



# Benefits Overview

## MEDICAL PLANS

OneOncology offers you a choice of three (3) medical plans. Domestic network benefits are available on all plans. Deductibles and out-of-pocket maximums are lower in the domestic network and certain services have reduced copays. Out-of-network benefits are available on the Premier and the HDHP plan with HSA. The Value plan offers in-network benefits only. Following is a high-level overview of the coverage available.

KEY BENEFITS	HDHP WITH HSA	VALUE	PREMIER
<b>Annual Deductible</b>			
Individual / Family	\$3,500 / \$7,000	\$2,000 / \$4,000	\$1,000 / \$2,000
<b>Coinsurance</b>			
In-Network	20%	10%	20%
<b>Out-of-Pocket Maximum</b>			
Individual / Family	\$6,000 / \$12,000	\$5,000 / \$10,000	\$3,000 / \$6,000
<b>Employer HSA Contribution</b>			
Individual / Family	\$1,000 / \$1,500	N/A	N/A
<b>Covered Services</b>			
Routine Preventive Care	Covered 100%	Covered 100%	Covered 100%
Office Visits (physician / specialist)	Deductible & coinsurance	\$25 / \$50	\$25 / \$50
Included Health Virtual Visit (medical)	\$52	\$10	\$10
Outpatient Diagnostic (lab/x-ray)	Deductible & coinsurance	\$0 / \$50	\$0 / \$50
Facility Charges	Deductible & coinsurance	Deductible & coinsurance	Deductible & coinsurance
Retail Health Clinic	Deductible & coinsurance	\$25	\$25
Urgent Care	Deductible & coinsurance	\$100	\$100
Emergency Room	Deductible & coinsurance	\$300	\$300
<b>Prescription Drugs (generic / preferred brand / non-preferred brand)</b>			
Retail (30-day supply)	Deductible & coinsurance	\$10 / \$45 / \$90	\$10 / \$30 / \$60
Mail Order (90-day supply)	Deductible & coinsurance	\$30 / \$135 / \$270	\$30 / \$90 / \$180
Specialty	Deductible & coinsurance	\$200	\$60



### DENTAL PLANS

OneOncology offers you a choice of two dental plans. Following is a high-level overview of the coverage available.

KEY BENEFITS	LOW PLAN	HIGH PLAN
	IN-NETWORK	IN-NETWORK
<b>Deductible (per calendar year)</b>		
Individual / Family	\$50 / \$150	\$50 / \$150
<b>Benefit Maximum (per calendar year)</b>		
Per Individual	\$1,000	\$2,500
<b>Covered Services</b>		
Preventive Services	100%	100%
Basic Services (e.g. fillings/extractions)	80%	80%
Major Services (e.g. crowns, oral surgery)	50%	50%
Orthodontia (children or adult)	N/A	50% to a lifetime max of \$1,500

### VISION PLANS

OneOncology offers you a vision plan. Exams are subject to a \$10 copay, materials require a \$25 copay and frames are covered up to \$150, in network. Frame allowance can be used for contact lens allowance if desired. Exams, lenses and frames are covered once every calendar year.

### LIFE AND AD&D

**Basic Life and Accidental Death and Dismemberment** – coverage is provided through Unum at NO COST. You also have the opportunity to purchase supplemental coverage at affordable group rates through Unum

BASIC COVERAGE	SUPPLEMENTAL COVERAGE
\$50,000 Equal AD&D Benefit	Employee coverage up to \$500,000 Spouse/RDP coverage up to \$100,000 Child(ren) coverage up to \$10,000

### CRITICAL ILLNESS / ACCIDENT

**Critical Illness** – If enrolled, employees will receive a lump-sum benefit that is payable for an insured person diagnosed with critical illnesses while insurance is in effect for the insured person. Examples include: Sudden cardiac arrest, pulmonary embolism, progressive diseases, heart conditions, cancer, infectious diseases.

**Accident** – If enrolled, employees injured due to accident will receive an express benefit paid upon notification of the accident. Examples include: emergency room, urgent care, MRI, therapy.



### TAX SAVINGS ACCOUNTS

**Health Savings Account (HSA)** — To open or contribute to this account with OptumBank, you need to be enrolled in the HDHP with HSA. OneOncology will contribute on your behalf as follows:

INDIVIDUAL	FAMILY
Up to \$1,000 annually (contributed per paycheck)	Up to \$1,500 annually (contributed per paycheck)

You may also choose to contribute to this account beyond OneOncology’s contribution. Each pay period, funds will be deducted from your pay on a pre-tax basis and credited to your HSA. Any funds contributed to this account (yours or OneOncology’s) will be yours to keep, even if you leave the company or retire.

**Healthcare FSA** — To contribute to this account with UMR, you cannot be enrolled in the HDHP with HSA. Each pay period funds are deducted from your pay on a pre-tax basis and credited to your Healthcare FSA. You should estimate your expenses carefully because only \$570 of unused funds carry over into 2024.

**Dependent Care FSA** — Each pay period funds are deducted from your pay on a pre-tax basis and credited to your Dependent Care FSA with UMR. You should estimate your expenses carefully because unused funds do not carry over.

### DISABILITY

**Short-Term and Long-Term** — coverage is provided through Unum at NO COST. This type of insurance provides a benefit that replaces part of your lost income when you become unable to work due to a covered injury or illness.

**Short-Term Disability (STD)** — Benefit amount is equal to 60% of your weekly earnings up to \$2,000. Benefits begin after 14th day of disability.

**Long-Term Disability (LTD)** — Benefit amount is equal to 60% of your monthly earnings up to a monthly maximum. Benefits begin after 181st day of disability.

### RETIREMENT

**401(k)** — OneOncology makes a 3% safe-harbor annual contribution on a pre-tax basis and budgets for a 2% annual profit-share contribution (subject to change based on company performance). You are eligible to contribute to this plan on the first of the month following 60 days of service. The plan is administered by Sentinel Benefits & Financial Group.

### ID THEFT

OneOncology partners with Norton LifeLock to provide you with identity theft protection insurance. You will have the choice between the Essential plan or the Premier plan.

### DISCOUNTED GYM MEMBERSHIP

OneOncology partners with Active and Fit to provide you with self-pay discounted gym memberships across the nation.