

Open Enrollment **May 1st thru May 19th**

Plan Start Date is June 1, 2025



Medical

Blue Cross Blue Shield of Oklahoma



"First we're going to run some tests to see how your insurance reacts."

Which Plan is Right for Me?



Club



Spade



Diamond



Club

There are no changes to the network.

There are no changes to the coverage.

There are no changes to the deductible*.

Individual \$750

Family \$1,500

There are no changes to the out-of-pocket maximum*.

Individual \$3,500

Family \$7,000

*These are In-Network amounts.

Increase in premiums:

Single \$380 per month

EE+Sp \$815 per month

EE+Ch \$675 per month

Family \$950 per month



Spade

There are no changes to the network.

There are no changes to the coverage.

There are no changes to the deductible*.

Individual \$1,500

Family \$3,000

There are no changes to the out-of-pocket maximum*.

Individual \$5,250

Family \$10,500

Increase in premiums.

Single \$220 per month

EE+Sp \$485 per month

EE+Ch \$435 per month

Family \$550 per month

*These are In-Network amounts.



Diamond

The Diamond Plan is a high-deductible plan which allows us to institute a Health Savings Account (HSA) for our employees.

The plan uses the same network to which you are accustomed.

There are no changes to the network.

There are no changes to the coverage.

There is a small change to the deductible*.

Individual \$3,300

Family \$6,600

There are no changes to the out-of-pocket maximum*.

Individual \$6,000

Family \$12,000

*These are In-Network amounts.

The premium is very low.

Single \$135 per month

EE+Sp \$350 per month

EE+Ch \$325 per month

Family \$380 per month

This plan is designed to put you in control of how you spend your health care dollars.

You are responsible for dollar one of your expenses. When you go to the doctor or pick up a prescription, you can pay with money from your HSA or money that is not in your HSA in order to grow your balance.



Health Savings Account (HSA)

What is a Health Savings Account (HSA)

- Personal savings account attached to a High-Deductible Health Plan (HDHP) to which you can contribute pre-tax dollars up to \$4,300 for an individual and \$8,550 for a family. (**REMEMBER** – These limits include any funds contributed by Flintco to your account. If you contribute for an entire year, that amount is \$520.)
- If you are 55 or over, you may contribute an additional \$1,000 to your account.
- This money can be used to pay for qualified medical expenses.
 - Examples – Coinsurance, prescriptions, dental work, vision services (including Lasik)
- If you don't use your money, you will NOT lose it at the end of the plan year.
- You can accumulate a balance indefinitely (until age 65) and earn interest on it.
- Triple tax advantage
 - Contributions are pre-tax
 - Earnings are tax free
 - Spend the money tax free as long as the funds are used for qualified medical expenses
- If you pass away with a balance in your account, your heirs will inherit the funds as part of your estate.
- ***Flintco will contribute up to \$520 to your account!***



Health Savings Account (HSA)

How do I contribute?

Example:

- Let's say I need family coverage and was formerly enrolled in the Club Plan.
- If I stay with the same plan (the Club Plan), my premium will be \$950 per month.
- So, this year I'm going to try the Diamond Plan and contribute the difference between what I would pay toward the Club Plan premiums and the premiums I will pay toward the Diamond Plan into my HSA. So:
 - Club Plan premium = \$950 per month for family
 - Diamond Plan premium = \$380 per month for family (a savings of \$570 per month)
 - My contribution to my HSA = \$570 per month; HSA balance, if unused = \$6,840 per year
 - Flintco will contribute \$520 to my HSA for a first year ending balance of \$7,360.
 - After only three years in the plan, assuming no spending and no further contribution from Flintco, I would have a balance of \$22,080*

* This does not include any earnings my account will have experienced.



Health Savings Account (HSA) vs Flexible Spending Account

Health Savings Account

Annual Contribution Limit

Individual - \$4,300

Family - \$8,550

- If you are 55 or over, you can contribute an additional \$1,000 per year.
- If you don't spend your funds, you may roll the entire balance over indefinitely.
- Upon your death, your HSA becomes part of your estate and can be inherited by your heirs.

Flexible Savings Account

Annual Contribution Limits

Healthcare - \$3,300

Dependent Care - \$5,000

- If you are 55 or over, you may **NOT** contribute any additional funds.
- If you don't spend your funds, you may roll over only \$640 into the following year and you must spend it by Dec 31st of the following year.
- Upon your death, your FSA funds revert to your employer.



	Club Plan \$750 Deductible		Spade Plan \$1,500 Deductible		Diamond Plan \$3,300 Deductible	
	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
<i>Deductible</i>						
Individual	\$750.00	\$1,500.00	\$1,500.00	\$3,000.00	\$3,300.00	\$6,600.00
Family	\$1,500.00	\$3,000.00	\$3,000.00	\$6,000.00	\$6,600.00	\$13,200.00
Co-Insurance	80%	50%	80%	50%	80%	50%
<i>Out-of-Pocket</i>						
Individual	\$3,500.00	\$7,000.00	\$5,250.00	\$10,500.00	\$7,500.00	\$15,000.00
Family	\$7,000.00	\$14,000.00	\$10,500.00	\$21,000.00	\$15,000.00	\$30,000.00
Office Visit	\$20.00	Deductible & Co-Insurance	\$30.00	Deductible & Co-Insurance	Deductible & Co-Insurance	Deductible & Co-Insurance
Specialty Office Visit	\$40.00	Deductible & Co-Insurance	\$50.00	Deductible & Co-Insurance	Deductible & Co-Insurance	Deductible & Co-Insurance
Emergency Room (co-pay waived if admitted)	\$250 Co-pay, then deductible and 20% Co-Insurance	Deductible & Co-Insurance	Deductible & Co-Insurance			
In-Patient Services (pre-certification required or \$500 penalty applied)	Deductible & Co-Insurance	Deductible & Co-Insurance	Deductible & Co-Insurance	Deductible & Co-Insurance	Deductible & Co-Insurance	Deductible & Co-Insurance
Preventative Services Including:	No Co-pay	Deductible & Co-Insurance	No Co-pay	Deductible & Co-Insurance	No Co-pay	Deductible & Co-Insurance
Annual GYN	No Co-pay	Deductible & Co-Insurance	No Co-pay	Deductible & Co-Insurance	No Co-pay	Deductible & Co-Insurance
Well Child Care	No Co-pay	Deductible & Co-Insurance	No Co-pay	Deductible & Co-Insurance	No Co-pay	Deductible & Co-Insurance
Immunizations (adult & child as recommended)	No Co-pay	Deductible & Co-Insurance	No Co-pay	Deductible & Co-Insurance	No Co-pay	Deductible & Co-Insurance
Annual PSA (one per calendar year for 40 years and over)	No Co-pay	Deductible & Co-Insurance	No Co-pay	Deductible & Co-Insurance	No Co-pay	Deductible & Co-Insurance
Office Visit for Preventative Services	No Co-pay	Deductible & Co-Insurance	No Co-pay	Deductible & Co-Insurance	No Co-pay	Deductible & Co-Insurance
Prescription:	Retail	Mail	Retail	Mail	Retail	Mail
Generic	\$10.00	\$20.00	\$15.00	\$30.00	Deductible & Co-Insurance	Deductible & Co-Insurance
Brand Formulary	\$35.00	\$70.00	\$45.00	\$90.00	Deductible & Co-Insurance	Deductible & Co-Insurance
Brand Non-Formulary	\$50.00	\$100.00	\$70.00	\$140.00	Deductible & Co-Insurance	Deductible & Co-Insurance
Specialty	\$75.00	\$75.00	\$100.00	\$100.00	Deductible & Co-Insurance	Deductible & Co-Insurance



Coinsurance percentages and copay amounts shown in the above chart represent what the member is responsible for paying.
 1.If you use an out-of-network provider, you will be responsible for any charges above the maximum allowed amount.
 2. Every dollar incurred on the Diamond Plan comes out of your pocket, including pharmacy, until you meet your deductible.



How much will be deducted from my paycheck?

Medical Coverage Tier	Blue Cross Blue Shield of Oklahoma Employee Contributions								
	Diamond			Spade			Club		
	Weekly	Bi-Weekly	Monthly	Weekly	Bi-Weekly	Monthly	Weekly	Bi-Weekly	Monthly
Employee Only	31.15	62.31	135.00	50.77	101.54	220.00	87.69	175.38	380.00
Employee + Spouse	80.77	161.54	350.00	111.92	223.85	485.00	188.08	376.15	815.00
Employee + Child(ren)	75.00	150.00	325.00	100.38	200.77	435.00	155.77	311.54	675.00
Employee + Family	87.69	175.38	380.00	126.92	253.85	550.00	219.23	438.46	950.00

Online Access

www.bcbsok.com



**BlueCross BlueShield
of Oklahoma**

There's an App for that...



GO MOBILE WITH BLUE

Download our new mobile apps! 



BCBSOK APP

Features:

- » Find a doctor, hospital or urgent care facility
- » Access your claims, coverage and deductible information
- » Ability to view and email your ID
- » Available in Spanish

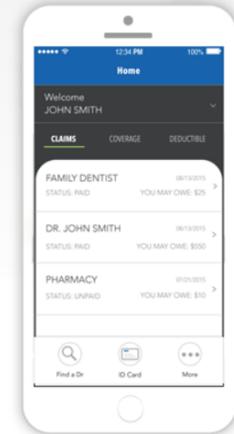
Text **BCBSOK APP** to **33633** to download *

Message and data rates may apply. [Terms & Conditions](#) and [Privacy](#)

[Policy](#).

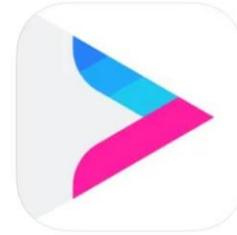
[Watch the video](#) 

Or visit store links below:





Don't forget...Medefy, the one-stop-shop mobile app for benefits is coming soon!



Medefy Benefits App 4.4

Medefy Health LLC

Designed for iPad

★★★★★ 4.9 • 117 Ratings

Free



[Español](#)

[Language Assistance](#)

[Messages](#)

[My Account](#) ▾

[Dashboard](#)

[Claims](#)

[Coverage](#) ▾

[Spending](#)

[Find Care](#)

[Wellness](#)

Wellness

Programs

Well onTarget



Well onTarget has tools and resources to help you manage your health:

- Health Assessments to help you measure your health.
- Digital Self-Management Programs, lessons, and challenges to help you reach your wellness goals.
- With the Blue PointsSM program, you can earn points by completing activities and reaching goals. These points can be redeemed online for rewards.
- Track healthy habits, sync your fitness and nutrition devices with the Well onTarget portal or download the app.

[Visit Well onTarget](#) ↗

Digital Mental Health



Do you struggle with anxiety, stress, depression, substance use, sleep problems or other mental health concerns? Learn to Live is an online resource that can help. Programs are based on therapy techniques with a track record of helping people feel better. Learn to Live is confidential, accessible anywhere and available at no added cost to you and your family. Choose the program for you by taking a quick assessment today.

Learn more about Learn to Live's programs by viewing this brief video.

[View the Learn to Live video.](#) ↗

[Visit Learn to Live](#) ↗

- How do I view and print my EOB?
- How do I know how much of my deductible I've paid?
- How do I print a new or extra ID card?
- How do I find the healthy living tools offered by Blue Cross?
- How do I sign up for Identity Theft protection?

PHARMACY



Pharmacy

No Change and Applies to All Plans



**"THESE PILLS ARE \$10 IF YOU'RE PAYING FOR THEM...
AND \$200 IF YOUR COMPANY IS PAYING FOR THEM."**

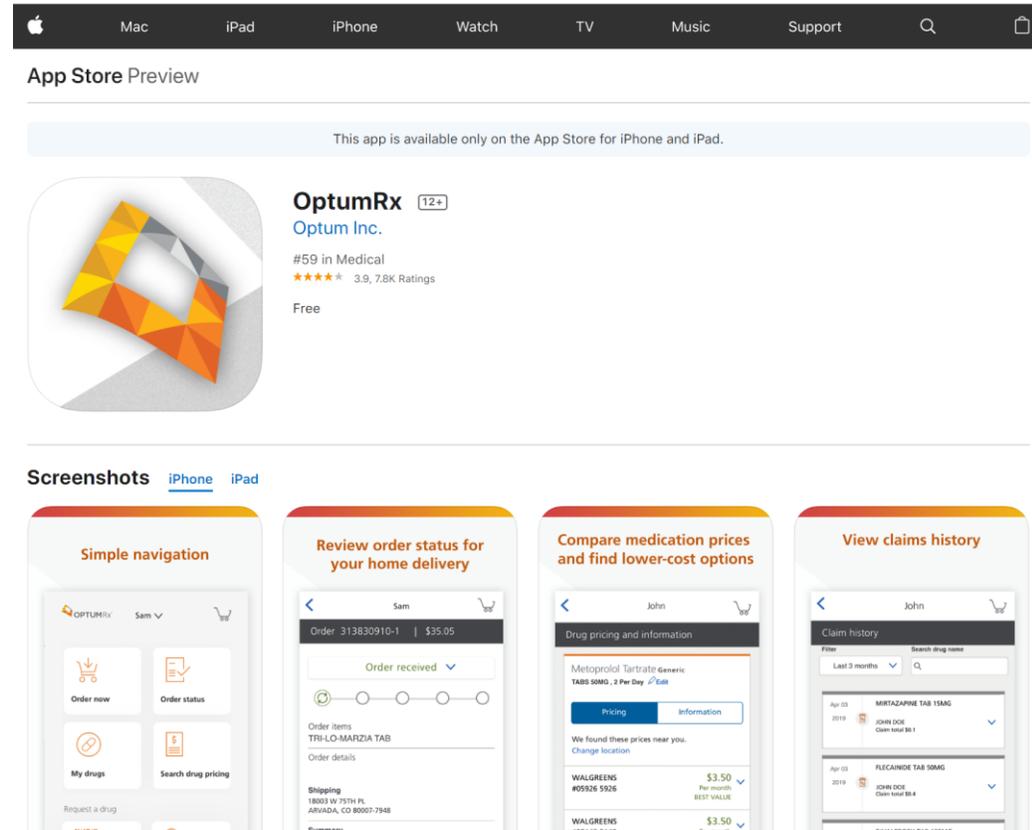
Online Access

www.optumrx.com



 [OptumRx](#) > [HealthSafe ID](#)

There's an App for that, too...



The screenshot shows the App Store preview for the OptumRx app. At the top, there's a navigation bar with icons for Mac, iPad, iPhone, Watch, TV, Music, Support, and a search icon. Below this, the text "App Store Preview" is visible. A light blue banner states, "This app is available only on the App Store for iPhone and iPad." The app's icon is a stylized orange and yellow geometric shape. The app name "OptumRx" is displayed with a "12+" age rating, followed by "Optum Inc." and "#59 in Medical". The app has a 3.9 star rating from 7.8K ratings and is listed as "Free". Below the app information, there are four screenshots of the app's interface on an iPhone. The first screenshot shows "Simple navigation" with icons for "Order now", "Order status", "My drugs", and "Search drug pricing". The second screenshot shows "Review order status for your home delivery" for order 313830910-1, with a progress indicator and shipping details. The third screenshot shows "Compare medication prices and find lower-cost options" for Metoprolol Tartrate, comparing prices from Walgreens and other providers. The fourth screenshot shows "View claims history" for user John, listing claims for Mirtazapine and Fluoxetine.



What is Kempton Premier Providers

Procedure	Premier Provider™	Billed Amount by Other Provider(s)	Amount After PPO Discount	Difference	% of Difference
Repair Hernia	\$3,190.00	\$19,384.00	\$14,974.00	\$11,784.00	78.7%
Carpal Tunnel	\$2,750.00	\$11,143.00	\$7,763.00	\$5,013.00	64.6%
Arthroscopic Knee Surgery	\$3,740.00	\$14,977.00	\$7,431.00	\$3,691.00	49.7%
Bilateral/Multiple Joint Knee Replacement	\$26,071.31	\$205,444.44	\$154,083.33	\$128,012.02	83.1%
Spinal Fusion	\$56,595.72	\$192,622.94	\$163,729.52	\$107,133.80	65.4%
Laparoscopic hysterectomy	\$11,500.00	\$51,609.90	\$40,109.90	\$28,609.90	71.3%
Open treatment of distal fibular fracture	\$8,704.14	\$32,599.13	\$23,894.99	\$15,190.85	63.6%
Total thyroid lobectomy, unilateral	\$6,160.00	\$24,691.89	\$18,531.89	\$12,371.89	66.8%
Adenoidectomy	\$3,300.00	\$14,991.19	\$11,691.19	\$8,391.19	71.8%
Repair arm tendon/muscle	\$4,950.00	\$37,472.51	\$32,522.51	\$27,572.51	84.8%
Major joint replacement lower extremity	\$19,400.00	\$93,905.99	\$74,505.99	\$55,105.99	74.0%
Vascular procedure with comorbidity	\$16,987.48	\$82,724.41	\$65,736.93	\$48,749.45	74.2%
TOTALS:	\$163,348.65	\$781,566.40	\$614,974.25	\$451,625.60	73.4%

transparency and its role in the health care revolution

NOTE – If you are enrolled in the HDHP (high deductible health plan – the Diamond Plan), you must meet your entire deductible before you qualify for the zero out-of-pocket benefit.

Dental

Delta Dental of Oklahoma



" Yes, I do have a question..What kind of dental plan do you have ? "

Do I need dental insurance?



For Members

Your guide to great oral health!

Spotlight - Online Resource
for our Valued Members.

[Watch the video](#) ▶



Welcome, Members!

Delta Dental of Oklahoma is committed to providing you and your family with the largest dental networks, exceptional customer service, and superior claims processing while serving as your trusted resource for great oral health.

Overviews

[Spotlight – Online Benefit Information](#)

[Benefax – Telephone/Fax-Based Information](#)

[Understanding Your Benefits](#)

[Oral Health Tips](#)

Tools

[Spotlight Login](#)

[Find a Dentist](#)

[Forms & Resources](#)

[Glossary of Dental Terms](#)

[Frequently Asked Questions](#)

[Subscriber Newsletter](#)

Spotlight Login

[Online Benefit Information for Our Members](#) ▶

Questions?

Call us now:
800-522-0188 (Toll Free)
405-607-2100 (OKC Metro)

[Email Us](#)

Find a Dentist

Use our NEW dentist search to find a participating dentist near you!

[Search Now](#)



Online access

Deltadentalok.com

- Delta does not issue ID cards
- Your provider will confirm your eligibility and coverage details using your SSN and date of birth
- Or you can print a card from the Delta site
- **Flintco participates in the HOW (Health through Oral Wellness) program. Qualified patients receive additional cleanings, cavity checks, sealants and more at 100% benefit.**

There's an App for that...

App Store Preview



Delta Dental Mobile

Delta Dental Plans Association

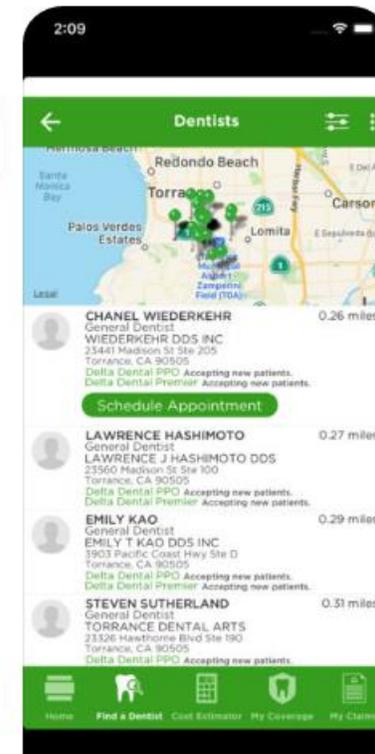
12+

#61 in Medical

★★★★☆ 2.4, 455 Ratings

Free

iPhone Screenshots

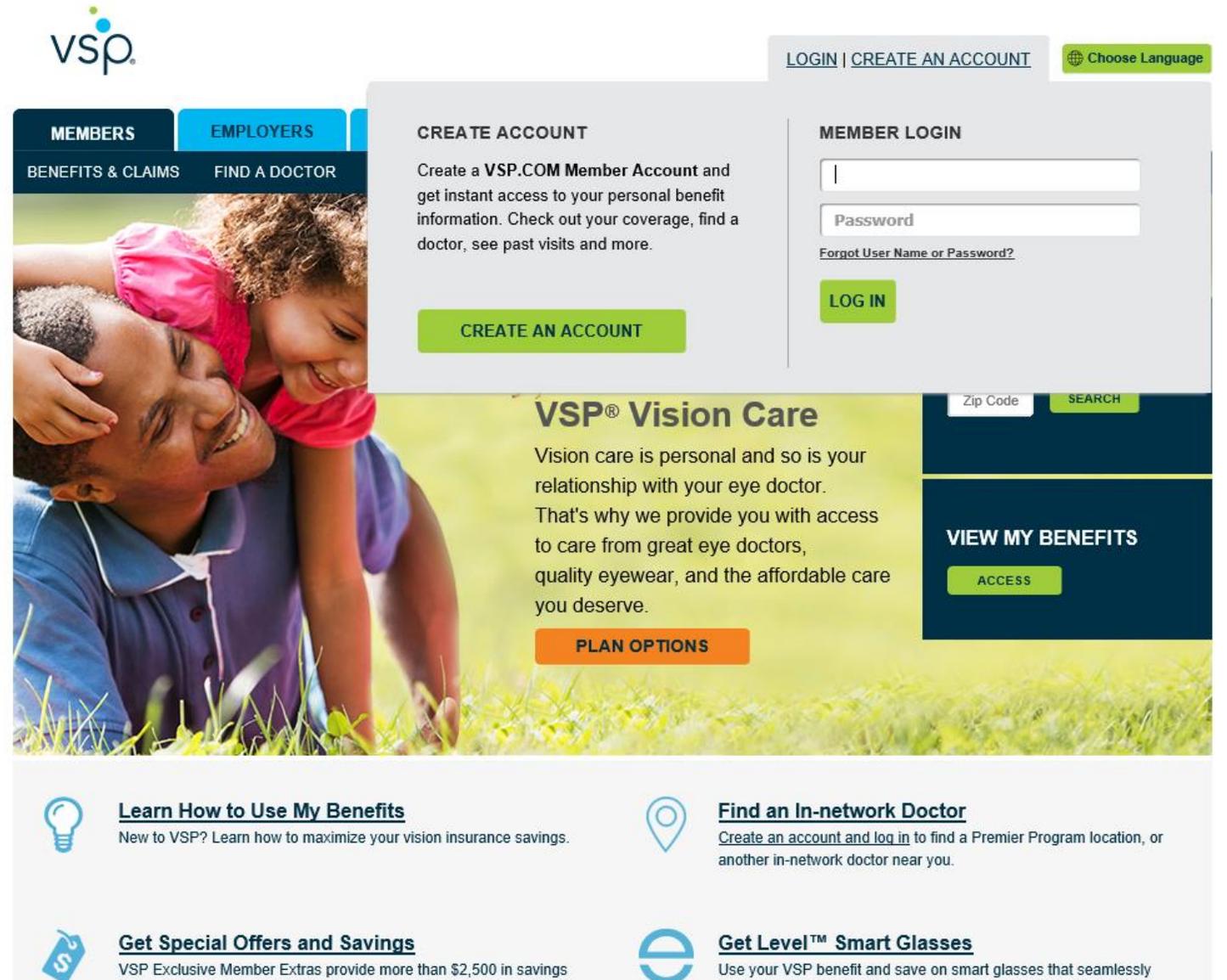


Vision

Vision Services Providers (VSP)

Can I get glasses AND contacts?

- www.vsp.com
- VSP does not issue ID cards
- Your provider will confirm your eligibility and coverage details using your SSN and date of birth
- Or you can print a card from the VSP site



The screenshot displays the VSP website interface. At the top left is the VSP logo. Navigation tabs include MEMBERS, EMPLOYERS, BENEFITS & CLAIMS, and FIND A DOCTOR. A 'LOGIN | CREATE AN ACCOUNT' link and a 'Choose Language' button are in the top right. The main content area features a 'CREATE ACCOUNT' section with a green button and a 'MEMBER LOGIN' section with input fields for email and password, a 'Forgot User Name or Password?' link, and a 'LOG IN' button. Below this is a 'VSP® Vision Care' section with a green background, text describing vision care, and a 'PLAN OPTIONS' button. A 'VIEW MY BENEFITS' button is also visible. The bottom of the page has four service tiles: 'Learn How to Use My Benefits', 'Find an In-network Doctor', 'Get Special Offers and Savings', and 'Get Level™ Smart Glasses'.



VSP Vision Care

VSP Global Health & Fitness

★★★★★ 17

Everyone

Add to Wishlist

Install

Is there an App for this, too?



Manage your eye care needs at any time, and from anywhere. Find a doctor, view your benefits, access your vision card, and see special offers. Caring for your eyes has never been so easy.



Life

LTD

STD

AD&D

LAP

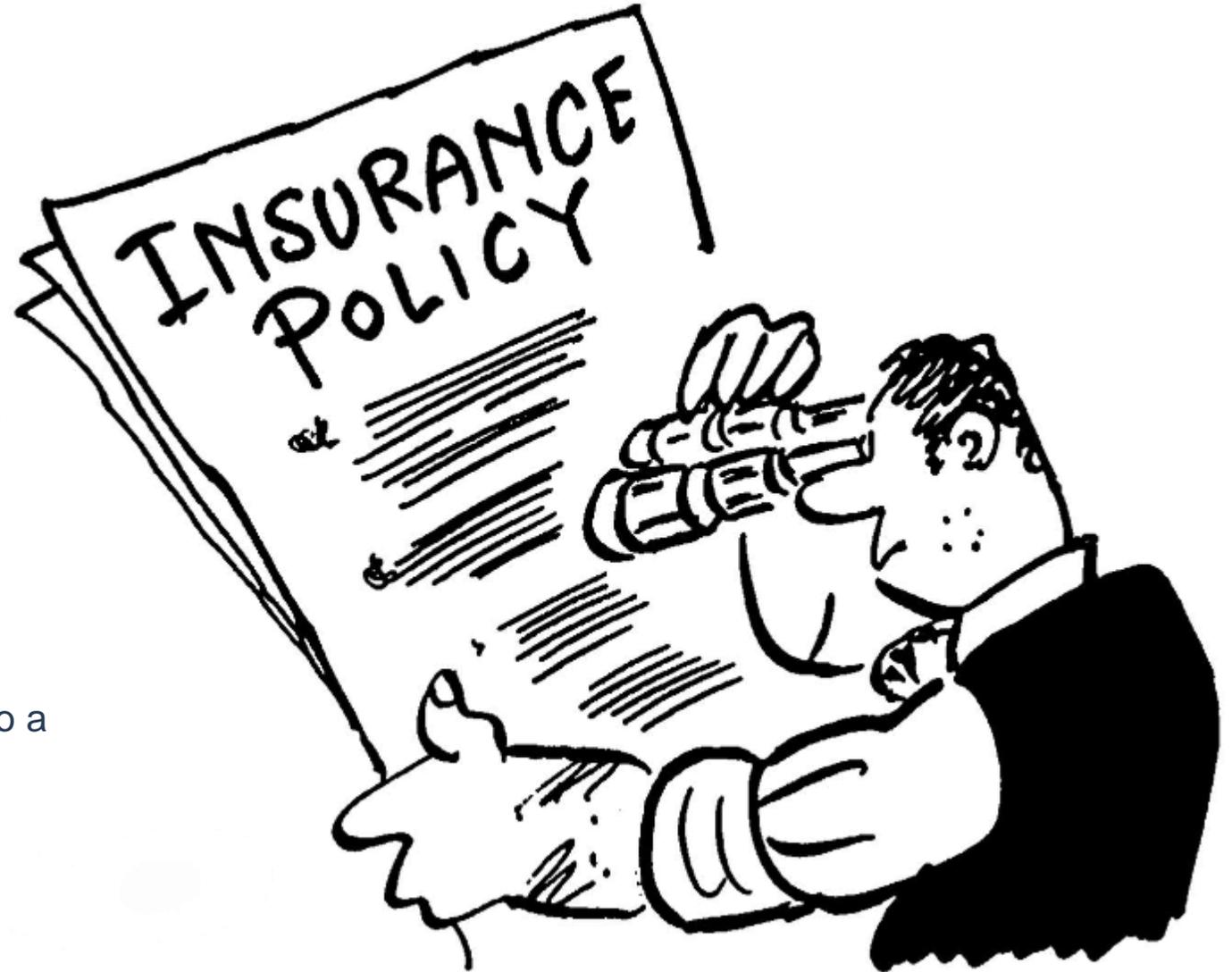
(Life Assistance Program)



What are my options?

- Basic Life – 1X your annual pay up to \$310,000
- Long Term Disability
- Life Assistance Program

- Voluntary Life – up to 5 times your annual pay to a maximum of \$750k
- Voluntary Spouse Life
- Voluntary Child Life
- Voluntary AD&D
- Short Term Disability



beneficiary

testament people group strategy mobile team loss

computer insured policy life death insurance premiums safeguard protection

communication estate using property networking presentation family meeting office conference document attorney digital network working

heart professional technology screen notebook lawyer learning businesswomen multiracial work

concept health payment legal descent plan online device workplace browsing research

corporate occupation diversity

finance laptop media

businessmen law

leadership business

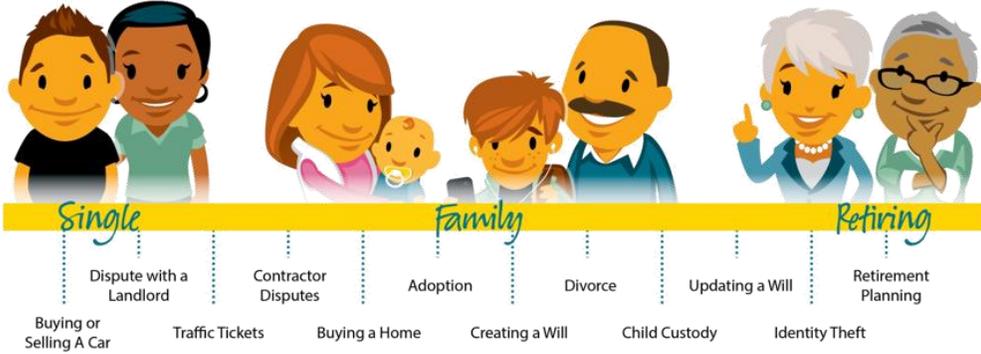
Voluntary Benefits

Legal – ARAG

Pet Insurance – Pets Best

YMCA

What is Legal Insurance?



How Can ARAG Help?

(+) Covered legal matter is only available with UltimateAdvisor Plus.

Civil Damage Claims (Defense)

- ✓ Civil Damage
- ✓ Pet-Related Matters

Consumer Protection Issues

- ✓ Auto Repair
- ✓ Buying a New or Used Vehicle
- ✓ Consumer Fraud
- ✓ Protection for Goods or Services
- ✓ Home Improvement Issues

Criminal Matters

- ✓ Habeas Corpus
- ✓ Juvenile Matters
- ✓ **Misdemeanor Matters (+)**

Debt-Related Matters

- ✓ **Bankruptcy (Chapter 7 & 13) (+)**
- ✓ **Credit Records Correction (+)**
- ✓ Debt Collection Matters

Family Law

- ✓ Adoption
- ✓ **Alimony (8 hours) (+)**
- ✓ **Child Custody (8 hours) (+)**
- ✓ **Child Support (8 hours) (+)**
- ✓ Divorce/Annulment/Separation (10 hours)
- ✓ **Divorce/Annulment/Separation (15 hours) (+)**
- ✓ Guardianship/Conservatorship

- ✓ Incapacity
- ✓ Name Change
- ✓ Parental Responsibilities
- ✓ Pre-marital Agreements
- ✓ School Issues

Government Benefits

- ✓ Medicare/Medicaid Disputes
- ✓ Social Security Disputes
- ✓ Veterans Benefits Disputes

Landlord / Tenant Matters

- ✓ Contracts/Lease Agreements
- ✓ Eviction
- ✓ Security Deposits
- ✓ Tenant Disputes with a Landlord

Preventative Legal Services

- ✓ **Other Coverage (up to 4 hours per year) (+)**

Real Estate Matters

- ✓ Buying/Selling a Home
- ✓ Building Codes/Zoning Variances
- ✓ Foreclosure
- ✓ Home Improvement/Contractor Issues
- ✓ Promissory notes
- ✓ **Property Taxes (+)**
- ✓ Refinancing
- ✓ Neighbor Disputes/Easements

Small Claims Court

- ✓ Small Claims Court Issues

Tax Issues

- ✓ IRS Audit Protection
- ✓ IRS Collection Defense
- ✓ **State Tax Audit (+)**
- ✓ **Tax Services (+)**

Traffic Matters

- ✓ Drivers License Suspension, Revocation and Restoration
- ✓ Traffic Tickets 1x per year
- ✓ **Traffic Tickets Unlimited (+)**

Wills and Estate Planning

- ✓ Codicil
- ✓ Complex Will
- ✓ Durable/Financial Power of Attorney
- ✓ Health Care Power of Attorney
- ✓ Living Will
- ✓ Standard Will
- ✓ **Living Trusts (+)**
- ✓ **Irrevocable Trusts (+)**

UltimateAdvisor Plus™ (+)
\$24.00 per month

UltimateAdvisor®
\$18.50 per month



HOW PET INSURANCE WORKS



1. GET TREATMENT
If your pet becomes ill or injured, get treatment from any veterinarian of your choice.



2. FILE A CLAIM
We make it easy with online or mobile app claim filing, and there is no need to send medical records unless we request them.



3. GET CASH BACK FAST!
We process most claims in 5 days or less and can deposit reimbursements in your bank account. We also have an optional Vet Direct Pay service.

BESTBENEFIT PLAN COVERAGE	Essential	Plus	Elite
Annual Coverage Limit for Unexpected Accidents and Illnesses	\$5,000 - Unlimited	\$5,000 - Unlimited	\$5,000 - Unlimited
Annual Deductible Options	\$50 - \$1,000	\$50 - \$1,000	\$50 - \$1,000
Reimbursement Percentage Options	70% - 90%	70% - 90%	70% - 90%
Accidents, Illnesses, Cancer, Hereditary Conditions, Emergency Surgeries & Rx Meds	✓	✓	✓
Accident & Illness Exam Fees associated with the diagnosis of your pet for an eligible injury or illness. This is not intended to cover routine exams		✓	✓
Rehabilitative, Acupuncture & Chiropractic Coverage to treat eligible injuries and illnesses			✓

Price varies on location, age and breed of pet. Average monthly premium cost is \$25 - \$65.

Routine Care

Routine care coverage helps pay for your pets regular and expected veterinary visits for items like shots and teeth cleaning. With routine care there is no deductible to meet, and coverage begins the day after you enroll. It's an excellent way to budget for your pet's expected medical expenses. **EssentialWellness or BestWellness routine care coverage can be added to your BestBenefit plan for an additional \$16 or \$26/month** (in most states).

Accident Only Coverage

The Accident Only plan does not cover medical conditions such as illnesses or cancer, but provides up to \$10,000 in annual coverage for accidents like broken legs, snake bites, accidental swallowing and more. **Coverage starts as low as \$9 per month for dogs and \$6 per month for cats.**



To begin, enroll at petsbest.com/FLINTCO
or call **888-984-8700**
reference discount code: **FLINTCO**

Coverage applies to conditions that are determined not to be pre-existing. Claim administration is subject to all terms, conditions, limitations and exclusions in the policy. Please review policy form ABC-8800009/ACC for complete details. Pet Insurance is underwritten by American Pet Insurance Company. Please visit www.americanpetinsurance.com to review all available pet health insurance products.

The brokers or agents present during open enrollment, may not be licensed property/casualty brokers or agents and therefore cannot assist with or advise employees about pet insurance, sell or attempt to sell pet insurance to them. Please contact a Pets Best representative for more information.



Why Choose Pets Best Insurance?

Save up to
90%
on vet bills



4/5

GREAT COVERAGE? FAST CLAIMS? GREAT SERVICE? YES.

Pet insurance reimburses you for vet bills when your pet is sick or injured, to help take the financial worry out of vet visits.

- Get cash back fast! We process most claims in 5 days or less.
- Optional direct deposit and direct vet pay options.
- Use any veterinarian - including specialty and emergency clinics
- Exclusive employee discount on a BestBenefit plan?
- Optional coverage for routine care
- Free 24/7 veterinary helpline



Flintco Employees

To begin, enroll at
petsbest.com/FLINTCO

or call
888-984-8700

reference discount code:
FLINTCO

Accident Only Plan

As low as **\$6/month for cats**
and **\$9/month for dogs** in
most states.

Designed for those on a limited budget who want great coverage for accidents like broken legs, snake bites, accidental swallowing and more.

Most Popular BestBenefit

Our most comprehensive
coverage for Accidents
and Illnesses.

With multiple levels of coverage, BestBenefit plans can be customized to meet the future medical needs of your four-legged family member and your budget.

Optional Routine Care

Coverage to help pay for
regular and expected
veterinary visits.

An EssentialWellness or BestWellness plan can be added to your BestBenefit plan for an additional premium, to help cover items like vaccines, teeth cleanings, spays and neuters.

Did you know?
4 out of 5 pets will have a medical emergency in their lifetime.*

rollover VISION

FLEX

reimbursement

EMPLOYEES

FSA's

period

SPENDING

ACUPUNCTURE

TAX SAVINGS

ription drugs

contact lenses

CARRYOVER

DENTAL

CHIROPRACTOR

pre-tax

Flexible Spending Healthcare

Dependent Care (Child/Senior Care)

Flexible Spending Accounts

We provide you with an opportunity to participate in up to two different flexible spending accounts (FSAs) administered by Navia. FSAs allow you to set aside a portion of your income before taxes to pay for qualified health care and/or dependent care expenses. Because that portion of your income is not taxed, you pay less in federal income, Social Security and Medicare taxes.

Health Care FSA

For 2025, you may contribute up to \$3,300 to cover qualified health care expenses incurred by you, your spouse and your children up to age 26. Examples of qualified expenses include:

- ✓ Coinsurance
- ✓ Copayments
- ✓ Deductibles
- ✓ Prescriptions
- ✓ Dental treatment
- ✓ Orthodontia
- ✓ Eye exams/eyeglasses
- ✓ Lasik eye surgery

For a complete list of eligible expenses, visit www.irs.gov/pub/irs-pdf/p502.pdf

Dependent Care FSA

For 2025, you may contribute up to \$5,000 (per family) to cover eligible dependent care expenses (\$2,500 if you and your spouse file separate tax returns). Some eligible expenses include:

Care of a dependent child under the age of 13 by babysitters, nursery schools, pre-school or daycare centers

Care of a household member who is physically or mentally incapable of caring for him/herself and qualifies as your federal tax dependent

For a complete list of eligible expenses, visit www.irs.gov/pub/irs-pdf/p503.pdf.

REMEMBER – Dependent Care FSA is NOT a Medical Flex Account for your Dependents. It is for Childcare/Babysitting/Senior Care expenses only.



FSA Rules

YOU MUST ENROLL EACH YEAR TO PARTICIPATE.

Because FSAs can give you a significant tax advantage, they must be administered according to specific IRS rules:

Health care FSA: Unused funds of up to \$640 from one year can carry over to the following year. Carryover funds will not count against or offset the amount that you can contribute annually. Unused funds over \$640 will **NOT** be returned to you or carried over to the following year.

Dependent care FSA: Unused funds will **NOT** be returned to you or carried over to the following year.

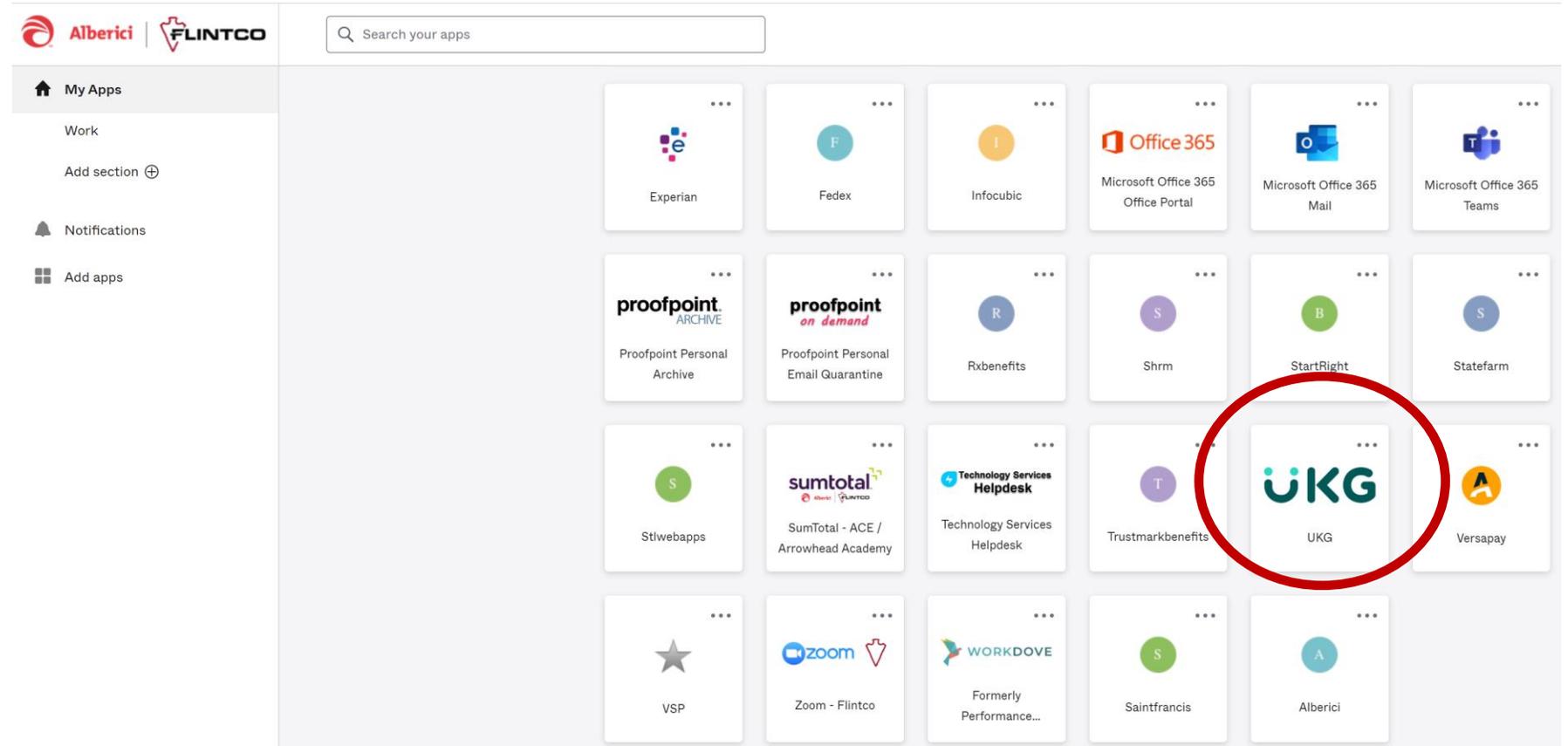
You can incur expenses through May 31, 2026, and must file claims by August 31, 2026

NOTE – if you enroll in the Diamond Plan (high deductible plan with the HSA), then you are not eligible for the FSA for Healthcare. You may still enroll in the FSA for Dependent Care.

Employees on the Bi-Weekly Payroll

Access UKG via Okta Dashboard

- Open the Okta Dashboard
- Select the UKG Icon



Open Enrollment Bi-Weekly - UKG

Click on "Open Enrollment" – Follow the instructions on the Screens that follow

The screenshot shows the FLINTCO Home portal interface. On the left is a navigation menu with the following items: Myself, Personal, My Company, Career & Education, Employee Voice, Pay, Benefits, Open Enrollment (circled in red), Life Events, Documents, and Prior Pay. The main content area has a red header with the FLINTCO logo and 'Home' text. Below the header are two main sections: 'Benefits and PTO' with links for 'Current Benefits Summary', 'Beneficiaries and Dependents', and 'PTO Plans'; and 'Mobile App' with instructions to download the UKG Pro Mobile App and enter 'thinksafe' as the Company Access Code. On the right side, there is a 'Holiday Schedule' section with a calendar graphic and a list of 2024 holidays: New Year's Day - January 1, 2024 (Monday), Memorial Day - May 27 (Monday), Independence Day Observed - July 4 (Thursday), Labor Day - September 2 (Monday), Thanksgiving Day - November 28 (Thursday), Day After Thanksgiving - November 29 (Friday), Christmas Day - December 25 (Wednesday), and New Year's Day (2025) - January 1 (Wednesday). The CO logo is visible in the bottom right corner.

Passive Enrollment

Open Enrollment

If you plan to make no changes to your elections **AND** you are not enrolled nor do you plan to enroll in a **Flexible Spending Account** or **Health Savings Account**, you do not have to complete an Open Enrollment session.

However, if you do have or plan to have a **Flexible Spending Account** or a **Health Savings Account**, you must make those elections for the current plan year.

Also, if you open the election process to view your elections, you are committed to going through the entire Open Enrollment process and cannot participate in a Passive Enrollment. Instead, you must make an election for each screen, even if you always intended to make no changes. If you wish to view your current elections, access your Benefits Summary screen in UKG outside of the Open Enrollment environment.

If you have any questions about this requirement, please contact Jill Lingle - 918.710.2164 - jlingle@flintco.com.

Make new elections

Review my existing plan year elections and/or make election changes. Please guide me through the Open Enrollment work event.

Stay enrolled in current benefit plans

By choosing to stay enrolled in my current benefit plans, I understand that the costs and other plan details could change in the new plan year. (Note: To review your current elections, visit Myself > Benefits > Current Benefits).

OK

Cancel

IF:

- You want to keep everything the same,

AND:

- You DO NOT have or wish to have a Flex Spending Account or an HSA Account,

THEN:

- You may click “Stay enrolled in current benefits plans” and you have completed your open enrollment.



Passive Enrollment

Open Enrollment

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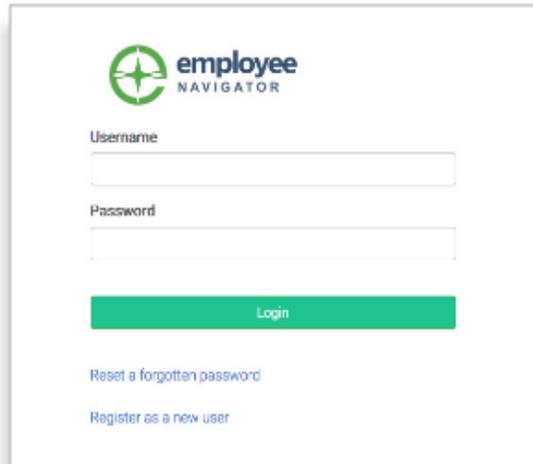
BUT:

- You click “Make new elections”, you must go through each screen of the open enrollment process, or your elections will not be recognized, **EVEN IF** you make no changes.



Employees on the Weekly Payroll

ENROLL IN YOUR BENEFITS: One step at a time



The screenshot shows the login interface for Employee Navigator. At the top left is the logo, which consists of a green circle with a white crosshair and the text "employee NAVIGATOR" to its right. Below the logo are two input fields: "Username" and "Password". Underneath the password field is a green "Login" button. At the bottom of the form are two links: "Reset a forgotten password" and "Register as a new user".

Step 1: Log In

Go to <https://www.employeenavigator.com/benefits/Account/Login>

- **Returning users:** Log in with the username and password you selected. Click **Reset a forgotten password**.
- **First time users:** Click on your Registration Link in the email sent to you by your admin or **Register as a new user**. Create an account, and create your own username and password.

COMPANY IDENTIFIER: Flintco

Employee Navigator – Weekly Paid Employees



[← Hourly Demo](#)

[Home](#)

[Profile](#)

[Benefits](#)

Hello, Hourly!

✔ Your enrollment is complete.
You can still make changes for the next 0 days.

[New Hire Enrollment](#) [Complete](#) [Make changes](#)


[View Profile](#)


[Document Library](#)

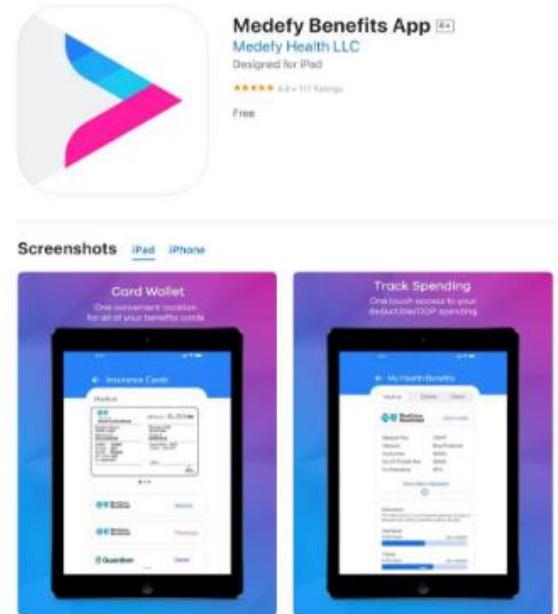

[Enrollment Summary](#)


[Total Compensation Statement](#)


[Employee Directory](#)

Medefy

- Mobile App
- One-Stop-Shop for All Flintco Benefit Plans
- 24/7 Concierge Service
- No “Bots”
- Find Providers
- Arrange Appointments
- Coordinate with Kempton
- Reduce your stress!
- Save You Money!



 **medefy**
Welcome to Medefy!
**The ultimate “ugh”
stopper.**

**We say “benefits” – you
say “ugh.”!!!**

Copays, accumulators, networks – oh my.

**Medefy and your employer have you covered with a health benefits plan
navigation app that’ll make your life easier.**

Imagine a world where hearing or thinking about that kind of lingo doesn’t make you want to run for the hills. Or wonder what an accumulator is.

You don’t have time to learn the ins and outs of the healthcare insurance industry – and would you really want to, anyway?

You just need clarity.

Knowing exactly how to use your health benefits plan.
Knowing where to find the right kind of care, when you need it (not five days later when that cold is already gone).

HEART Plan Financial Incentives

Tobacco Free Incentive

Flintco, LLC offers an incentive for those employees who do not use tobacco products or who are undergoing a cessation program during the plan year. To earn the incentive, employees must **not** use tobacco products, or employees who do **must enroll** in a tobacco cessation program through Blue Cross Blue Shield of Oklahoma or any other accredited program. If you're unsure what constitutes an accredited program, please contact Jill Lingle at 918.710.2164 – jlingle@flintco.com.

Enrollment in the HEART Plan for the Tobacco Free Incentive will be processed by submitting the affidavit to Jill Lingle.

Forms are found at www.flintcoopenrollment.com

\$40 / Month*

Annual Physical Incentive

Flintco, LLC offers an incentive for those employees who have an annual physical that includes measurements of height, weight, BMI, Cholesterol, Glucose and Blood Pressure.

In addition, all covered dependents must also have a similar annual wellness check in order for the employee to qualify for the incentive.

Enrollment in the HEART Plan for the Annual Physical incentive will be processed by submitting the form and proof of physical exam to Jill Lingle.

Forms are found at www.flintcoopenrollment.com

\$20 / Month*



* This incentive is considered taxable income by the IRS



FEED YOUR MIND



**I've signed up for
my incentives.
What now?**





Go to gyms and fitness studios near home and work¹

Packages as low as \$10 per month.²

[Enroll Now >](#)



[Learn More](#)

1. Package 2. Members 3. Address 4. Checkout

What fitness package are you interested in?

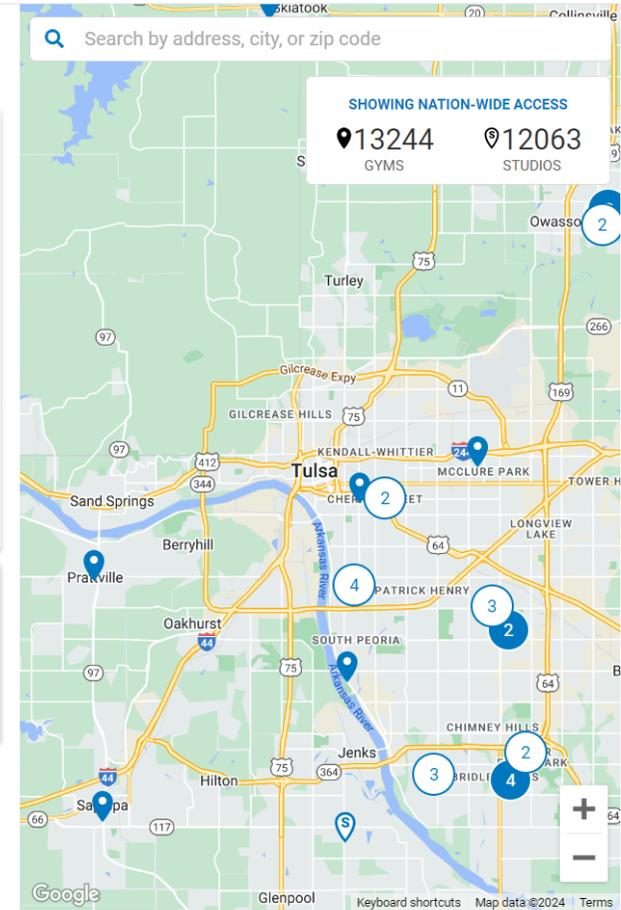
Please confirm your selection below.

BASE	CORE	POWER	ELITE
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
\$19 /month	\$29 /month	\$39 /month	\$129 /month
3,000 + standard gyms	7,500 + standard gyms	11,000 + standard gyms	11,000+ standard gyms
Included with purchase Digital Content Video & Live Streams Studio Class Rewards 30% off every 10th class	Included with purchase Digital Content Video & Live Streams Studio Class Rewards 30% off every 10th class	Included with purchase Digital Content Video & Live Streams Studio Class Rewards 30% off every 10th class	1 Elite gym choice from 100+ available Included with purchase Digital Content Video & Live Streams Studio Class Rewards 30% off every 10th class

The Best Value.

\$10 /month **Add thousands of on-demand videos and live streams to your plan.**
Content includes workouts, wellness videos, nutrition tutorials, and more!
Included with purchase
Studio Class Rewards | 30% off every 10th class

I'm only interested in the Studio Class Rewards program and get 30% off every 10th class. Pay-as-you-go, at no cost to enroll.



Cancel

Save & Proceed

Health Club Network

If your health club is not listed in our network, submit a request to add it by sending accessing the following site.

<https://onlinesubmission.tivityhealth.com/>



YMCA

If you prefer to sign up for a health club membership with the YMCA, Flintco will contribute \$20 per month. There are a variety of memberships, i.e. family, single, over 65, etc. offered at discounted rates.

If you enroll, then the membership fee will be withheld from your check and sent to the YMCA on your behalf.

To enroll, send an enrollment form to Jill Lingle for processing. You will receive a welcome kit from the YMCA shortly thereafter.



Just review the [Membership Activation Information](#) and complete the [Membership Application Form](#). Send the forms to Jill Lingle - jlingle@flintco.com. You will receive a welcome kit from the YMCA with instructions on how to get your ID card, etc. and the monthly membership fee will be deducted from your check and remitted to the YMCA for you.

Monthly Rates Deducted from Your Check Each Pay Period

- Single - \$45.48
- Single Plus 1 Adult - \$65.88
- Senior - \$42.08
- Senior Plus 1 Adult - \$59.08
- Senior Plus Youth (under 24) - \$63.33
- Family - \$70.98
- Sole Parent Family - \$53.98



Healthy
Living
starts
here!

Español Language Assistance



BLUEPF ▾

Messages

My Account ▾

Dashboard

Claims

Coverage ▾

Spending

Find Care

Wellness

Hello, Jill!

Member ID Card

Contact Us

Coverage

BLUE PREFERRED

Plan Type: BLUEPF

Additional Benefits: Pharmacy

Effective Date: 06/01/2023

End Date: -

ID Number: FTC

Group Number: YNS023

Subscriber: Jill Lingle

[View All Coverage >](#)

Find Care



Medical

Doctors and hospitals,
nurseline, hearing aids



[Find All Care >](#)

Most Recently Updated Claims

Provider	Your Responsibility	Visited on	Last Updated on	Status
TULSA MEDICAL LABORATORY LLC	\$0.00	Apr 10, 2024	Apr 22, 2024	Fully Paid >



Flintco LIFEline

Raise Your Voice

And here!

- [Suicide Crisis Lifeline](#)
- [Crisis Helpline](#)
- [I Need to Talk with Someone About Coping](#)
- [I Want to See a List of Resources](#)
- [OSHA Resources](#)
- [I Wish to Find a Psychiatrist or Other Professional](#)
- [I Need Help Deciding How to Start](#)
- [Order Mental Health Resources Materials](#)
- [Tips on Talking to Each Other](#)
- [Paid Time Off](#)

And wherever you are!

