

# Bruce Oakley, Inc.

## 2026 Benefit Overview

### Medical Plan - BCBS Blue Advantage

(Deductions are on a pre-tax basis)

Deductible: \$1,500 Individual \$3,000 Family  
 Maximum out of pocket (annual) \$7,500 Individual \$15,000 Family  
 (\*Out of pocket max now includes annual deductible, Physician office copays & emergency room.  
 It does not include Rx or penalties)

Prescription drug co-pay 31 Day Supply: \$15/30/55/100  
 90 Day Mail Order: \$ 30/60/110

Office Visits/Preventive Care/Specialist: \$20 Co-pay  
 Hospital Inpatient/Outpatient In-network: 20% after deductible  
 Preventive/Wellness In-network: 100%

Premiums	Monthly	Weekly
Employee Only	\$ 0.00	\$ 0.00
Employee & Spouse	\$371.40	\$ 85.71
Employee & Child (ren)	\$229.73	\$ 53.01
Family	\$602.27	\$138.99

### Dental Plan - Delta Dental

(Deductions are on a pre-tax basis)

Deductible: \$ 50 Individual \$150 Family  
 Maximum (annual) \$ 1,000 Individual Per Member  
 Plan pays 100% Diagnostic and Preventative , 80% of basic, 50% of major services

Premiums	Monthly	Weekly
Employee Only	\$25.99	\$ 6.00
Family	\$76.52	\$17.66

### Vision Plan - MetLife

(Deductions are on a pre-tax basis)

Premiums	Monthly	Weekly
Employee Only	\$ 9.12	\$ 2.10
Employee & Spouse	\$14.60	\$ 3.37
Employee & Child (ren)	\$14.90	\$ 3.44
Family	\$24.03	\$ 5.55

Every 12 months: 1 Eye Exam, Lenses, Frames with a 2nd pair option

Co-pays:	In Network	Non Network
Eye exam	\$10 copay	Up to \$45 Reimbursement
Lenses (Single Vision)	\$25 copay	Up to \$30 Reimbursement
Lenses (Bifocal Vision)	\$25 copay	Up to \$50 Reimbursement
Lenses (Trifocal Vision)	\$25 copay	Up to \$65 Reimbursement
Frames	100% after copay \$150 Allow+20% Disc	Varies by type of lens Up to \$70 Reimbursement

See Plan information for details regarding reimbursement rates. No ID card is necessary  
 For a list of in-network providers go to: [www.servicing.online.metlife.com](http://www.servicing.online.metlife.com)

### Term Life & AD&D Insurance Mutual of Omaha

Bruce Oakley provides \$30,000 life insurance at no cost to the employee.  
 Benefits reduce by 35% at age 65, 50% at age 70. Spouse benefit will terminate at employee age 70.

### Employee Supplemental Life , Spouse, Dependent, & Child Life Insurance - Mutual of Omaha

Employee supplemental life insurance is available in increments of \$10,000.  
 Guaranteed limit of \$200,000.  
 Maximum issue \$500,000 or 5x annual earnings  
 Premiums step-rated based on age of employee.  
 Spouse supplemental; dependent; and child life available with purchase of employee supplemental life.

# Bruce Oakley, Inc.

## 2026 Benefit Overview

### Disability Plan - Mutual of Omaha

Short Term Disability is available. Pays 60% of weekly wages after 14 days of disability or illness.

Long Term Disability is available. Pays 60% of monthly wages after 26 weeks of disability or illness.

### Accident - Symetra

Helps to manage financial impact of an injury. Refer to Benefit Guide for specific coverages  
Wellness Benefit reimbursement \$ 75 per individual covered once per year.

Premiums	Monthly	Weekly
Employee Only	\$ 11.28	\$ 2.60
Employee & Spouse	\$ 22.18	\$ 5.12
Employee & Child (ren)	\$ 26.59	\$ 6.14
Family	\$ 31.42	\$ 7.25

### Critical Illness - Symetra

Employees paid lump-sum benefit  
Eligibility for portability  
Wellness Benefit reimbursement on certain tests \$ 75 per calendar year  
See Benefit Guide for specific coverages

Amounts allowed	
Employee Only	\$10,000/ \$20,000 or \$30,000
Spouse	50% of employee coverage amount
Child	50% of employee coverage amount

### Hospital Indemnity Plan - Symetra

Helps with hospital stay and out of pocket costs associated with hospital stays

Pays:  
\$1000 for each hospital admission per insured per calendar year  
Portability availability

Premiums	Monthly	Weekly
Employee Only	\$ 15.57	\$ 3.59
Employee & Spouse	\$ 46.86	\$ 10.81
Employee & Child (ren)	\$ 28.20	\$ 6.51
Family	\$ 59.50	\$ 13.73

See Benefit Guide for Benefit Summary of particular coverages

### Whole Life - Voya Life

Permanent coverage you own; as long as the premiums are paid it can never be cancelled, even if your health changes.

Offered to Employee:\$5,000—\$125,000 in \$5,000 increments  
Spouse \$5,000—\$75,000 in \$5,000 increments, not to exceed employee's amount  
Children choice of \$5,000, \$10,000, \$15,000 \$20,000 or \$25,000.

Rates are per increments by participant's age at the time of the issue and based on the participant's tobacco/non-tobacco status for certificate coverage  
Included—Accelerated Death Benefit Rider , Long-Term Care Accelerated Death Benefit Rider  
Benefit Reduction: 50% at latter of age 70 or after 25 years of paying premium  
See Benefit Guide for Benefit Summary of particular coverages

# Bruce Oakley, Inc.

## 2026 Benefit Overview

Virtual Health/Online Health & Behavioral - BCBS (MDLIVE)

Virtual help such as Family issues, Substance Use problems, Job Stress, healthcare and more. Available 24/7

Go to [myvirtualhealth.com](http://myvirtualhealth.com) for those covered on our BCBS Health plan.

SHARx BCBS Blue Advantage

SHARx solutions assist members in obtaining specialty medication through a variety of sources.

Coverage for specialty drugs is only applicable through the regular pharmacy program if the SHARx program fails to provide a solution.

401(k) Plan

Eligible to participate in 401(k) after 6 months full time employment & of at least 21 years of age. Bruce Oakley matches your contribution up to 5% of your wages weekly/max of \$5,000 annually. The plan allows employees to make traditional pre-tax contributions and Roth (after-tax) contributions.

Vacation

The amount of paid vacation time employees receive each year, on the anniversary of their hire date, increases with the length of employment as shown in the following schedule.

Upon hire - accrued after 60 days**	5 Days (40 hours)
On One (1) year anniversary date	10 Days (80 hours)
On Seven (7) year anniversary date & after	15 Days (120 hours)

\*\*If an employee is terminated within the first year of employment, all unused accrued Vacation time is subject for non-payment.

Personal Leave

(3) Personal Leave Days each year to full-time hourly employees after 60 days of employment. At one Year of service and each anniversary date thereafter, (5) personal leave days will be granted

Bereavement Leave

In case of death in the immediate family, employees will be allowed up to three (3) 8-hour days of bereavement leave with pay plus additional time off, as required. Additional time off may be granted without pay. Members of the immediate family are recognized as spouse, children, parents, brothers, sisters and grandparents.

Holidays

Employees who have completed 60 calendar days of employment are eligible for holiday pay.

New Year's Day	Labor Day
Memorial Day	Thanksgiving Day & Friday after
Independence Day	Christmas Day

Employee Savings Plan

Bruce Oakley, Inc. offers employee savings accounts. Employees can add to their savings through weekly payroll deductions. Competitive interest earnings on accounts. Funds are readily available for withdrawal. Funds are not FDIC insured nor covered under ERISA.

Please note this document is an Overview only and does not contain detailed benefit information. Further information may be found by referencing the Bruce Oakley Benefit Guide and or the Bruce Oakley Employee Handbook. Insurance benefits start on the first day of the month following 60 days of employment.