

Medical & Prescription

Cook offers four medical plan options. All plans use the Blue Cross Blue Shield National Blue Card PPO network. Employees who reside in Monroe County must elect the Clinic plan or the Clinic HSA plan. Although you have the option to see any provider you wish (with the exception of primary care for Clinic plan participants), you will receive the best benefits when you choose an in-network physician. To locate an in-network doctor or hospital near you, you can visit anthem.com/find-care.

Medical Benefits Comparisons				
	Clinic PPO Plan		Clinic HSA Plan	
	In-network	Out-of-network	In-network	Out-of-network
Annual deductible				
Individual / family	\$500 / \$1,000	\$500 / \$1,000	\$1,700 / \$3,400	\$1,700 / \$3,400
Prescription deductible	\$300 - Clinic PPO Plan enrollees use Clinic Pharmacy		Included with annual medical deductible <i>(prescriptions charged at full price until medical deductible is met)</i>	
Coinsurance	20% after deductible	40% after deductible	20% after deductible	40% after deductible
Cook Group Annual HSA Contribution	N/A		\$500 / \$1,000 (individual / family)	
Annual medical out-of-pocket maximum				
Individual / family	\$2,000 / \$4,000	No limit	\$2,000 / \$4,000	No limit
Coinsurance				
Preventative visit	\$0	40% after deductible	\$0	40% after deductible
Physician office visit	\$15 copay	Not covered	\$30 copay	Not covered
Specialist office visit	\$15 copay/visit; 20% coinsurance for additional services	40% after deductible	20% after deductible	40% after deductible
Urgent care visit	\$50 copay; 20% after deductible		20% after deductible	
Emergency room services	\$100 copay; 20% after deductible		20% after deductible	
Inpatient	20% after deductible	40% after deductible	20% after deductible	40% after deductible
Outpatient testing & procedures	20% coinsurance	40% after deductible	20% after deductible	40% after deductible
Prescription drug coverage	20% after deductible	No coverage	20% after deductible*	No coverage
Pregnancy				
Office visits	\$15 copay; 20% coinsurance for additional services	40% after deductible	20% after deductible	40% after deductible
Childbirth	20% after deductible	40% after deductible	20% after deductible	40% after deductible

The above information is intended as a benefit summary only. It does not include all of the benefit provisions, limitations and qualifications. If this information conflicts in any way with the contract, the contract will prevail. For further details, please view the Summary of Benefits and Coverage.

*You will pay your prescription's full cost upfront until you meet your in-network deductible. After you've met your in-network deductible, you'll pay an out-of-pocket coinsurance cost for covered prescription drugs until your out-of-pocket has been satisfied.

- **Health plan ID card:** All enrollees will receive a new health plan ID card for 2026. Please ensure you present your new card when visiting your healthcare provider and pharmacy.
- **Health Savings Account (HSA) debit card:** New 2026 HSA enrollees will get a debit card in the mail. If you had an HSA account in 2025, continue to use your current HSA debit card. You will automatically receive a new card in the mail once your current HSA debit card expires.
- **Flexible Spending Account (FSA) debit cards:** New 2026 FSA enrollees will get a debit card in the mail. If you had an FSA account in 2025, continue to use your current FSA debit card. You will automatically receive a new card in the mail once your current FSA debit card expires.

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Employees who reside outside Monroe County have the option to elect the Traditional PPO plan or the HSA plan. Although you have the option to see any provider you wish, you will receive the best benefits when you choose an in-network physician. To locate an in-network doctor or hospital near you, you can visit anthem.com/find-care.

Medical Benefits Comparisons				
	Traditional PPO Plan		HSA Plan	
	In-network	Out-of-network	In-network	Out-of-network
Annual deductible				
Individual / family	\$500 / \$1,000	\$500 / \$1,000	\$1,700 / \$3,400	\$1,700 / \$3,400
Prescription deductible	\$300 - Traditional PPO Plan enrollees: TrueScripts.com		Included with annual medical deductible (prescriptions charged at full price until medical deductible is met)	
Coinsurance	20% after deductible	40% after deductible	20% after deductible	40% after deductible
Cook Group Annual HSA Contribution	N/A		\$500 / \$1,000 (individual / family)	
Annual medical out-of-pocket maximum				
Individual / family	\$2,000 / \$4,000	No limit	\$2,000 / \$4,000	No limit
Coinsurance				
Preventative visit	\$0	40% after deductible	\$0	40% after deductible
Physician office visit	\$15 copay/visit; 20% coinsurance for additional services	40% after deductible	20% after deductible	40% after deductible
Specialist office visit			20% after deductible	40% after deductible
Urgent care visit	\$50 copay; 20% after deductible		20% after deductible	
Emergency room services	\$100 copay; 20% after deductible		20% after deductible	
Inpatient	20% after deductible	40% after deductible	20% after deductible	40% after deductible
Outpatient testing & procedures	20% coinsurance	40% after deductible	20% after deductible	40% after deductible
Prescription drug coverage	20% after deductible	No coverage	20% after deductible*	No coverage
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The cost of your benefits

We will continue to offer a tiered premium structure that corresponds with employee pay in 2026. The charts below outlines premiums for each plan at each earning level.

Clinic PPO plan & Traditional PPO plan

Earning level \$0K-\$35K	Weekly (52 pays)	Bi-weekly (26 pays)	Semi-monthly (24 pays)
Employee only	\$23.73	\$47.46	\$51.41
Employee + spouse	\$63.27	\$126.55	\$137.10
Employee + child(ren)	\$47.41	\$94.82	\$102.72
Family	\$79.09	\$158.18	\$171.37

Earning level \$35K-\$55K	Weekly (52 pays)	Bi-weekly (26 pays)	Semi-monthly (24 pays)
Employee only	\$23.73	\$47.46	\$51.41
Employee + spouse	\$91.75	\$183.49	\$198.79
Employee + child(ren)	\$63.33	\$126.66	\$137.21
Family	\$117.06	\$234.11	\$253.62

Earning level > \$55K	Weekly (52 pays)	Bi-weekly (26 pays)	Semi-monthly (24 pays)
Employee only	\$24.25	\$48.50	\$52.55
Employee + spouse	\$119.32	\$238.64	\$258.53
Employee + child(ren)	\$79.68	\$159.36	\$172.64
Family	\$154.72	\$309.43	\$335.22

Clinic HSA plan & HSA plan

Earning level \$0K-\$35K	Weekly (52 pays)	Bi-weekly (26 pays)	Semi-monthly (24 pays)
Employee only	\$21.57	\$43.14	\$46.74
Employee + spouse	\$57.52	\$115.04	\$124.63
Employee + child(ren)	\$43.10	\$86.19	\$93.38
Family	\$71.90	\$143.81	\$155.79

Earning level \$35K-\$55K	Weekly (52 pays)	Bi-weekly (26 pays)	Semi-monthly (24 pays)
Employee only	\$21.57	\$43.14	\$46.74
Employee + spouse	\$83.41	\$166.81	\$180.72
Employee + child(ren)	\$57.57	\$115.14	\$124.74
Family	\$106.41	\$212.83	\$230.57

Earning level > \$55K	Weekly (52 pays)	Bi-weekly (26 pays)	Semi-monthly (24 pays)
Employee only	\$22.05	\$44.10	\$47.77
Employee + spouse	\$108.47	\$216.94	\$235.02
Employee + child(ren)	\$72.43	\$144.87	\$156.94
Family	\$140.65	\$281.30	\$304.75