the questions to enroll or call PillPack Customer Service at (855) 966-0966

Mandatory Generic	Member <i>pays the difference in cost</i> between brand name drug and generic drug if the <i>member</i> chooses to have a brand name drug filled when a generic is available.
Specialty Medications	For members who have Specialty medication needs, please contact CerpassRx Specialty Pharmacy at (844) 636-7506. Their patient care coordinators will contact you and your doctor to start the enrollment process. Their patient care team will investigate copay and other assistance options and contact you and your doctor with their findings. CerpassRx also provides helpful resources at www.cerpassrx.com .

Mobile App



Managing your prescription medications is a key part of your health. Take your medication information wherever you are.

Get the app by searching for CerpassRx at the Apple App Store or Google Play.



-  Stay on top of medication refills. See when refills are due and quickly contact your pharmacy.
-  Pull up your medication history anytime to show your doctor what medications you are taking.
-  Learn about medication side effects and interactions.
-  Find network pharmacies by ZIP code or location, then check and compare current prescription prices.
-  Learn ways to save on your prescription by switching from brand name to generic or splitting a higher dosage pill.
-  Track individual and family spend.

\$0 COPAY PREVENTIVE CARE PROGRAMS

Over the Counter medication and supplies with Prescription Members will benefit from \$0 Copay for certain OTC drugs and supplies when prescribed by a doctor and processed through the pharmacy.

SMOKING CESSATION MEDICATION

Members who wish to stop smoking can benefit from **\$0 copay** for up to 180 days supply of smoking cessation medication (prescription and non-prescription medication, gum, patch). Medication must be dispensed **at the pharmacy counter** to be processed through the McAfee & Taft prescription insurance plan.

WELLNESS VACCINATIONS AT PARTICIPATING PHARMACIES

Show your McAfee & Taft Medical/Rx ID Card at participating pharmacies to benefit from the **\$0 copay** Wellness Vaccinations. Some Vaccinations are age and gender specific. Vaccinations for traveling outside of the United States are not included in this program.

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- Influenza
- Pneumonia
- Shingles
- Varicella
- Zoster/Shingles
- Tetanus, TDP
- MMR
- HPV
- Hepatitis A & B
- COVID
- Meningitis



WOMEN'S CONTRACEPTIVES

Contraceptive drugs and devices are available at **\$0 copay** to women who have reproductive capacity. A Tier 1 or Tier 2 contraceptive drug must be prescribed by a doctor and processed through the pharmacy. If a Non-Preferred Brand is prescribed, member will pay the Tier 3 copay.

- Oral
- Nuvaring
- Injectables
- Diaphragms
- Transdermal/patches
- Emergency - Plan B

McAfee & Taft is proud to continue offering **Connect Benefit**, our exclusive direct-contracting healthcare solution that delivers top-tier medical care with zero out-of-pocket costs to our employees. This isn't just a benefit—it's a smarter, more personal way to navigate your healthcare journey.

Through this elite concierge service, you'll be matched with **highly accredited providers** and supported by a **dedicated medical guide** who will walk with you every step of the way—from scheduling to recovery. Whether you're facing a complex procedure or simply want peace of mind, Connect Benefit ensures you receive **exceptional care, without the financial stress**.

If your doctor recommends any of the procedures listed below, **contact Connect Benefit before scheduling** to determine eligibility. When you use one of their preferred providers, your out-of-pocket expenses will be **completely waived**.

WHATS COVERED?:

- **CARDIAC SURGERY**
- **ENT SURGERY**
- **EYE SURGERY**
- **GENERAL SURGERY**
- **GI PROCEDURES**
- **GYNECOLOGIC SURGERY**
- **HAND SURGERY**
- **IMAGING SERVICES**
- **MEDICAL EQUIPMENT**
- **ONCOLOGY SERVICES**
- **ORTHOPEDIC SURGERY**
- **PHYSICAL THERAPY**
- **ROBOTIC SURGERY**
- **SKIN CANCER**
- **VASCULAR PROCEDURES**

QUALITY OF CARE

Although saving money is important, receiving quality health care with great outcomes is more important, so when a Connect Benefit provider is selected the following criteria is strongly vetted:

- ✓ Medical ratings according to Medicare and PPO network standards
- ✓ Evidence based outcomes
- ✓ Patient reviews
- ✓ Provider reputation

ARRANGE MEDICAL SERVICES

To arrange medical services and see if a voucher is required:

- ✓ Call 405-655-5678
- ✓ Text: 405-267-2472
- ✓ Email: info@connectbenefits.com

TERMS AND CONDITIONS

This is not a guarantee of benefits. All charges are subject to plan provisions, including exclusions, prior authorizations, IRS regulations, and eligibility at the time charges are incurred. **The Connect Benefit program is not available to those with the McAfee & Taft plan as their *secondary* coverage.**





Your personal guide to smart, cost-effective healthcare

Easy Access | Expert Guidance | Lower Costs

Care Guides ensure you get the most out of your healthcare benefits while saving time and money. Whether you're trying to understand your coverage, seeking care, or managing expenses, the Medefy App is your personal all-in-one solution.



EXPERT BENEFITS NAVIGATION

Medefy breaks down your health coverage details and discovers cost-efficient, top-tier specialists in your area. Your path to better health starts here.



DIRECT ACCESS TO GUIDES

Our Care Guides are your go-to resource. Enjoy fast, free, and confidential text-based support for finding care, understanding benefits, and resolving billing matters.

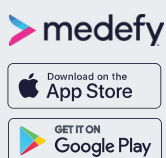


SMART TOOLS FOR YOUR BENEFITS

Your benefits package is now right at your fingertips. With Medefy, you can easily view your health benefits ID cards, open enrollment documents, and plan details anytime, anywhere.



Scan to download



Download Medefy today and transform the way you manage your health!



Virtual Mental Health Counseling

Medefy's virtual behavioral health solution is available to you anytime, anywhere— just open the app! Book an appointment with a licensed counselor or specialist in as few as 48 hours. Whether you're feeling overwhelmed, navigating a new challenge, or just need someone to talk to, help is just a tap away.



Accessible

Your mental health matters, and now, help is closer than ever. Connect with a licensed counselor from anywhere—whether you're at home, at work, or on the go. All you need is the Medefy App!



Confidential

Your privacy is our priority. Every conversation you have with a provider is completely secure and confidential. You can openly discuss your concerns knowing that your information is protected.



Convenient

Getting started is easy, and there's no complicated setup. In just a few simple steps, you can schedule a session, talk to a counselor, and start making progress—all from the Medefy App.

Getting Started is Easy

Tap the "On-Demand Virtual Care" button on the Medefy home screen. Follow the on-screen prompts and choose a counselor who best meets your needs. Next, choose an appointment date and time that works for your schedule. Then, just verify your personal information, and schedule your appointment. We'll send you a few reminders before your virtual care visit, then your counselor will give you a call at the time of your appointment.

End-to-End Support

Over-the-phone care, appointment notes, and treatment plans are easily accessible to you within the app. Plus, Medefy Care Guides are available 24/7 to assist with any benefits questions, ensuring that you get the best experience possible.



Scan to download



Download Medefy today and transform the way you manage your health!

Employer Coverage or Medicare: Which Is Right For You?

STEP CONFIDENTLY INTO ENROLLMENT SEASON WITH SMARTCONNECT

SmartConnect, our trusted Medicare partner, gives you **free access** to licensed insurance agents who can compare your current benefits to Medicare options and see which one comes out on top.

ABOUT SMARTCONNECT

Free Medicare education and enrollment resource for your company's employees & families

**Medicare Supplement | Medicare Advantage | Prescription Drug Plans |
Dental, Vision, and Hearing Plans | Ancillary Coverage**

WHAT IS SMARTCONNECT?

The SmartConnect team educates employees and their family members about their Medicare options. We help people identify and enroll in Medicare plans that can save them money and potentially add extra benefits. We also relieve pressure from HR departments by having a reliable and trusted place to refer employees when they need Medicare guidance.

WHO CAN USE THE SMARTCONNECT?

Anyone who is Medicare-eligible including employees and their spouses, children, parents, neighbors, and friends.

IN WHICH STATES ARE YOUR AGENTS LICENSED?

SmartConnect agents are licensed and appointed in all 50 states.



First, your
SmartConnect agent
will **get to know you**
and your **specific**
healthcare needs



Then, they will
compare your
current coverage to
a variety of
Medicare plans in
your area



Finally, if you find a
plan you like, they
can **help you enroll**
right away



McAfee & Taft offers the **Delta Dental of Oklahoma PPO network** and the *Premier network*. The voluntary dental plan allows you the freedom to choose either an in-network or out-of-network provider each time you need dental care. Employee elections are automatically deducted from each paycheck.

DENTAL PLAN FLEXIBILITY

- ✓ Go to a provider of your choice without pre-approval
- ✓ Change providers at any time without pre-approval
- ✓ Option to select a different provider for each member of your family
- ✓ No ID card necessary, just tell your provider you have Delta Dental

EMPLOYEE COST PER MONTH

Employee Only	\$72.34
Employee + Spouse	\$144.64
Employee + Child(ren)	\$166.36
Employee + Family	\$211.56

DEDUCTIBLE PER CALENDAR YEAR <i>(per person up to a family deductible max. of \$150)</i>		\$50 per person
MAXIMUM BENEFIT PER CALENDAR YEAR		\$1,500 per person
PLAN PAYS:		
Class I Services	Diagnostic/Preventive	100%
X-Rays, Cleaning, Sealant, Fluoride, Spacers		
Class II Services	Basic/ Restorative	80% After Deductible
Endodontics, Periodontics, Fillings, Oral Surgery, Extractions		
Class III Services	Major Restorative	50% After Deductible
Prosthodontics, Crowns, Implants		
Class IV	Orthodontia Services <i>For children under 26 years old</i>	50%
MAXIMUM ORTHODONTIA LIFETIME		\$1,000 (per child)



Find A Provider

To find a participating dental provider, please contact Delta Dental of Oklahoma:

- 800-522-0188
- www.DeltaDentalOK.org
- Download the free Delta Dental mobile app

Ask your provider if they are in one of the Delta Dental of Oklahoma networks:

- PPO network
- Premier network

PPO Network

69% of Oklahoma Dentists

- Deeper Discounts
- Smaller Network
- Lower Out-of-Pocket Costs
- No Balance Billing, when seeing a PPO dentist

Premier Network

94% of Oklahoma Dentists

- Discounts
- Extended Network Access
- No Balance Billing

Out-of-Network

Only 6% of Oklahoma Dentists

- Little to No Discounts
- Higher Out-of-Pocket Costs
- Longer Processing Times for Claims
- No Assurances with Claims Processing

McAfee & Taft offers Vision insurance administered by **VSP**. The voluntary vision plan allows you the freedom to choose either an in-network or out-of-network provider each time you need vision care. Employee elections are automatically deducted from each paycheck.

VISION PLAN FLEXIBILITY

- ✓ Choose any VSP provider
- ✓ Change providers at any time without pre-approval
- ✓ Option to select a different provider for each member of your family
- ✓ No ID card necessary, just tell your provider you have VSP

EMPLOYEE COST PER MONTH

Employee Only	\$8.68
Employee + Spouse	\$13.88
Employee + Child(ren)	\$14.17
Employee + Family	\$22.85

BENEFIT	DESCRIPTION	COPAY	FREQUENCY
YOUR COVERAGE WITH A VSP PROVIDER			
WELLVISION EXAM	Focuses on your eyes and overall wellness	\$20	Every 12 months
ESSENTIAL MEDICAL EYE CARE	- Retinal screening for members with diabetes - Additional exams and services beyond routine care to treat immediate issues from pink eye to sudden changes in vision to monitor ongoing conditions such as dry eye, diabetic eye disease, glaucoma, and more - Coordination with your medical coverage may apply. Ask your VSP doctor for details	\$0 per screening \$20 per exam	Available as needed
PRESCRIPTION GLASSES		\$20	
FRAME	\$220 featured frame brands allowance \$200 frame allowance 20% savings on the amount over your allowance \$200 Walmart/Sams Club frame allowance \$110 Costco frame allowance	Included in Prescription Glasses	Every 24 months
LENSES	- Single vision, lined bifocal, and lined trifocal lenses - Impact-resistant lenses for dependent children	Included in Prescription Glasses	Every 12 months
LENS ENHANCEMENTS	- Standard progressive lenses - Premium progressive lenses - Custom progressive lenses - Average savings of 30% on other lens enhancements	\$0 \$95-\$105 \$150-\$175	Every 12 months
CONTACTS (INSTEAD OF GLASSES)	\$150 allowance for contacts; copay does not apply - Contact lens exam (fitting and evaluation)	Up to \$60	Every 12 months
EXTRA SAVINGS	Glasses and Sunglasses - Extra \$20 to spend on featured frame brands. Go to vsp.com/offers for details. 20% savings on additional glasses and sunglasses, including lens enhancements from any VSP provider within 12 months of your last Wellvision Exam Routine Retinal Screening - No more than a \$39 copay on routine retinal screening as an enhancement to a Wellvision Exam Laser Vision Correction - Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities		

YOUR COVERAGE GOES FURTHER IN-NETWORK

With so many in-network choices, VSP makes it easy to get the most out of your benefits. You'll have access to preferred private practice, retail, and online in-network choices. Log in to **vsp.com** to find an in-network provider.

Flexible Spending Accounts (FSAs) administered by **Inspira Financial** (formerly PayFlex) let you save on taxes for out-of-pocket health care or dependent care expenses. You can enroll in one, both, or neither. Contributions are deducted pre-tax from your paycheck and remain fixed for the year unless you have a qualifying event.

FLEX SPENDING ACCOUNT

- Covers eligible expenses from Jan 1 - Dec 31; claims accepted through Mar 31 of the following year.
- **Rollover:** Up to \$680 to next year; excess is forfeited.
- **Max Contribution: \$3,400/year**
- **Eligible Expenses:**
 - Medical, dental, vision deductibles & copays
 - Prescription copays
 - IRS-approved expenses (see website)
- **Debit Card:** Automatically issued; use at approved providers.
- **Claims:**
 - **Online:** Register at inspirafinancial.com
 - **Mobile App:** Upload receipt photo
 - **Mail/Fax:** Submit form + receipt
 - **Reimbursement:** Direct deposit or paper check



2026 IRS CALENDAR YEAR CONTRIBUTIONS LIMITS

\$3,400

HEALTH CARE FSA

\$7,500

DEPENDENT CARE FSA

DEPENDENT CARE ACCOUNT

- Reimburses **daycare expenses** for dependents under 13 or disabled.
- Must be claimed as a dependent on your tax return.
- **Max Contribution: \$7,500/household** or **\$3,750 if married filing separately**
- **Eligible Expenses:**
 - Must enable you to work or look for work
 - Not reimbursable if care is provided by spouse, child under 19, or your dependent
- **Claims:**
 - Submit **Dependent Daycare Claim Form** + itemized provider statement
 - Reimbursed only up to current account balance
 - No debit card use allowed
- **Tax Tip:** Compare with the **child-care tax credit**; consult a tax advisor.



FSA DEBIT CARD

- After enrolling, you will automatically be mailed a Debit Card
- It can be used to purchase eligible health care expenses at approved providers and pharmacies
- Reduces your need to pay cash and file a claim
- Cards are only reissued upon the expiration date listed on the front of card

McAfee & Taft employees are eligible to participate in the 401(k)-plan administered by **Fidelity Investments**. Employee contributions can be made 35 days after date of hire. Employees are eligible for employer contributions on the first day of the month after completing one year of employment.

EMPLOYEE CONTRIBUTIONS

- You may contribute up to the current maximum of **\$23,500** on a *before-tax* basis via semi monthly payroll deductions.
- Once you reach age 50, you can make additional “catch-up” contributions up to **\$7,500** annually.
- You are immediately 100% vested in *your* contributions
- You may change your contribution percentage or stop your contributions at any time by logging into your personal account at www.401k.com.

LOAN PROVISIONS

Employees are permitted to take a loan from their 401(k) account. For loan information, please contact Fidelity.

ROLLOVER FUNDS

The plan allows you to roll-over funds from previous employers at any time. For roll-over processing assistance, please contact Fidelity.

INCREASED CATCH UP CREDITS FOR 60-63

Under SECURE 2.0 Act, those ages 60, 61, 62, and 63 are eligible for a higher catch-up limit: **\$11,500**

FIDELITY MOBILE APP

Prefer to manage your portfolio on the go? Fidelity's mobile app let's you access your accounts whenever—and wherever—you want.



McAfee & Taft provides basic group Term Life Insurance for all employees at no cost to them.



BENEFIT

The coverage is **equal to three (3) times your annual base salary**, not to exceed \$500,000.

ELIGIBILITY

Employees are eligible the 1st of the month following six (6) months of employment.

ELECTRONIC ENROLLMENT

When you become eligible for coverage, you will receive an email to complete your enrollment and beneficiary designation(s) online.

BENEFICIARY DESIGNATION

You may change your beneficiary information at any time by contacting the Human Resources Department. If you do not name a beneficiary, or if your beneficiary dies before you, benefits will be paid to your estate.

McAfee & Taft offers voluntary Long-Term Disability Insurance to all Attorneys and staff through **UNUM**. In the event you become disabled, the plan will pay 60% of your annual base earnings or the amount of earnings you choose to insure. **The maximum allowed benefit is \$12,500 per month**, which is equivalent to total yearly earnings of \$250,000.

WHY CONSIDER LONG-TERM DISABILITY INSURANCE?

According to UNUM, one in five American workers will be disabled for five years or more during their working careers. 51 million Americans are currently disabled, which is 18% of the population. 490 people just became disabled in the past 10 minutes.

PLAN SPECIFICS

Own/Regular Occupation: For Attorneys, regular occupation means the specialty in the practice of law which you were practicing just prior to the date the disability started.

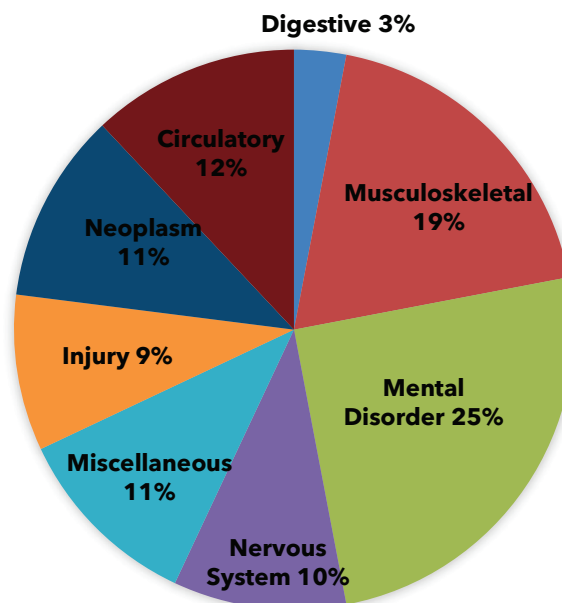
- Eligibility: 1st of the month following date of hire
- Elimination Period: 180 days
- Minimum hours worked: 30 hours per week

HIGHLIGHTS OF INDIVIDUAL POLICIES

- ✓ Rates are locked in at the age you obtain coverage
- ✓ Policies are portable with multi-life discount
- ✓ No pre-existing conditions limitations
- ✓ Benefits not offset by Workers' Comp or SSDI



GROUP LONG TERM DISABILITY INSURANCE CLAIMS



McAfee & Taft provides an Employee Assistance Program (EAP) at no cost to all employees and their household family members. The EAP is administered by **ComPsych** and is a completely confidential service designed to help you manage life's challenges or a place to turn when personal problems seem overwhelming or too complicated to solve. The EAP can deliver much needed, confidential help through its team of professional Counselors trained to solve or help you cope with a wide variety of short-term problems. If you'd like to continue seeing your EAP counselor past your 6 free visits, check to see if they are in the Healthcare Highways PPO network.

COUNSELING OPTIONS

With ComPsych EAP, you and your household dependents are eligible for up to six (6) FREE counseling visits per issue – per calendar year.



CONFIDENTIAL EMOTIONAL SUPPORT

Our highly trained clinicians will listen to your concerns and help you or your family members with any issues, including:

- Anxiety, depression, stress
- Grief, loss, and life adjustments,
- Relationship/marital conflicts



LEGAL GUIDANCE

Talk to our attorneys for practical assistance with your most pressing legal issues, including:

- Divorce, adoption, family law, wills, trusts, and more

Need representation? Get a free 30-minute consultation and a 25% reduction in fees.



ONLINE SUPPORT

GuidanceResources Online is your 24/7 link to vital information, tools, and support. Log on for:

- Articles, podcasts, videos, slideshows
- On-demand trainings
- "Ask the Expert" personal responses to your questions



WORK-LIFE SOLUTIONS

Our specialists provide qualified referrals and resources for just about anything on your to-do list, such as:

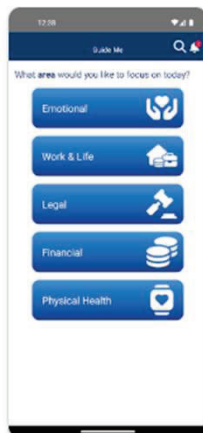
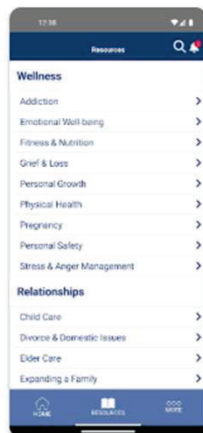
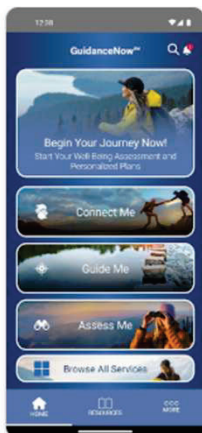
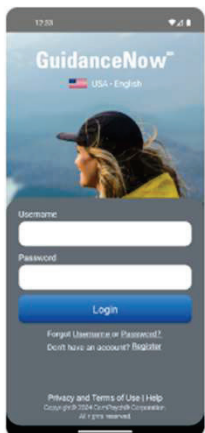
- Finding child and elder care
- Hiring movers or home repair contractors
- Planning events, locating care



FINANCIAL RESOURCES

Our financial experts can assist with a wide range of issues. Talk to us about:

- Retirement planning, taxes
- Relocation, mortgages, insurance
- Budgeting, debt, bankruptcy, and more



App: **GuidanceNowSM**



McAfee & Taft employees and/or dependents have the opportunity to benefit from the negotiated group-discounted rates with various health and wellness providers in the Oklahoma City and Tulsa surrounding areas.

YMCA MEMBERSHIP DISCOUNT

- No contracts. No bank drafts. Registration and monthly fees will be processed through the firm as semi-monthly payroll deductions.
- Minimum of 10 memberships required for each YMCA area in order to receive the corporate pricing.
- Household membership includes 2 adults & children through age 23. Other household adult members may join for an additional fee
- Flexibility to access any Oklahoma YMCA and most nationwide YMCAs when traveling on business or pleasure.
- Existing YMCA memberships can be moved to our corporate group billing to take advantage of the preferred program pricing and payroll deduction.
- For an application or to move/change an existing membership, please contact the firm's HR Dept.
- McAfee & Taft will contribute \$10.00/month towards Single and Family membership fees.



AMENITIES

Strength & Cardio Equipment | 400+ Land and Water Group Exercise Classes | Indoor/Outdoor Pools | Free Child Care | Racquetball | Basketball | Volleyball

LOCATIONS	TULSA AREA	OKC AREA
	Bixby 1 Owasso 1 Broken Arrow 1 Tulsa 5	Edmond 2 OKC 6 Bethany 1 Midwest City 1 Chickasha 1 Guthrie 1 Norman 1

LEADERSHIP SQUARE FITNESS CENTER (OKC ONLY)

The Leadership Square Fitness Center is located in Oklahoma City on the 5th floor of the Leadership Square South Tower, in which the McAfee & Taft firm is also located.

- \$25 per month, no contracts, easy month to month membership
- Open 24/7 and staffed 8:00am-6:00pm
- Yoga and Wellbeats classes offered at additional cost

For additional information, please contact the Fitness Center directly.

Spencer Malicki
 Director of Health and Wellness
 Personal Trainer
 405-519-1987
smalicki@Robinson-park.com



The following list of contacts, telephone numbers and web site addresses may be helpful throughout the plan year. Please do not hesitate to contact the appropriate party for any of your benefits needs or questions.

COVERAGE	ADMINISTRATOR	PHONE / WEBSITE
Human Resources Department	McAfee & Taft	405-228-7609 shelly.searcey@mcafeetaft.com 405-552-2341 josh.boren@mcafeetaft.com
Benefits Consultant/Broker	Summit	405-534-6476 camorosi@yoursummit.com 800-475-0991, ext. 4480
Benefits/Mental Health Mobile App	<i>Talk to a Healthcare Benefits Specialist for all your healthcare needs!</i>	Download the " Medefy " App
100% paid Medical Benefit	Connect Benefit	855-624-SAVE info@connectbenefit.com
Medical PPO Network	Healthcare Highways	866-945-2292 www.healthcarehighways.com
Medical Plan Administrator	WebTPA	855-688-1208 www.webtpa.com
Clinical Nurse Case Management	American Health Holding	800-641-3224
Prescription Drug Administrator	CerpassRx	844-636-7506 www.cerpassrx.com
Dental Insurance	Delta Dental of Oklahoma	866-503-4294 www.deltadentalok.org
Vision Insurance	VSP	800-877-7195 www.vsp.com
Flexible Spending Accounts (Medical Spending, Daycare Reimbursement)	Inspira Financial	800-284-4885 www.inspirafinancial.com
401(k) Retirement Plan	Fidelity Investments	800-835-5095 www.401k.com
Life Insurance	AICPA	800-223-7473 www.cpai.com
Life Insurance	Mass Mutual	800-272-2216 www.massmutual.com
Long-Term Disability Insurance	Unum	866-679-3054 www.unum.com
Employee Assistance Program	ComPsych	877-616-0508 guidanceresources.com
Medicare	SmartConnect	833-919-4272 gps.smartconnectplan.com/mcafeeandtaft