McAfee & Taft

BENEFITS GUIDE 2027







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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.

GETTING STARTED

WELCOME TO YOUR 2027 BENEFITS GUIDE

Use this Benefits Guide to see what's new and to learn about your benefit plan options.

OUR EMPLOYEES ARE OUR MOST VALUABLE ASSET

We provide this 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 Benefits Guide handy so you can effectively use the plans and programs when you have specific needs.

- Medical Insurance
- Prescription Drug Plan
- Connect Benefit
- Dental Insurance
- Vision Insurance
- Flexible Spending Account
- Employee Assistance Program
- 401(k) Retirement Plan
- Long-Term Disability Insurance
- Accidental Death & Dismemberment Insurance

New in 2027!

We will be making the following changes:

- **Medical:**
  - Plus Network deductible will increase to $3,000 / $6,000
  - Plus Network coinsurance will change to 70%
  - Plus Network urgent care copay will increase to $95
  - Out-of-pocket maximum for both medical plans will decrease to $4,400 / $9,000
  - Employee medical contributions are increasing
  - Access Hope cancer support will be available starting in 2027
- **Connect Benefit:**
  - Physical Therapy visits will no longer be covered under Connect Benefit, will need to go through the health plan
- **Dental:**
  - Dental carrier is changing to Sun Life, and enrolled members will have access to Kid Simple Complete
  - Employee dental contributions are decreasing
- **Vision:**
  - Frame allowance increasing to $250
  - Contact allowance increasing to $200
  - VSP LightCare addition
- **Voluntary Long Term Disability:**
  - Monthly benefits are increasing to $15,000.
  - A true Open Enrollment will be held for Voluntary LTD will be offered during this year's Open Enrollment period November 9-13, allowing any benefits-eligible employee to elect coverage without undergoing medical underwriting

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

HOW TO ENROLL



REVIEW YOUR BENEFIT OPTIONS

Read this Benefits Guide and the other benefit materials thoroughly as 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**
  Your Open Enrollment elections will go into effect on January 1. After Open Enrollment closes, you can only update your elections if you have a qualifying life 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 are eligible to enroll in the McAfee & Taft Health Plus 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:

Benefit Plans	Requirements
Medical, Prescription, Dental, Vision	Date of hire
Long-Term Disability	1st of the month following 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 the month after 1 year of employment

COVERING YOUR 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 in which the 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)*

Adding or dropping a dependent?

You must notify McAfee & Taft's Human Resources Department and provide supporting documents (marriage certificate, birth certificate, Etc.) within 30 days of the qualifying life event.

- 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 30 days of date of birth.*

MEDICAL BENEFITS

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.

NEW FOR 2027: AccessHope Cancer Support
If you or a covered family member is diagnosed with cancer, AccessHope provides access to leading cancer specialists for expert treatment reviews, care guidance, and second opinion services at no additional cost.

	CONNECT BENEFIT	Healthcare Highways	Healthcare Highways	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	$3,000	$4,000	
Family	N/A	$3,000	$6,000	$8,000	
Coinsurance	N/A	15%	30%	40%	Copays, Deductibles, Coinsurance count towards Annual Max.
Annual Out-of-Pocket Max.					
Individual	N/A	$4,400		Unlimited	
Family	N/A	$9,000		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	$95 copay	40% after deductible	
Emergency Room Visit					
True-Emergency	N/A	$250 copay, then 30% after deductible			Copay Waived if Admitted
Non-Emergency	N/A	$250 copay, then 30% after deductible		$250 copay, then 40% after deductible	Copay Waived if Admitted
Ambulance	N/A	30% 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	30% after deductible	40% after deductible	
Out-Patient	N/A	15% after deductible	30% after deductible	40% after deductible	
Surgery					
In-Patient	N/A	15% after deductible	30% after deductible	40% after deductible	Prior Auth. Required
Out-Patient	$0	15% after deductible	30% after deductible	40% after deductible	Prior Auth. Required
Physician Office Procedure	$0	15% after deductible	30% after deductible	40% after deductible	

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.

	CONNECT BENEFIT	Healthcare Highways	Healthcare Highways	Out-of-Network	Coverage Notes
Wellness/Preventive Care		**Sync**	**Plus/Cigna**		
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	
Routine Sigmoidoscopy	$0	100% deductible waived		Not Covered	
Allergy					
Services	N/A	$30 copay	$50 copay	40% after deductible	
Serum or Testing	N/A	15% after deductible	30% 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	30% 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	30% after deductible	40% after deductible	
Private Duty Nursing	N/A	15% after deductible	30% 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	30% 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	**$125.00**
Employee + Spouse	**$550.00**
Employee + Child(ren)	**$350.00**
Employee + Family	**$550.00**

If your spouse has access to coverage through another employer - sponsored plan but you elect to cover your spouse on a McAfee & Taft medical plan, a $200 spousal surcharge will be added to your monthly premium.

PROVIDER SEARCH

Find Quality, In-Network Care with Healthcare Highways

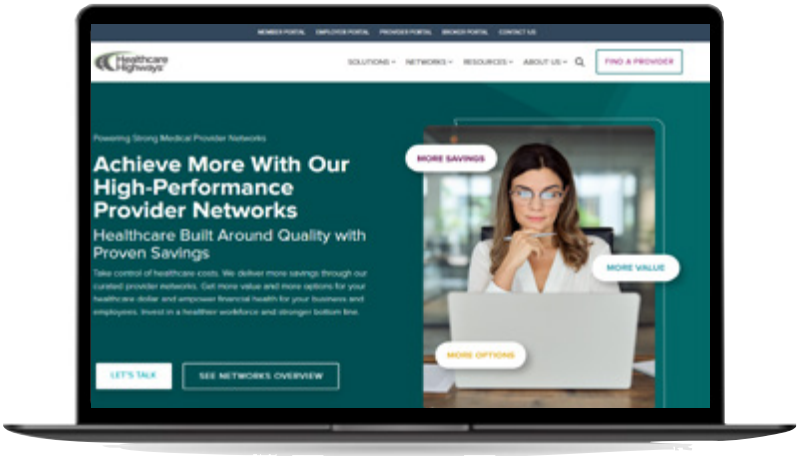
Welcome to Healthcare Highways—your trusted partner in navigating healthcare with confidence.

Using in-network providers is one of the easiest ways to maximize your benefits and reduce out-of-pocket expenses. Healthcare Highways helps you quickly find doctors, specialists, hospitals, and other healthcare providers within your network, making it easier to access quality care while managing healthcare costs.

Start your search today and take advantage of the benefits available to you.

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.



Scan to access the provider search website now!



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



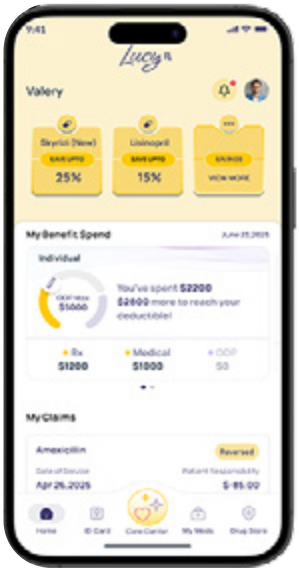
Scan to access the provider search website now!



PRESCRIPTIONS LucyRx

Our prescription drug program, administered by **LucyRx**, 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.member.lucyrx.com/login**.

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**
2027 Out-of-Pocket Max.		
Individual	**$2,500**	
Family	**$5,000**	



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

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.member.lucyrx.com/login** 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 Amazon Pharmacy. You can have your medicine delivered to your home, doctor's office, or anywhere you choose. LucyRx's mail order pharmacies are staffed with friendly pharmacists who can answer your questions or speak to your doctor if needed. Visit **pharmacy.amazon.com** to register or call the Amazon Pharmacy customer care team at 855-745-5725.

Mandatory Generic	**Member pays the difference in cost between brand name drug and generic drug if the member chooses to have a brand name drug filled when a generic is available.**
Specialty Medications	For members with specialty medication needs, a LucyRx Care Guide will proactively reach out to you once they receive the prescription from your doctor. After they've had a chance to connect with you, they will route it to a pharmacy that works closely with your care team, so you get the right medication, with the right support, from day one. If you have any questions, please contact LucyRx at 877-860-8846.

$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, 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.



- 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

CONNECT BENEFIT

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 you through 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**.

WHAT'S COVERED?

- Cardiac Surgery
- ENT Surgery
- Eye Surgery
- General Surgery
- GI Procedures
- Gynecologic Surgery
- Hand Surgery
- Imaging Services
- Medical Equipment
- Oncology Services
- Orthopedic Surgery
- 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: 855-624-7283

Text: 405-267-2472

Email: info@connectbenefits.com



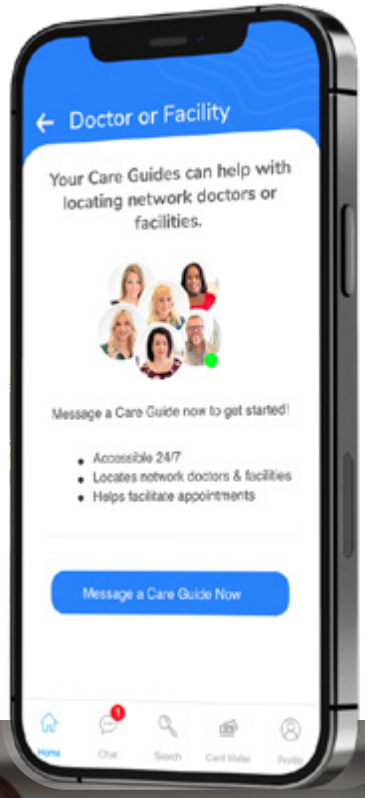
Terms and Conditions

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 the charges are incurred.
The Connect Benefit program is not available to those with the McAfee & Taft plan as their secondary coverage.

YOUR GUIDE TO SMARTER HEALTHCARE

medefy

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 mananging expenses, the Medefy App is your personal all-in-one solution.



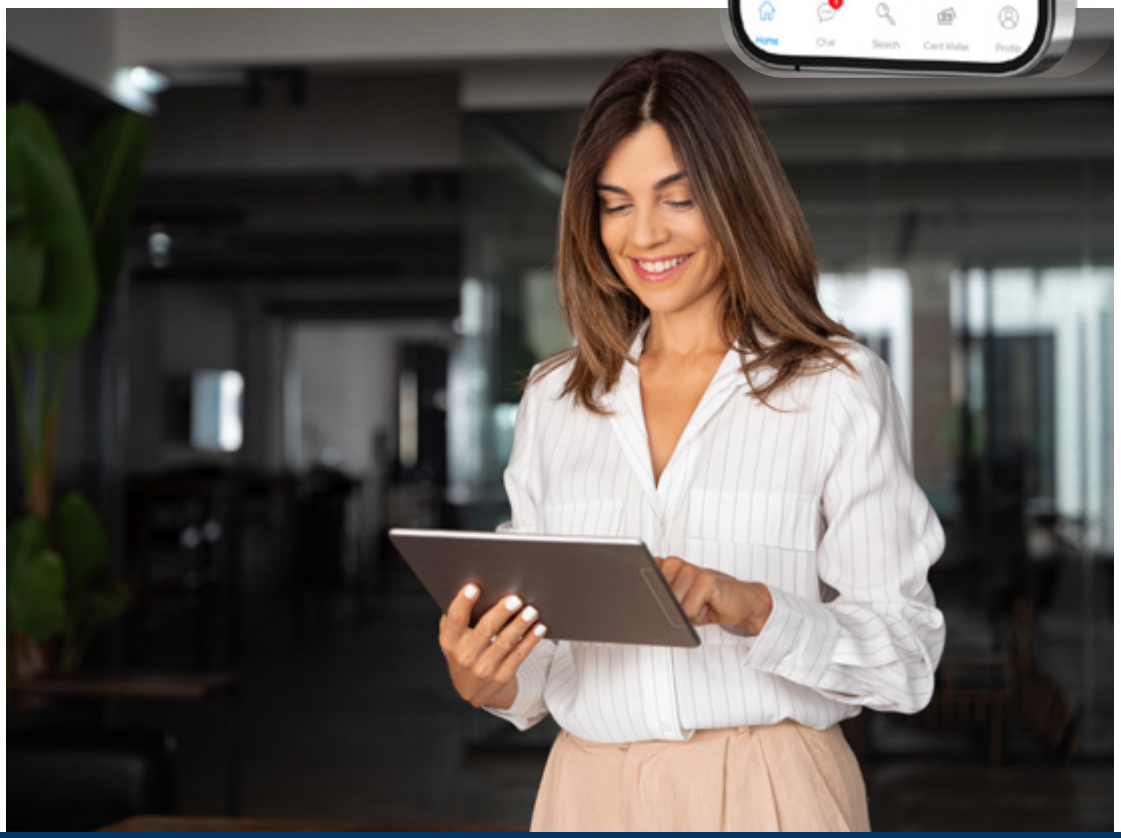
EASY ACCESS | EXPERT GUIDANCE | LOWER COSTS

Expert Benefits Navigation: Medefy helps members understand their health plan, compare care options, identify cost-effective providers, and make informed healthcare decisions.

Direct Access to Guides: Members can connect with Care Guides for personalized assistance, including help finding care, understanding benefits, and addressing billing questions through convenient support channels.

Smart Tools for Your Benefits: The Medefy app puts benefit information in one place, allowing members to access ID cards, enrollment documents, and plan details whenever needed.

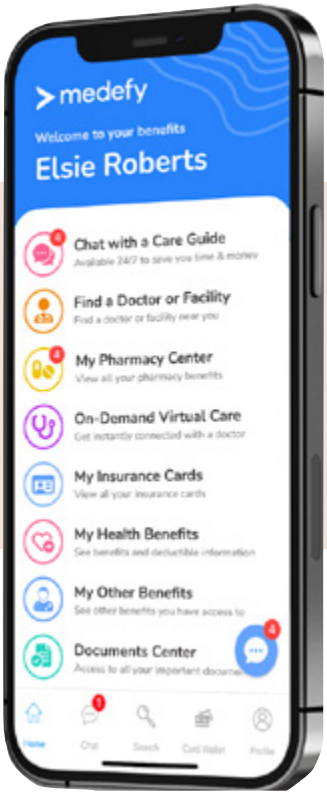
Download Medefy today and transform the way you manage your health!



VIRTUAL MENTAL HEALTH COUNSELING

medefy

McAfee & Taft offers a virtual behavioral health solution accessible anytime, anywhere through the Medefy app. Users can book appointments with licensed counselors or specialists in as little as 48 hours, providing support for feelings of overwhelm, new challenges, or the need to talk.



KEY FEATURES:

- **Accessible:** Connect with a licensed counselor from anywhere – home, work, or on the go 24/7. All you need is the Medefy App.
- **Confidential:** Conversations with providers are secure and confidential, allowing open discussion of concerns with protected information.
- **Convenient:** Easy setup with simple steps to schedule a session, talk to a counselor, and begin making progress via the Medefy App.



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

DENTAL

Your dental insurance is provided by **Sun Life,** and utilizes the Sun Life Dental 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.

FEATURES OF YOUR DENTAL COVERAGE

- With the Preventive Max Waiver, covered preventive services are paid at the plan's regular benefit level and do not count towards your annual maximum benefit
- Sun Life's Kid Smile Complete program provides 100% coverage for eligible in-network dental services for dependents under age 13, excluding orthodontic services
- No ID card necessary, just provide McAfee & Taft's policy number 829412

Dental Plan	Employee Cost Monthly
Employee Only	$48.85
Employee + Spouse	$96.30
Employee + Child(ren)	$121.12
Employee + Family	$168.58

Benefit	Coverage Details	
Deductible Per Calendar Year (per person up to a family deductible max. of $150)	$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 Services	**Orthodontia Services** For children under 26 years old	50%
Maximum Orthodontia Lifetime		$1,000 (per child)

Find an In-Network Dental Provider by Contacting Sun Life:

800-442-7742

member.sunlifeconnect.com/findadentist/# and select "PPO" and Sun Life Dental Network

Download the free Sun Life Dental mobile app

Registering for a Sun Life Account

After January 1st 2027, create an online Sun Life account to view plan details, check claims, access dental ID cards, and more.

To Register or Log In, go to:

account.sunlifeconnect.com/commonlogin/#/login/10

PPO Network	Out-of-Network
• Deeper Discounts	• Little to No Discounts
• Smaller Network	• Higher Out-of-Pocket Costs
• Lower Out-of-Pocket Costs	• Longer Processing Times for Claims
• No Balance Billing, when seeing a PPO dentist	• No Assistance with Claims Processing

VISION

Your vision insurance is provided by **Vision Service Plan (VSP)** and utilizes the Choice Network. 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.

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**

Vision Plan	Employee Cost Monthly
Employee Only	**$8.68**
Employee + Spouse	**$13.88**
Employee + Child(ren)	**$14.17**
Employee + Family	**$22.85**

Benefit	Description	Copay	Frequency
WellVision Exam	• Focuses on your eyes and overall wellness	$20	Every 12 months
Prescription Glasses		$20	
Frames	• $250 frame allowance • $270 featured frame brands allowance • 20% savings on the amount over your allowance • $250 Walmart/Sams Club frame allowance • $135 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 • Standard progressive lenses	Included in Prescription Glasses	Every 12 months
Lens Enhancements	• Premium progressive lenses • Custom progressive lenses	$95-$105 $150-$175	Every 12 months
Contacts (Instead of Glasses)	• Contact lens exam (fitting and evaluation) • $200 allowance for contacts; copay does not apply	Up to $60	Every 12 months

Additional Benefits

Glasses and Sunglasses

- 20% savings on additional glasses and sunglasses, including lens enhancements from any VSP provider within 12 months of your last Wellvision Exam
- New! - VSP's LightCare benefit allows members to use frame allowance towards non-prescription sunglasses or blue light glasses

Other Exams

- Routine Retinal Screening - no more than a $39 copay on routine retinal screening as an enhancement to a Wellvision Exam Laser Vision Correction
- Essential Medical Eye Care - Supplemental coverage beyond routine care to treat urgent issues/monitor ongoing conditions like pink eye, sudden vision changes, dry eye, diabetic eye disease, and glaucoma

Laser Vision Correction

- Average of 15% off the regular price; discounts available at 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.

FLEX SPENDING ACCOUNT

Flexible Spending Accounts (FSAs) administered by **Inspira Financial** 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.

HEALTHCARE FSA

- Covers eligible expenses from Jan 1 - Dec 31; claims accepted through Mar 31 of the following year. If you are joining the FSA mid-year, your eligible expenses will start from the day you become covered - Dec 31.
- **Max Contribution: $3,400/year**
- **Rollover:** Up to $680 to next year; excess is forfeited.
- **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

DEPENDENT CARE FSA

- 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:**
  - Daycare expenses that allow you to work or look for work
  - The care cannot be provided by an immediate family member or tax dependent of the participant
- **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.

2027 IRS CALENDAR YEAR CONTRIBUTIONS LIMIT

$3,400
HEALTH CARE FSA

$7,500
DEPENDENT CARE

HEALTHCARE FSA DEBIT CARD

After enrolling in the Healthcare FSA, 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

401(K)

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 **$24,500** on a before-tax basis via semi monthly payroll deductions.
- Once you reach age 50, you can make additional "catch-up" contributions up to **$8,000** 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: **$11,250.**

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.



LIFE INSURANCE

McAfee & Taft provides 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.



DISABILITY

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. **Starting in 2027, the maximum allowed benefit is $15,000 per month**, which is equivalent to total yearly earnings of $300,000.

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



UP TO 100% TOTAL INCOME REPLACEMENT

Catastrophic Disability Insurance
Insurance Disability Insurance
Long Term Disability Insurance

GROUP LONG TERM DISABILITY INSURANCE CLAIMS

Digestive	3%
Injury	9%
Nervous System	10%
Neoplasm	11%
Miscellaneous	11%
Circulatory	12%
Musculoskeletal	19%
Mental Disorder	25%

EMPLOYEE ASSISTANCE PROGRAM (EAP)

ComPsych

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

- Mental health concerns
- Emotional difficulties
- Child & elder care
- Legal Guidance
- Wills, trusts, estate planning
- Grief and loss
- Relationship support
- Financial Resources

When you need in-the-moment emotional well-being support, counselors are here to help 24/7. You can call **800-272-7255,** or go to **guidanceresources.com** and enter **company ID COM589.**



Guidance NOW

Download Guidance Now today and transform the way you manage your health!

FITNESS DISCOUNT

McAfee & Taft employees and their 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 Coverage

- No ongoing contracts. Registration and monthly fees will be processed through the firm as semi-monthly payroll deductions. Members utilizing the OKC locations will pay their membership via employee bank draft.
- 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.

Leadership Square Fitness Center (OKC Only)

The Leadership Square Fitness Center is located in Oklahoma City on the 5 th 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, Monday - Friday
- Yoga and Wellbeats classes offered at additional cost

Questions?
Contact Spencer Malicki at 405-785-4200 or **smalicki@robinson-park.com**.

TULSA AREA LOCATIONS:

- Bixby - 1
- Owasso - 1
- Broken Arrow - 1
- Tulsa - 5

OKC AREA LOCATIONS:

- Edmond - 2
- OKC - 6
- Bethany - 1
- Midwest City - 1
- Chickasha - 1
- Guthrie - 1
- Norman - 1



IMPORTANT CONTACTS

Coverage	Administrator	Phone	Website/Email
Human Resources Department	McAfee & Taft	405-228-7609 405-552-2341	shelly.searcey@mcafeetaft.com josh.boren@mcafeetaft.com
Benefits/Mental Health Mobile App	Medefy		Download the "Medefy" App
Medical Plan Administrator	WebTPA	855-688-1208	www.webtpa.com
100% paid Medical Benefit	Connect Benefit	855-624-7283	info@connectbenefit.com
Medical PPO Network	Healthcare Highways	866-945-2292	www.healthcarehighways.com
Clinical Nurse Case Management	American Health Holding	800-641-3224	
Prescription Drug	LucyRx	877-860-8846	www.lucyrx.com
Dental Insurance	Sun Life	800-442-7742	www.sunlife.com/us/en/
Vision Insurance	VSP	800-877-7195	www.vsp.com
Flexible Spending Accounts	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	MassMutual	800-272-2216	www.massmutual.com
Long-Term Disability Insurance	Unum	866-679-3054	www.unum.com
Employee Assistance Program (EAP)	ComPsych	800-272-7255	guidanceresources.com
Medicare	SmartConnect	833-919-4272	gps.smartconnectplan.com/

NOTES

McAfee & Taft

2027 Benefits Guide