Pre-Med Defender™

2027 ENROLLMENT GUIDE

Two Options to Defend Your Health Against Rising Healthcare Costs

HealthChoice Basic + PMD

NEW FOR 2027

HealthChoice HDHP + PMD

OPEN ENROLLMENT BEGINS OCTOBER 1, 2026

OKLAHOMA

Designed for State Employees.
This plan is not sponsored or endorsed by the state of Oklahoma.

Look inside to find out how Pre-Med Defender Defends against rising health care costs, how to sign up and compare how Pre-Med Defender when combined with HealthChoice Basic or HealthChoice HDHP can put more money back in your check and help you reduce your out-of-pocket medical costs. Pre-Med Defender is the marketing name for the fully insured Supplemental Medical Expense Insurance underwritten by A rated insurance carriers. State specific provisions may apply. Pre-Med Defender does not cover outpatient prescription drugs or copays charged by the primary health plan. Pre-Med Defender is not affiliated with HealthChoice.

Pre-Med Defender™

Say HELLO to a Better Way to Cover Care.

HealthChoice offers three medical plans — High, Basic, and the High-Deductible Health Plan (HDHP). Pre-Med Defender (PMD) is a supplemental medical expense plan, underwritten by A-rated insurance carriers, that pairs with two of the plans to reduce what you pay out of pocket for covered care.

Last year, PMD paired only with HealthChoice Basic. This year, we've added a second pairing — **HealthChoice HDHP** — an HSA-qualified plan with substantially lower premiums. With the HDHP pairing, you're responsible for the first $2,000 individual / $4,000 family of eligible expenses each year, which you can pay directly from your HSA[2]. Whether you choose to pair Pre-Med Defender with the Basic or HDHP plan, you'll be maximizing your benefit allowance and protecting your monthly income. Say Hello to Pre-Med Defender.

Who Is Eligible?

Active and Retired Oklahoma state employees and educators enrolled in HealthChoice Basic, Basic Alternative, or HealthChoice High-Deductible Health Plan (HDHP) during the 2027 Plan Year. **You must re-enroll in Pre-Med Defender each year — enrollment does not carry over automatically.**

OPEN ENROLLMENT BEGINS OCTOBER 1, 2026

Choose Your Pairing

HealthChoice Basic + PMD

PMD's $0-deductible secondary coverage pairs directly with HealthChoice Basic for maximum first-dollar protection.[1]

- $0 PMD deductible
- Up to $4,000 individual / $9,000 family annual benefit
- Best for members who want the lowest possible out-of-pocket exposure

HealthChoice HDHP + PMD — NEW FOR 2027

A lower-premium, HSA-qualified pairing. You cover the first $2,000 of eligible expenses yourself each year — payable directly from your HSA — then PMD picks up.[2]

- $2,000 individual Deductible / $4,000 family Deductible
- Up to $4,250 individual / $8,500 family annual benefit
- Best for members who want lower payroll deductions and a long-term HSA strategy

1 Reflects the combined effect of Pre-Med Defender secondary coverage paired with HealthChoice Basic, up to the $4,000 individual / $9,000 family annual PMD benefit maximum.
2 Pre-Med Defender pairs with the HDHP matching the HealthChoice $2,000 individual / $4,000 family deductible to preserve HSA eligibility. After deductible, PMD pays for eligible medical expenses up to $4,250 individual / $8,500 family annual PMD benefit maximum. Pre-Med Defender does not cover prescription drugs; members use their HealthChoice prescription copay plan. Pre-Med Defender does not cover copays charged by the primary health plan. Consult a tax advisor regarding your HSA eligibility and contribution limits. This is a summary only — for full plan benefits and limitations, contact each plan. This plan is not sponsored or endorsed by the State of Oklahoma. Pre-Med Defender is not affiliated with HealthChoice.

okpremed.com
(918) 212-4823 | info@okpremed.com

Pre-Med Defender™

How It Works

It's as easy as **1, 2, 3**—and works the same way no matter which HealthChoice option you pair with PMD.

PRIMARY HEALTH PLAN

CARD ONE

HealthChoice
Basic, Basic Alternative or HDHP

+

SECONDARY HEALTH PLAN

CARD TWO

Pre-Med Defender
Your Secondary Coverage

1

Present both cards
Always show both your HealthChoice and Pre-Med Defender ID cards when seeking care.

2

Provider files claims
Your provider submits to HealthChoice first, then files with Pre-Med Defender.

3

Provider is Paid
Secondary claims are paid off of HealthChoice EOB to your provider.

3 Steps to Enroll

1. Choose your HealthChoice plan — **Basic, Basic Alternative, or High Deductible Plan (HDHP)**.
2. Go to **OKpremed.com** and click **Enroll Now** to sign up for the matching Pre-Med Defender secondary plan or enroll through your employer during Annual Open Enrollment.
3. You will be emailed a copy of your completed **Payroll Authorization Form.** Make sure to provide a copy to your Supervisor or HR Department.

Scan to enroll or learn more
Visit **okpremed.com** anytime to compare plans, download the Pre-Med Defender mobile app, or start your enrollment.

OPEN ENROLLMENT BEGINS OCTOBER 1, 2026

Exclusions & Limitations

Limitations: If an Insured Person did not have a Medical Plan on the Insured Person's Effective Date under the Policy, the Company's sole obligation will then be to refund all premiums paid for that Insured Person

No benefits will be paid for loss caused by or resulting from:
(1) any expenses incurred during any period the insured person does not have coverage under a Medical Plan;
(2) war, declared or undeclared;
(3) suicide or any attempt thereat, while sane or insane (in Colorado, Missouri, or Montana, while sane);
(4) any intentionally self-inflicted injury or sickness, while sane or insane (in Colorado, Missouri, or Montana, while sane);
(5) any loss while the insured person is in the service of the Armed Forces of any country;
(6) any expense for which there is no legal obligation to pay;
(7) drugs or medicines, except medicines prescribed and taken while hospital confined;
(8) dental or vision services unless resulting from a covered injury or a dependent newborn's congenital condition;
(9) any injury occurring while the insured person has been determined to be intoxicated or under the influence of alcohol, narcotics, or hallucinatory drugs not taken as prescribed;
(10) treatment or supplies for Wellness Services, including routine check-ups, well child visits, and mammograms;
(11) injury or sickness compensable under Workers' Compensation or similar law;
(12) any loss for which the insured is not required to pay a Medical Plan deductible, copayment, or coinsurance;
(13) any expense excluded under the insured's Medical Plan;
(14) an insured engaging in an act or occupation in violation of the law of the jurisdiction where the loss occurred, including misdemeanor and felony violations.
The coverage will continue as long as the group policy remains in force, the premiums are paid, and as long as the employee and any covered dependent remain eligible, and the employee's coverage remains in force. Coverage under this policy is contingent on maintaining active enrollment in either the HealthChoice Basic or Basic Alternative or HealthChoice High Deductible Health Plan (HDHP). If HealthChoice coverage lapses or is discontinued, Pre-Med Defender benefits cease.

Questions? We're Here to Help.

Our Customer Care team explains how Pre-Med Defender works alongside your HealthChoice plan and can help with claims, plan questions, or a tour of the mobile app.

Customer Service: 877-548-4392
Email: support@mypremeddefender.com
Hours: Mon–Thu 7:30am–7pm, Fri 7:30am–6pm CST

Manage Your Plan Anywhere

Download the Pre-Med Defender mobile app for your electronic ID card, claims & EOBs, and one-tap access to Customer Care.

Get the app: Search "Pre-Med Defender" on the App Store or Google Play. Check your email for login credentials after you register.

Scan to enroll or learn more
Visit **okpremed.com** anytime to compare plans, download the Pre-Med Defender mobile app, or start your enrollment.

The benefits outlined in this guide are for illustrative purposes only and should not be considered a guarantee or offer of coverage. Covered Charges means Expenses Incurred that are payable under both the Policy and the Insured Person's Medical Plan. Expenses that are excluded under either the Policy or the Insured Person's Medical Plan are not Covered Charges. Covered Charges are limited to the Medical Plan Deductible and coinsurance amount that the Insured Person is required to pay under the Insured Person's Medical Plan. . This plan is not sponsored or endorsed by the State of Oklahoma. Pre-Med Defender is not affiliated with HealthChoice.

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Pre-Med Defender™

2027 OPEN ENROLLMENT
State Employees & Educators

Two Options to Defend Your Health Against Rising Costs

HealthChoice Basic + PMD or HealthChoice HDHP + PMD

HealthChoice offers three medical plans — High, Basic, and the High-Deductible Health Plan (HDHP). Pre-Med Defender (PMD) is a supplemental medical expense plan that pairs with two of the plans to reduce what you pay out of pocket for covered care. Last year, PMD paired only with HealthChoice Basic[1]. This year, we've added a second pairing — HealthChoice HDHP — with substantially lower premiums and is HSA-qualified[2].

OPTION A

HealthChoice Basic + Pre-Med Defender

The tried-and-true combination educators and state employees already know. Pairs PMD's $0 deductible secondary coverage directly with HealthChoice Basic.

- **$0 PMD deductible — coverage starts on your first eligible expense[1]**
- **Eliminates deductibles, coinsurance & copays on covered services[1]**
- **PMD pays up to $4,000 individual / $9,000 family annual benefit[1]**
- **Best for members who want maximum first-dollar protection**

OPTION B

New for 2027

HealthChoice HDHP + Pre-Med Defender

A lower-premium path than Basic with a $2,000 deductible and $4,250 annual benefit that stays HSA-qualified. Plus you can bank the difference in a Health Savings Account[2].

- **$2,000 individual / $4,000 family deductible paired with HealthChoice HDHP[2]**
- **Stays HSA-eligible — contribute your premium savings tax-free[2]**
- **PMD pays up to $4,250 individual / $8,500 family annual benefit[2]**
- **Best for members who want lower payroll deductions and an HSA**

Pre-Med Defender™

Not sure which one fits?

See the tier-by-tier rate flyer for each option, or talk to your OKPreMed representative — we'll run your numbers for free. **Open Enrollment begins October 1, 2026.***

***You must re-enroll in Pre-Med Defender each year at open enrollment.**

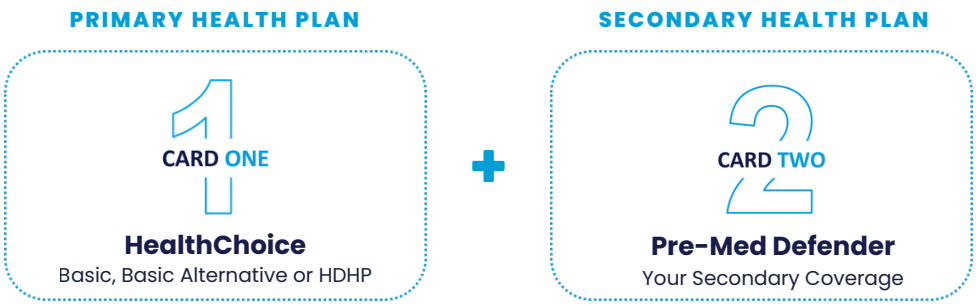
1 Reflects the combined effect of Pre-Med Defender secondary coverage paired with HealthChoice Basic, up to the $4,000 individual / $9,000 family annual PMD benefit maximum.
2 Pre-Med Defender pairs with the HDHP matching the HealthChoice $2,000 individual / $4,000 family deductible to preserve HSA eligibility. After deductible, PMD pays for eligible medical expenses up to $4,250 individual / $8,500 family annual PMD benefit maximum. Pre-Med Defender does not cover prescription drugs; members use their HealthChoice prescription copay plan. Pre-Med Defender does not cover copays charged by the primary health plan. Consult a tax advisor regarding your HSA eligibility and contribution limits.

Which Plan Is Right for You?

	HealthChoice Basic + PMD	HealthChoice HDHP + PMD NEW FOR 2027
PMD deductible	$0 Individual / $0 Family	$2,000 Individual / $4,000 Family
PMD Calendar Year Benefit[1]	Up to $4,000 Individual / $9,000 Family	Up to $4,250 Individual / $8,500 Family
Maximium Out-of-Pocket	$0 Individual / $0 Family	$2,000 Individual / $4,000 Family
HSA eligible	No	Yes — build tax-advantaged savings
Prescription drugs[2]	Covered under HealthChoice Rx copay	Covered under HealthChoice Rx copay
Best for	Members who want the lowest possible out-of-pocket exposure from day one	Members who want lower premiums and a long-term HSA strategy

How It Works — Either Way

It's as easy as **1, 2, 3**—and works the same way no matter which HealthChoice option you pair with PMD.



1

Choose your Primary Health Plan
HealthChoice Basic or Health Choice High Deductible Plan (HDHP) option.

2

Enroll in PMD
Sign up for the matching Pre-Med Defender secondary plan at OKpremed.com or enroll through your employer.*

3

Carry both ID cards
Present both cards at every visit — providers file claims to both HealthChoice and Pre-Med Defender.

Scan to enroll or learn more
Visit **okpremed.com** anytime to compare plans, download the Pre-Med Defender mobile app, or start your enrollment.

*You must re-enroll in Pre-Med Defender each year at open enrollment.
1 Pre-Med Defender does not cover copays charged by the primary health plan.
2 Pre-Med Defender does not cover prescription drugs; members use their HealthChoice prescription copay plan.
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BASIC_HDHP OPTIONS_2027

Pre-Med Defender™

2027 ENROLLMENT · HEALTHCHOICE BASIC OPTION

Zero Deductible Zero Coinsurance Zero Copays

HealthChoice Basic + Pre-Med Defender

Scan to enroll

OPEN ENROLLMENT BEGINS OCTOBER 1, 2026

Say **HELLO** to a better choice in health coverage. Say **HELLO** to Pre-Med Defender.

Pair the HealthChoice Basic medical plan with Pre-Med Defender and your $0-deductible secondary coverage picks up where HealthChoice Basic leaves off — covering eligible deductibles and coinsurance up to $4,000 per individual / $9,000 per family each year[1].

$0	$4,000	$9,000
INDIVIDUAL DEDUCTIBLE	INDIVIDUAL ANNUAL BENEFIT	FAMILY ANNUAL BENEFIT

3 Steps to Enroll

1. **Choose HealthChoice Basic** or Basic Alternative as your primary health plan.
2. **Enroll in Pre-Med Defender** Sign up for the secondary plan at OKpremed.com or enroll through your employer.*
3. **Receive your completed payroll authorization form** via email and submit to your Supervisor/HR.

***You must re-enroll in Pre-Med Defender each year at open enrollment.**

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OKLAHOMA **2027 RATES**

Pre-Med Defender™

HealthChoice Basic + Pre-Med Defender

Your Combined Monthly Premium

Two premiums, two ID cards, one plan—combined cost vs .choosing HealthChoice High instead.

Coverage Tier	HealthChoice Basic Premium		Pre-Med Defender Premium		Combined Monthly Premium	Compared to HealthChoice High	Monthly Savings
			$0 Deductible $4,000 Beneift				
Employee	$671.52	+	$131.00	=	**$802.52**	$818.66	**$16.14**
Employee & Spouse	$1,459.58	+	$278.00	=	**$1,737.58**	$1,778.46	**$40.88**
Employee, Spouse & Child	$1,805.88	+	$380.00	=	**$2,185.88**	$2,190.26	**$4.38**
Employee, Spouse & Children	$2,045.36	+	$380.00	=	**$2,425.36**	$2,477.24	**$51.88**
Employee & Child	$1,017.82	+	$212.00	=	**$1,229.82**	$1,230.46	**$0.64**
Employee & Children	$1,257.30	+	$212.00	=	**$1,469.30**	$1,517.44	**$48.14**

2027 Monthly Plan Rates

Health Plan	Employee Only	Employee & Spouse	Employee, Spouse & Child	Employee, Spouse & Children	Employee & Child	Employee & Children
CommunityCare HMO	$749.36	$1,759.70	$2,289.68	$2,659.10	$1,279.34	$1,648.76
GlobalHealth HMO	$1,257.14	$3,112.78	$3,830.68	$4,285.14	$1,975.04	$2,429.50
HealthChoice High	$818.66	$1,778.46	$2,190.26	$2,477.24	$1,230.46	$1,517.44
HealthChoice Basic	$671.52	$1,459.58	$1,805.88	$2,045.36	$1,017.82	$1,257.30
HealthChoice HDHP	$588.82	$1,280.32	$1,584.06	$1,794.14	$892.56	$1,102.64
HealthChoice Basic + Pre-Med Defender*	**$802.52**	**$1,737.58**	**$2,185.88**	**$2,425.36**	**$1,229.82**	**$1,469.30**

Health Plan Benefit Comparison

Health Plan	Individual Deductible	Individual Max Out-of-Pocket	Office Visit PCP/Specialist	Hospital Inpt / Outpt	Emergency Room	Urgent Care
CommunityCare HMO	$0.00	$4,000.00	$30/$50	$350 /$300	$200.00	$50.00
GlobalHealth HMO	$0.00	$4,000.00	$0/$50	$300 /$300	$400.00	$25.00
HealthChoice High	$750.00	$3,300.00	$30/$50	20% after deductible	$200.00	$30.00
HealthChoice Basic	$1,000 after first $500[1]	$4,000.00	First-dollar, then 50% after ded.	First-dollar, then 50% after ded.	First-dollar, then 50% after ded.	First-dollar, then 50% after ded.
HealthChoice HDHP	$2,000.00	$6,250.00	100% until ded. is met	100% until ded. is met	100% until ded. is met	100% until ded. is met
HealthChoice Basic + Pre-Med Defender*	**$0.00[2]**	**$0.00[2]**	**$0.00[2]**	**$0.00[2]**	**$0.00[2]**	**$0.00[2]**

1 HealthChoice Basic pays the first $500 of eligible expenses; member is responsible for a $1,000 deductible. HealthChoice Alternative pays the first $250; member is responsible for a $1,250 deductible.
2 Reflects the combined effect of Pre-Med Defender secondary coverage paired with HealthChoice Basic, up to the $4,000 individual / $9,000 family annual PMD benefit maximum. Pre-Med Defender does not cover copays charged by the primary health plan.
* Pre-Med Defender does not cover prescription drugs; members use their HealthChoice Basic prescription copay plan. This is a summary only — for full plan benefits and limitations, contact each plan. Rates shown are for Plan Year 2027 and are subject to change. You must re-enroll in Pre-Med Defender each year at open enrollment. This plan is not sponsored or endorsed by the State of Oklahoma. Pre-Med Defender is not affiliated with HealthChoice.

BASIC_PMD_2027

Pre-Med Defender™

2027 ENROLLMENT · HEALTHCHOICE HDHP OPTION

Scan to enroll

NEW FOR 2027

Lower Premiums Real HSA Savings Still Defended

HealthChoice High-Deductible Health Plan + Pre-Med Defender

OPEN ENROLLMENT BEGINS OCTOBER 1, 2026

Pay less every month AND stay eligible to build a tax-advantaged Health Savings Account.

The HealthChoice HDHP option carries a lower combined premium than HealthChoice Basic and remains HSA-qualified — so you can direct part of what you save each month into a Health Savings Account. Pre-Med Defender still stands behind you: once you meet your $2,000 individual or $4,000 family deductible, PMD pays eligible medical expenses up to $4,250 per individual / $8,500 per family each year[1].

$2,000 / $4,000	$4,250	$8,500
INDIVIDUAL DEDUCTIBLE / FAMILY DEDUCTIBLE	INDIVIDUAL ANNUAL BENEFIT	FAMILY ANNUAL BENEFIT

Why it works: An HSA-qualified plan can't pay first-dollar benefits without losing its tax-advantaged status. That's why PMD's HDHP pairing starts at a $2,000 deductible — keeping your HSA intact while still capping your medical exposure well below the HDHP's $6,250 out-of-pocket maximum. You can direct any premium savings into a Health Savings Account if you choose[2].

3 Steps to Enroll

1. **Choose HealthChoice High Deductible Health Plan (HDHP)** as your primary health plan.
2. **Enroll in Pre-Med Defender** Sign up for the secondary plan at OKpremed.com or enroll through your employer.*
3. **Receive your completed payroll authorization form** via email and submit to your Supervisor/HR.

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OKLAHOMA **2027 RATES**

Pre-Med Defender™

HealthChoice HDHP + Pre-Med Defender

Your Combined Monthly Premium

What you'd pay combined vs. HealthChoice High — and what you could contribute to an HSA annually with the difference.

Coverage Tier	HealthChoice HDHP Premium		Pre-Med Defender Premium		Combined Monthly Premium	Compared to HealthChoice High	Monthly Savings	Potential Annual HSA Contribution
			$2,000 Deductible $4,250 Beneift					
Employee	$588.82	+	$85.00	=	**$673.82**	$818.66	**$144.84**	**$1,738.08**
Employee & Spouse	$1,280.32	+	$134.00	=	**$1,414.32**	$1,778.46	**$364.14**	**$4,369.68**
Employee, Spouse & Child	$1,584.06	+	$186.00	=	**$1,770.06**	$2,190.26	**$420.20**	**$5,042.40**
Employee, Spouse & Children	$1,794.14	+	$186.00	=	**$1,980.14**	$2,477.24	**$497.10**	**$5,965.20**
Employee & Child	$892.56	+	$142.00	=	**$1,034.56**	$1,230.46	**$195.90**	**$2,350.80**
Employee & Children	$1,102.64	+	$142.00	=	**$1,244.64**	$1,517.44	**$272.80**	**$3,273.60**

2027 Monthly Plan Rates

Health Plan	Employee Only	Employee & Spouse	Employee, Spouse & Child	Employee, Spouse & Children	Employee & Child	Employee & Children
CommunityCare HMO	$749.36	$1,759.70	$2,289.68	$2,659.10	$1,279.34	$1,648.76
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HealthChoice High	$818.66	$1,778.46	$2,190.26	$2,477.24	$1,230.46	$1,517.44
HealthChoice Basic	$671.52	$1,459.58	$1,805.88	$2,045.36	$1,017.82	$1,185.34
HealthChoice HDHP	$588.82	$1,280.32	$1,584.06	$1,794.14	$892.56	$1,102.64
Pre-Med Defender + HealthChoice HDHP*	**$673.82**	**$1,414.32**	**$1,770.06**	**$1,980.14**	**$1,034.56**	**$1,244.64**

Health Plan Benefit Comparison

Health Plan	Individual Deductible	Individual Max Out-of-Pocket	Office Visit PCP/Specialist	Hospital Inpt / Outpt	Emergency Room	Urgent Care
CommunityCare HMO	$0.00	$4,000.00	$30/$50	$350 / $300	$200.00	$50.00
GlobalHealth HMO	$0.00	$4,000.00	$0/$50	$300 / $300	$400.00	$25.00
HealthChoice High	$750.00	$3,300.00	$30/$50	20% after deductible	$200.00	$30.00
HealthChoice Basic	$1,000 after first $500[1]	$4,000.00	First-dollar, then 50% after ded.	First-dollar, then 50% after ded.	First-dollar, then 50% after ded.	First-dollar, then 50% after ded.
HealthChoice HDHP	$2,000.00	$6,250.00	100% until ded. is met	100% until ded. is met	100% until ded. is met	100% until ded. is met
Pre-Med Defender + HealthChoice HDHP*	**$0[2] after $2,000.00 PMD ded.**	**$2,000[2]**	**$0[2] after $2,000.00 PMD ded.**	**$0[2] after $2,000.00 PMD ded.**	**$0[2] after $2,000.00 PMD ded.**	**$0[2] after $2,000.00 PMD ded.**

1 HealthChoice Basic pays the first $500 of eligible expenses; member is responsible for a $1,000 deductible. HealthChoice Alternative pays the first $250; member is responsible for a $1,250 deductible.

2 Pre-Med Defender pairs with the HDHP matching the HealthChoice $2,000 individual / $4,000 family deductible to preserve HSA eligibility, then pays eligible medical expenses up to $4,250 individual / $8,500 family annual PMD benefit maximum. Pre-Med Defender does not cover copays charged by the primary health plan. Potential HSA contribution figures are illustrative, based on annualized monthly premium savings vs. HealthChoice High, and are not a guarantee of tax or savings outcomes—consult a tax advisor regarding your HSA eligibility and contribution limits.

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HDHP_PMD_2027