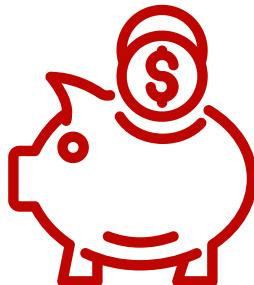




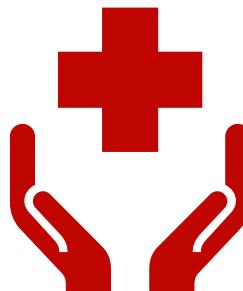
Benefits FAQ's

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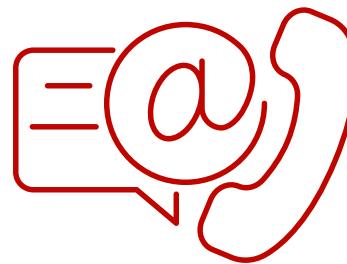
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Benefits FAQ's

401K

Q: Who is the current 401K Provider?

A: BOK Financial.

Q: When am I eligible to participate in the 401K Plan? Is there a vesting schedule and company match?

A: Employees are eligible the first of the month following 60 days of employment. There is no vesting schedule, you are 100% vested from day 1. The company matches dollar for dollar for the first 4%.

Q: Am I able to make changes to my 401K plan during the year? Or do I have to wait until Open Enrollment?

A: Employees may make changes to their elections anytime during the year.

Q: What is the phone number and hours of service for BOK's representatives?

A: 1-800-876-9557, Monday – Friday 7am – 7pm CST.

Q: Does BOK have a website? If so, what functions will I be able to do myself without a representative?

A: Yes, the website is www.startright.bokf.com. You'll be able to enroll, make contribution elections, select investment types, use the financial planning worksheet, apply for a loan, select beneficiaries and much more.

Q: I have another 401K account with my previous employer. Does BOK have rollover options?

A: Yes, you may enroll other compatible 401K plans into your BOK account. Call BOKF at 1-800-876-9557 to begin the process.



Benefits FAQ's

Medical/ Prescriptions

Q: Who is the insurance administrator?

A: The insurance administrator is Health Plans Inc.

Q: What is the provider network?

A: There are 4 plans. 2 of the plans utilize the national United Healthcare PPO network for physicians and facilitates. The other 2 plans utilize a regional network, Employers Health Network (EHN). EHN is a network of providers, clinics and hospitals. In addition to EHN, plan participants have access to the PHCS VDHP network for physician services only. These are outlined on pages 10-11 in your 2026 benefit guide.

Q: What if I enrolled in an HDHP that has a Health Savings Accountant (HSA) card and I have not received the card.

A: You will need to reach out to Optum Bank at 1-866-234-8913 to request a new card.

Q: How do I order a new or extra insurance card?

A: ID cards will be sent via mail and can also be downloaded from the HPI portal at <https://healthplansinc.com/members/order-id-card/>

Q: Who is the current prescription provider?

A: TrueRx.

Q: What happens if I try to fill a prescription and it's denied?

A: Please reach out to Jessie at MyPHA at 972-591-2660 and he can assist.

Q: I keep hearing about SHARx. What is this? How will I know if it pertains to me or my dependents?

A: SHARx is a prescription program that we are using for certain medications being used by current employees and their dependents. Please be sure to check your email frequently for notifications from SHARx or a phone call if you or any of your dependents need to enroll in this program. Please contact Jessie at MyPHA at 972-591-2660 and he can assist.



Benefits FAQ's

Q: Where can I find the Summary Plan Descriptions (SPDs) if I need more information on the plans?

A: All SPDs can be found on the Employee Benefits Portal

<https://www.cmstx.com/employee-portal/> along with the full benefit guide.

Q: What is Valenz Health: KISx Surgical & Imaging Program?

A: This program is a FREE and optional service provided as an added benefit to Chalk Mountain medical plan participants. •Over 400 services covered by KISx that generally fall into 4 main categories: Orthopedic, General Surgery, Colonoscopy and Major Imaging.

Q: How much do services cost under this program?

A: FREE! Members who are enrolled in a PPO Plan will have \$0 out of pocket cost for this program. Members who are enrolled on a HDHP plan may be required to pay the minimum IRS deductible (\$1,650 for 2025).

Q: How do I contact Valenz Health?

A: Call 877-438-5479 or email kisx@valenzhealth.com

Q: Do we have virtual visits?

A: Yes, Lyric will continue to be available for all medical plan participants 24/7/365 for FREE! Call 1-866-223-8831, download the Lyric App or log on to your member portal at www.getlyric.com to schedule a consultation with state licensed physician

Q: How can I access the Employee Assistance Program (EAP)?

A: Call anytime, any day at 888-628-4824 or visit GuidanceResources.com.

GuidanceResources.com login credentials: Username: LFGSupport Password: LFGSupport



Benefits FAQ's

Dental/Vision

Q: Who is the insurance carrier for 2026?

A: Dental & Vision Insurance will be provided through CIGNA.

Q: How do I find a Dental Provider?

A: Visit www.cigna.com click Find a Doctor, select Employer, enter your zip code and select Dentist as type of Doctor. When prompted to select a network choose the “DPPO Total” network.

Q: How do I find a Vision Provider?

A: Please visit eyedoclocator.eyemedvisioncare.com to find an in-network Vision Provider.

Q: Will I receive Dental or Vision ID Cards?

A: ID cards for Dental and Vision will be digital and available by registering at mycigna.com. Physical ID cards will not be provided for your dental plan.



Benefits FAQ's

Worksite Plans - Hospitalization, Accident and Critical Illness

Q: Who is the current provider for the Worksite Plans?

A: Voya.

Q: I've enrolled in a worksite plan. How do I file a claim?

A: You may create your account on <https://presents.voya.com/EBRC/CMSTX> to complete the claim form and upload any supporting documents via the member portal or call Voya Employee Benefits Customer Service at (877) 236-7564. You may also reach out to Jessie at MyPHA at 972-591-2660 for guidance.

Q: How do I get reimbursed for the Wellness Health Maintenance Screening Benefit? How much do I get reimbursed?

A: You may create your account on <https://presents.voya.com/EBRC/CMSTX> complete the claim form and upload any supporting documents via the member portal. You may also reach out to Jessie at MyPHA at 972-591-2660 for guidance. For the hospital, accident and critical illness plans it is \$50 per insured person, per calendar year.



Benefits FAQ's

Leave of Absences - Family Medical Leave Act, Short-Term Disability and Long-Term Disability

Q: Who is the current leave of absence vendor?

A: Lincoln Financial.

Q: What do I need to do if I need to take a leave of absence?

A: **Please notify your Manager of your need to request a leave of absence.**

You may call the absence Intake Line: 888-408-7300 or create your account via:

Website: www.LincolnFinancial.com

First time user registration code:

Employee: CHALKMOUNTAIN-EE

Q: Will this process be the same for applying for FMLA, STD and LTD?

A: Yes, the process for applying for all leaves will be the same. Once you've applied for your leave of absence and Lincoln has received your claim, you will receive an acknowledgment packet from Lincoln Financial with the next steps in the process.

Q: What if I don't have STD, LTD and don't qualify for FMLA (employed less than 1 year). Do I need to file a leave of absence claim with Lincoln Financial?

A: Yes, you will still need to submit a leave of absence claim as instructed above so your time away from work will be an approved leave of absence.



Contacts

Chalk Mountain Benefits Center: (866) 602-9001

Monday – Friday: 8:00am – 5:00pm (CST)

Coverage	Carrier	Phone	Website/Email
MyPHA	Jessie Garcia	(972) 591-2660 M – F: 7:00am – 7:00pm (CST)	jessie.garcia@mypha.com
Medical	Third Party Administrator: Health Plans Inc (HPI) Group Number: R2513	HPI Pathways Concierge (888) 682-4269	www.hpiTPA.com
Prescription	TrueRx Group Number: TRUE1471	MyPHA (972) 591-2660 M – F: 7:00am – 7:00pm (CST)	www.truerx.com
Care Navigation	Valenz Health Program		kisx@valenzhealth.com
High Dollar Drug Savings Program	SHARx	(314) 451-3555	sharx@sharxplan.com
Health Savings Account (For HDHP Participants Only)	Optum Bank	MyPHA (972) 591-2660 M – F: 7:00am – 7:00pm (CST)	www.optumbank.com
Dental/Vision	Cigna Group Number: 3346493	MyPHA (972) 591-2660 M – F: 7:00am – 7:00pm (CST)	www.cigna.com
Basic Life Basic AD&D			
Voluntary Life Voluntary AD&D	Lincoln Financial Group Number: 09-LF1614	MyPHA (972) 591-2660 M – F: 7:00am – 7:00pm (CST)	www.lincolnfinancial.com
Short-Term and Long- Term Disability (STD and LTD)			
Accident Critical Illness Hospital Indemnity	Voya Group Number: 747114	MyPHA (972) 591-2660 M – F: 7:00am – 7:00pm (CST)	presents.voya.com/EBRC/Chalk Mountain
Employee Assistance Program (EAP)	GuidanceResources EAP	(888) 628-4842	guidanceresources.com Username: LFGSupport Password: LFGSupport1
401(k) Retirement	Bank of Oklahoma Financial	(800) 876-9557	www.startright.bokf.com
Human Resources	Chalk Mountain	(817) 473-1931 M – F: 8:00am – 5:00pm (CST)	hr@cmstx.com