



2026 BENEFIT PLAN SUMMARY — FULL TIME EMPLOYEES

This brochure highlights the Oceans Healthcare benefit plans for the 2026 plan year. Your 2026 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		BUY-UP HDHP		EPO		HCA-PPO	
	IN-NETWORK		IN-NETWORK		IN-NETWORK ONLY		IN-NETWORK	
DEDUCTIBLE								
INDIVIDUAL	\$8,500	\$4,500	\$6,000	\$6,000				
FAMILY	\$17,000	\$9,000	\$12,000	\$12,000				
OUT-OF-POCKET MAXIMUM								
INDIVIDUAL	\$8,500	\$6,500	\$8,500	\$8,500				
FAMILY	\$17,000	\$13,000	\$17,000	\$17,000				
COINSURANCE								
(PLAN PAYS)	100%	80%	80%	80%				
OFFICE VISITS								
PCP	0%*	20%*	\$35 copay	20%*				
SPECIALIST	0%*	20%*	\$70 copay	20%*				
TELADOC	0%	0%	\$0	0%				
MENTAL HEALTH - INPATIENT	0%*	0%	0%	0%				
MENTAL HEALTH - OUTPATIENT	0%*	0%	0%	0%				
URGENT CARE	0%*	20%*	\$75 copay	20%*				
EMERGENCY ROOM	0%*	20%*	\$1,000 copay, then 20%	20%*				
PRESCRIPTION DRUG BENEFITS (RETAIL 30-DAY SUPPLY)								
RX DEDUCTIBLE	Comb. with Medical	Comb. with Medical	\$200 per person	Comb. with Medical				
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

BI-WEEKLY EMPLOYEE CONTRIBUTIONS				
EMPLOYEE ONLY	\$32.26	\$65.50	\$81.26	\$104.31
EMPLOYEE + SPOUSE	\$143.98	\$213.79	\$238.90	\$291.74
EMPLOYEE + CHILD(REN)	\$117.31	\$181.72	\$201.42	\$249.30
EMPLOYEE + FAMILY	\$189.77	\$297.01	\$336.41	\$415.87

The rates shown above exclude the 2026 tobacco user surcharge of \$75/month, applicable to employees and/or spouses, and domestic partners enrolled in medical coverage. See the 2026 Benefits Guide for full details.

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	\$10.36	\$17.41		
EMPLOYEE + ONE DEPENDENT	\$17.99	\$33.96		
EMPLOYEE + FAMILY	\$33.24	\$50.04		

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	Age 14 days – 6 months: \$250 6 months – Age 26: \$10,000
WHO PAYS	Employee
MAXIMUM BENEFIT	\$10,000
EVIDENCE OF INSURABILITY (EOI) REQUIRED	N/A

Disability Coverage: MetLife

Oceans Healthcare employees **can elect voluntary** 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

MetLife Aura monitors millions of transactions every second, alerting you to suspicious activity by text, phone, or email. This plan offers a full set of features to help protect you and your covered family members against identity theft.

MetLife Aura membership features:

- MetLife Aura Identity Alert System
- Lost-wallet protection
- Address change verification
- MetLife Aura Privacy Monitor
- Live member service support
- Identity-restoration support
- Data-breach notifications

Legal Assistance Plan MetLife

MetLife offers low-cost access to attorneys for personal legal services. It's like having your own attorney on retainer for a lot less. Coverage includes:

- Estate planning, wills, and trusts
- Real-estate matters
- Identity-theft defense
- Financial matters, such as debt-collection defense
- Traffic offenses
- Document review
- Family law, including adoption and name change
- Advice and consultation on personal legal matters
- Divorce

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, 2026 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, 2026 to sign up.