



2025 BENEFIT PLAN SUMMARY

This brochure highlights the Oceans Healthcare benefit plans for the 2025 plan year. Your 2025 Benefits guide will provide an in-depth review of the benefit plan offerings.

Medical/Rx: BCBSTX

Oceans Healthcare offers 4 medical plans to fit your family's needs.

	CORE HDHP IN-NETWORK	BUY-UP HDHP IN-NETWORK	EPO IN-NETWORK ONLY	HCA-PPO IN-NETWORK
DEDUCTIBLE				
INDIVIDUAL	\$8,300	\$4,200	\$5,500	\$5,500
FAMILY	\$16,600	\$8,400	\$11,000	\$11,000
OUT-OF-POCKET MAXIMUM				
INDIVIDUAL	\$8,300	\$6,000	\$8,150	\$8,150
FAMILY	\$16,600	\$12,000	\$16,300	\$16,300
COINSURANCE				
(PLAN PAYS)	100%	80%	80%	80%
OFFICE VISITS				
PCP	0%*	20%*	\$35	20%*
SPECIALIST	0%*	20%*	\$70	20%*
URGENT CARE	0%*	20%*	\$75	20%*
EMERGENCY ROOM	0%*	20%*	\$1,000, then 20%	20%*
PRESCRIPTION DRUG BENEFITS (RETAIL 30-DAY SUPPLY)				
RX DEDUCTIBLE	Comb. With Medical	Comb. with Medical	\$200 per person	None
GENERIC	0%*	\$10*	\$20*	\$10
PREFERRED	0%*	\$40*	\$80*	\$40
NON-PREFERRED	0%*	\$60*	\$120*	\$60
SPECIALTY	0%*	30% Coinsurance*	30% Coinsurance*	30% Coinsurance *After deductible

	CORE HDHP	BUY-UP HDHP	EPO	HCA-PPO
BI-WEEKLY EMPLOYEE CONTRIBUTIONS				
EMPLOYEE ONLY	\$30.23	\$61.38	\$76.15	\$92.31
EMPLOYEE + SPOUSE	\$128.88	\$194.31	\$217.85	\$252.46
EMPLOYEE + CHILD(REN)	\$109.95	\$170.31	\$188.77	\$220.62
EMPLOYEE + FAMILY	\$171.80	\$272.31	\$309.23	\$362.31

Dental: Cigna

Oceans Healthcare offers 2 dental plans to fit your family's needs.

	DENTAL CORE		DENTAL BUY-UP	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
CALENDAR YEAR DEDUCTIBLE				
INDIVIDUAL	\$75	\$75	\$50	\$50
FAMILY	\$225	\$225	\$150	\$150
CALENDAR YEAR MAXIMUM				
PER PERSON	\$750	\$750	\$1,500	\$1,500
COVERED SERVICES				
PREVENTIVE SERVICES	0%, Deductible Waived	0%, Deductible Waived	0% Deductible Waived	0% Deductible Waived
BASIC SERVICES	20%*	20%*	20%*	20%*
MAJOR SERVICES	50%*	50%*	50%*	50%*
ORTHODONTICS Employees and Dependents	Not Covered		50%	
ORTHODONTIC LIFETIME MAXIMUM	Not Covered		\$1,000 per member	

*Employee cost-share after deductible

BI-WEEKLY CONTRIBUTIONS				
EMPLOYEE ONLY	\$9.96		\$16.73	
EMPLOYEE + ONE DEPENDENT	\$17.28		\$32.63	
EMPLOYEE + FAMILY	\$31.94		\$48.07	

Vision: MetLife

Oceans Healthcare offers a comprehensive Vision plan with MetLife. Please see the benefits guide for an overview of the plan offerings and rates.

Life/AD&D: MetLife

Oceans Healthcare provides **company paid** Life/AD&D insurance in the amount of 1x earnings up to \$50,000 to all full time employees.

Supplemental Life Insurance is also available for employee's to purchase with post-tax payroll deductions.

VOLUNTARY EMPLOYEE LIFE/AD&D	
COVERAGE AMOUNT	Increments of \$10,000
WHO PAYS	Employee
MAXIMUM BENEFIT	\$500,000 or 5x basic annual earnings (lesser of)
EVIDENCE OF INSURABILITY (EOI) REQUIRED	\$100,000 or 3x annual earnings (lesser of)
VOLUNTARY SPOUSE LIFE/AD&D	
COVERAGE AMOUNT	Increments of \$5,000
WHO PAYS	Employee
MAXIMUM BENEFIT	\$250,000 or 50% of Employee election (lesser of)
EVIDENCE OF INSURABILITY (EOI) REQUIRED	\$50,000
VOLUNTARY CHILD LIFE/AD&D	
COVERAGE AMOUNT	\$10,000
WHO PAYS	Employee
MAXIMUM BENEFIT	\$10,000
EVIDENCE OF INSURABILITY (EOI) REQUIRED	N/A

Disability Coverage: MetLife

Oceans Healthcare provides employees access to Short and Long Term Disability plans through MetLife.

SHORT TERM DISABILITY	
BENEFIT AMOUNT	60% up to \$1,000/week
ELIMINATION PERIOD	14 days
MAXIMUM BENEFIT PERIOD	11 weeks
LONG TERM DISABILITY	
BENEFIT AMOUNT	50% up to \$5,000/month
ELIMINATION PERIOD	90 days
MAXIMUM BENEFIT PERIOD	SSNRA

Identity & Fraud Protection: MetLife

IDENTIFY & FRAUD PROTECTION		
BI-WEEKLY RATES FOR COVERAGE		
	PROTECTION PLAN	PROTECTION PLUS PLAN
EMPLOYEE ONLY	\$2.98	\$3.90
EMPLOYEE + FAMILY	\$5.05	\$6.44

Legal Assistance Plan: MetLife

LEGAL ASSISTANCE PLAN BI-WEEKLY RATES	
LEGAL ASSISTANCE PLAN (INCLUDES DEPENDENTS)	\$8.65

Auto & Home Insurance: MetLife/Farmers

Introducing MetLife Auto and Home Insurance! You now have access to discounted auto and homeowners insurance through Farmers. Please see the details in your benefits guide. Call 800-438-6381 on or after January 1, 2025 to sign up

Pet Insurance: MetLife

Introducing MetLife Pet Insurance! Which provides coverage for veterinary expenses related to accidents and illnesses, including X-rays, medications, vet visits, surgeries, and hospital stays. Call 800-GET-MET-8 or go online at www.metlife.com on or after January 1, 2025 to sign up.

