# What you need to know

### **Open enrollment is here: January 15 - 20**

We are excited to announce open enrollment and the upcoming benefits package for the 2025-2026 plan year. Open enrollment will begin on January 15th through the end of the day on January 20th. We encourage all team members to make their elections early. Benefit selections will be effective 2-1. This year, your plans will largely remain the same, with only a few minor changes.

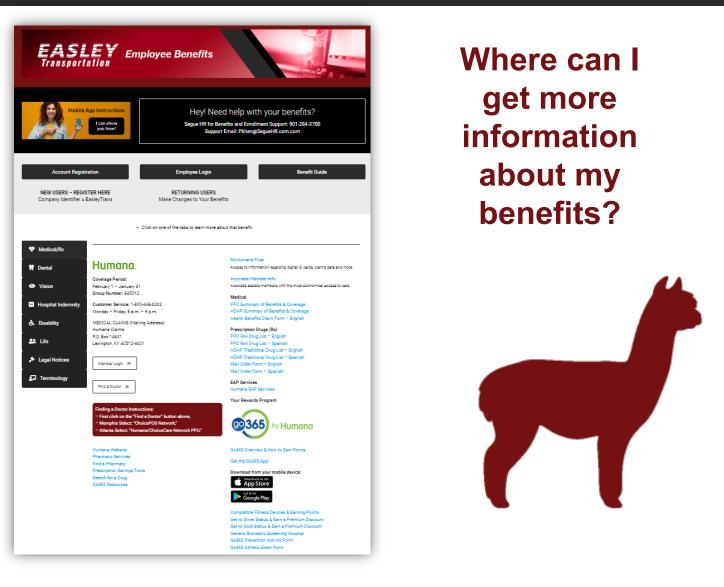
#### Below, we will outline the changes:

- <u>Medical WOOP (Waive Out Of Pocket)</u> Your plan will remain the same, with only minor changes. You will continue with Direct Primary Care (DPC) through First Primary Care (FPC) for your medical benefits. However, we are changing the claims administrator from RCI (Regional Care) to Yuzu. <u>Which means that</u> <u>everyone will receive new ID cards for the upcoming 2025 plan year</u>. You will also be changing from using the First Health Network to a reference-based pricing model. That means that the medical plan pays providers on a percentage of Medicare pricing, generally 150%. The wording for Rx copays has slightly changed. We strongly encourage team members to use the coordinated care option through First Primary Care in order to maximize on their savings.
- **<u>Dental with Humana</u>** Same carrier, same coverage, same price.
- <u>Vision with Humana</u> Same carrier, same coverage, slight price increase.
- <u>Life with Humana</u> The rates and coverage will remain the same. However, employees with an age ending in 0 or 5 will move into the next age bracket.
- <u>Disability with Allstate</u> Same carrier, same coverage, same price. However, employees moving into the next age bracket (18-49, 50-59, 60-64, 65-69, 70 +) will see a new price.
- <u>Hospital Indemnity with Allstate</u> Same Carrier, same coverage, same price.
- <u>Enrollment</u> Employees will need to log into Segue and make their selections. Contact Phoeun for assistance.

Employees are eligible for benefits on the first of the month following 60 days of employment

# EASLEY Transportation

### MyEasleyBenefits.com



Have you ever had trouble locating information about your benefits? What about trying to remember how to find a participating doctor or dentist?

#### Not to worry, with MyEasleyBenefits.com you are just an internet connection away from...

- Important Phone Numbers
- Support & Enrollment via Segue HR
- Provider & Facility Searches

- Employee Benefit News
- Important Documents
- Videos about Specific Benefits

# MEDICAL PLAN ABOUT WOOP PLAN

#### Same Plan

#### Waived Out of Pocket

#### You have <u>one</u> plan and <u>two</u> ways to use it: Coordinated and Uncoordinated.

## Your Coordinated care is through Direct Primary Care (DPC) provided by First Primary Care (FPC).

Direct Primary Care cuts out the middleman—insurance—so you can connect directly with your doctor. This means more personal, hands-on care, longer appointments, and quick access to your doctor, all without surprise costs.

DPC is designed to make healthcare simpler and better for you and your family—more accessible, affordable, and effective

#### **Personalized Care**

You get more time with your doctor during each visit, and we're here when you need us—whether it's same-day or next-day appointments or even 24/7 access for urgent concerns. Your care is tailored to you, with the attention and support you deserve.

#### Hands-On Care Coordination

Our team works behind the scenes to ensure that every step of your healthcare journey is smooth. From scheduling specialist appointments to handling referrals and follow-ups, we're fighting for you so you can focus on your health.

#### Affordable and Simple

Included in your plan is a flat monthly fee that covers most of your care—no surprise bills, no copays, and no deductibles. Predictable, transparent pricing makes it easy to budget for your healthcare without the stress of unexpected medical costs.

#### The Uncoordinated care is paid based on RBP

You have the option to seek care without the guidance of your direct primary care doctor with higher out of pocket costs.

#### The pathway you choose determines the benefits level.

# 2025 Medical Plan

New Coverage will be effective 2/1

Plan Pathway	Coordinated	Uncoordinated		
Plan Name	WOOP Home Option 1			
Deductible	\$5,000/\$10,000			
Option	DPC	N/A		
Deductible enforced	No	Yes		
Co-Insurance	0	50%		
Out of Pocket Maximum	\$9,100/18,200			
Preventive	100% Covered			
DPC & Virtual DPC	\$0 Copay			
Office Visit PCP	\$0 Only When Referred (VDPC)	Deductible + Coinsurance		
Office Visit Specialist	\$0 Copay Only When referred	Deductible + Coinsurance		
Telemedicine	\$0 Сорау	Deductible + Coinsurance		
Urgent Care	\$0 Only When Referred	Deductible + Coinsurance		
Emergency Room	\$0 Copay Only When Referred	Deductible + Coinsurance		
Lab and Xray	\$0 Copay Only When Referred	Deductible + Coinsurance		
Cardiac and Pulmonary Rehab (Prior Auth Required)	\$0 Сорау	Deductible + Coinsurance		
In Patient Services (Prior Auth Required)	\$0 Copay	Deductible + Coinsurance		
Out Patient Services (Chiro, Physical therapy, mental health, etc.)	\$0 Copay (25 sessions) 50% co-insurance after 25 sessions	\$55 Copay 50% co-insurance after 25 sessions		
Out Patient Surgery	\$0 Сорау	Deductible + Coinsurance		
Out Patient Ambulatory Center	\$0 Copay	Deductible + Coinsurance		
Generic Rx (Magic Pill)	\$0 Copay	\$0 Copay		
Generic Rx (Not on Magic Pill)	\$10 Copay	1st Fill \$10 Copay, Then, not covered, member must use Coordinated Pathway		
Generic RX (filled at Pharmacy, but available through Magic Pill)	1st fill \$10 Copay, Denied After	1st Fill \$10 Copay, Then, not covered, member must use Coordinated Pathway		
Tier 1,2 Drugs (Available via alternate sourcing)	1st fill \$40 Copay, Denied After- unless alternatively sourced	1st Fill \$40 Copay, Then, not covered, member must use Coordinated Pathway		
Tier 1,2 Drugs (Not available via alternate sourcing)	\$40 Copay	1st Fill \$40 Copay, Then, not covered, member must use Coordinated Pathway		
Tier 3 & Specialty Drugs (Available via alternate sourcing)	1st fill \$100 Copay, Denied After, unless alternatively sourced	1st Fill \$100 Copay, Then, not covered, member must use Coordinated Pathway		
Tier 3 & Specialty Drugs (Not Available via alternate sourcing)	\$100 Copay	1st Fill \$100 Copay, Then, not covered, member must use Coordinated Pathway		

Disclaimer – The benefits shown are illustrative and do not reflect the entirety of your plan coverage. For exact benefit coverage information, please refer to the actual plan summaries, plan document, and SBCS for coverages, limitations, and/or exclusions.

## MEDICAL PLAN How to Get Started

New enrollees will need to register. If you are currently enrolled, no action is required.

First, scan the code to watch our onboarding video. Then follow these easy steps!

#### ONE. Complete Your Intake Questionnaire

Check your email for the getting started instructions (may be in junk folder).

#### TWO. Install Our App

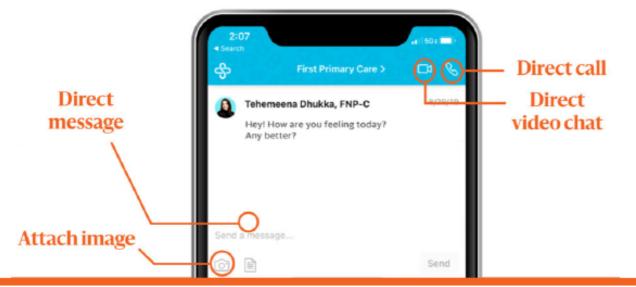
Just follow the online instructions after finishing your health intake questionnaire to install and get setup with the app. **Do NOT download from the app store.** 

#### THREE. Schedule a 15-Minute Call with Your Care Team

Congrats, you're all set! We look forward to serving you.



Scan and Watch the Video!



#### **Membership Questions**

Your dedicated membership advisor can help answer any questions about your group's benefit and the enrollment process.

(281) 801-4388 Beatriz@FirstPrimaryCare.com Navigating care? Consider us your GPS! Whether you need to schedule a specialist, help fighting an external bill, or navigate next steps, we're here for you!

(832) 737-8622
@ Care@FirstPrimaryCare.com

# 2026 Rates

## New Medical Employee Deduction (52 ded.)

	Monthly Cost		Weekly Cost
Employee Only	\$	270.79	\$ 62.49
Employee + Spouse	\$	681.80	\$ 157.34
Employee + Child(ren)	\$	518.62	\$ 119.68
Family	\$	979.09	\$ 225.94

### **New Vision Employee Deduction**

	Мо	nthly Cost	Weekly Cost		
Employee Only	\$	4.89	\$	1.13	
Employee + Spouse	\$	9.77	\$	2.25	
Employee + Child(ren)	\$	9.28	\$	2.14	
Family	\$	14.59	\$	3.37	