

BankOZK

2026 Benefits Enrollment Guide

ENROLLMENT IS EASY

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Welcome

Bank OZK is dedicated to providing team members with a benefit program that is both comprehensive and competitive. We know that your benefits are important to you and your family.

This guide provides a general overview of your benefit choices to help you select the coverage that is right for you and your family.

We encourage you to review each section and discuss your benefits with your family members; paying close attention to the applicable copayments and deductibles.

How to Enroll

Take the time to verify the accuracy of your personal information such as your address, dates of birth and eligible dependents and if you're enrolling new dependents, don't forget to be prepared with dependent verification paperwork to ensure they are enrolled without delay.

Sign in to your account via your mobile app or online at https://secure-enroll.com/sso/saml/bankozkbenefits and get started.

Through your Benefit Focus account you can:

- Enroll or update your benefits during enrollment
- Make qualified life event changes to your benefits any time
- Update your personal information
- Access an extensive library of educational videos
- Log into the mobile app with secure, fingerprint authentication

Download the app today!

1. Install the 'Benefitplace' App from Google Play or the Apple Store
2. Enter the Company ID: bankozkbenefits

Login Credentials:

- Login ID: Your Bank OZK email address
- Password: Your SSN (no dashes)

*If you've changed your password and have forgotten it, please use the "can't access vour account" option.

Remember! You can access your benefits and enroll from any device.

Professional benefit counselors will also be available by phone to help you complete your enrollment. During your confidential meeting, the counselor will:

- Review your benefits and help you understand the programs available
- Answer your questions and provide additional information
- Help you customize a benefits package to best meet your individual needs
- Complete the enrollment process for yourself and your dependents

For your convenience, you may pre-schedule your appointment with a benefit counselor by scanning the QR Code, logging on to BankOZK.MyBenefitsAppointment.com, or calling 844.551.7625, Monday - Friday, 9 a.m. - 5 p.m. CT.

SCAN ME

Who's Eligible

You become eligible for benefits on the first day of the month following your employment start date as a full-time team member scheduled to work 30 hours or more per week. You may also enroll your eligible dependents in some of the same plans you choose for yourself, including medical, dental, vision and certain voluntary benefits.

Eligible dependents may include the following:

- Legal Spouse (as defined by your plan)
- Domestic Partner (for details, refer to OZKInside – Human Resources – Benefits)
- Dependent Child(ren):
  - Up to age 26 for Medical, Dental & Vision
  - Up to age 20 (or 26 if un-married FT student) for Voluntary Life
  - Any dependent who is unmarried, mentally or physically handicapped and meets certain documented disability requirements

NOTE: Benefits for domestic partners or beneficiaries who are not legal spouses or dependents as defined by the IRS must be credited to the team member as imputed income.

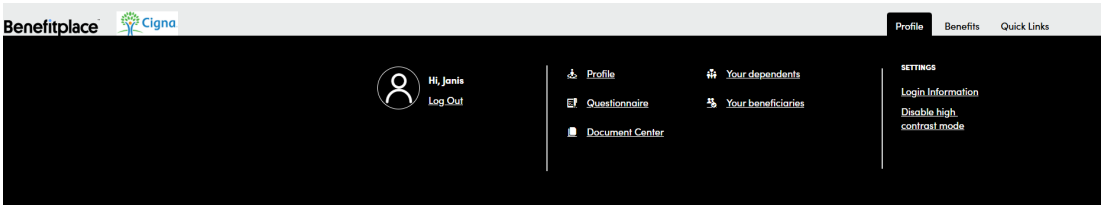
Dependent Verification

Please be prepared to provide verification if you enroll a NEW dependent during your initial enrollment or in the future. Any new dependent enrollment will require verification such as a marriage license, birth certificate or most recent 1040 tax document before your new dependent will be enrolled.

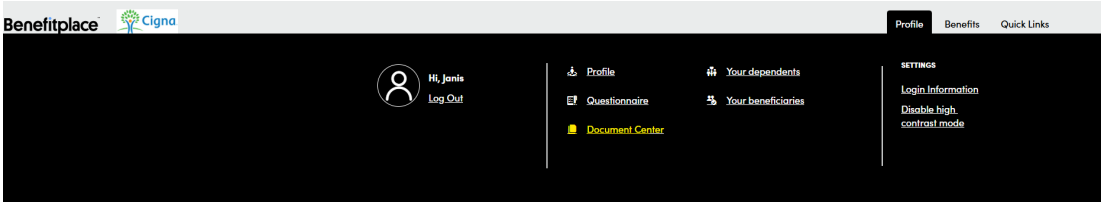
Instructions to upload dependent verification:

1. Login to BenefitPlace.

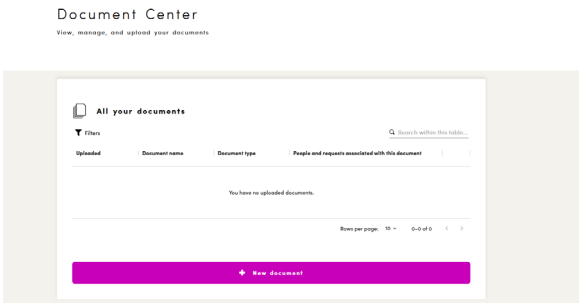
2. From homepage, select Profile.



3. Under Profile, select Document Center.



4. Under Document Center, select New Document and follow the prompts.



Cigna

Bank OZK offers medical coverage through Cigna. Please ensure that your doctors participate in the network to obtain the highest level of benefit.

Cigna Benefit Highlights		
In-Network Services	**HDHP**	**OAP 1000**
Coinsurance Percentage (plan pays)	90%	80%
You Pay..		
Calendar Year Deductible		
Individual Family	$3,400 $6,800	$1,000 $3,000
Out-of-Pocket Maximum (Includes deductible)		
Individual Family	$4,000 $8,000	$3,000 $9,000
Hospital Services		
In-patient Treatment	10% after deductible	$200 + 20% after deductible
Outpatient Treatment (no-surgical) Outpatient Treatment (surgical) Outpatient Diagnostics X-ray and Lab	10% after deductible	20% after deductible $100 + 20% after deductible $35 + 20% after deductible
Emergency Room	10% after deductible	$100 + 20% after deductible
Office Visits		
Preventive Services	No cost to you	No cost to you
Primary Care Doctor Specialist Consultation/Evaluation Urgent Care Consultation/Evaluation	10% after deductible	$25 copayment $35 copayment $35 copayment
Chiropractic Services (Limited to 30 aggregate visits per member per year)	10% after deductible	$35 + 20% after deductible
Prescription Drugs		
Generic Preferred Non-Preferred Mail order (90-day Supply)	0% after deductible 0% after deductible 10% after deductible 10% after deductible	$10 copayment $40 copayment $60 copayment $20/$80/$120
Team Member Cost Per Pay Period		
Team Member Only Team Member/Spouse Team Member/Child(ren) Team Member/Family	$52.25 $121.92 $101.46 $179.00	$151.08 $316.54 $270.56 $446.16

REMEMBER! All our medical plans offer free in-network preventive care as defined by ACA to help you stay healthy and enjoy more out of life. Additionally, not all preventive care services are offered annually. Please contact Cigna before scheduling.

POTENTIAL MEDICAL CARE COSTS

Under the OAP and HDHP

If dependents are enrolled, all charges applied to the individual deductible are also applied to the family deductible, but no participant will contribute more than the individual deductible maximum. When the family deductible is reached, no further deductible will have to be satisfied by any member for the remainder of the calendar year.

To assist you in selecting the right medical plan to meet your needs, the following information reflects the maximum your family could be out-of-pocket within a calendar year based on 100% in-network utilization in a worst-case scenario.

HDHP				
Annual Out of Pocket Cost				
Enrolled Tier	Team Member Only	Team Member/Spouse	Team Member/Child(ren)	Family
Annual Premium	$1,359	$3,170	$2,638	$4,654
Full Deductible	$3,400	$6,800	$6,800	$6,800
Maximum Coinsurance	$600	$1,200	$1,200	$1,200
Maximum Out of Pocket	$5,359	$11,170	$10,638	$12,654

OAP 1000				
Annual Out of Pocket Cost				
Enrolled Tier	Team Member Only	Team Member/Spouse	Team Member/Child(ren)	Family
Annual Premium	$3,928	$8,230	$7,035	$11,600
Full Deductible	$1,000	$2,000	$2,000 - $3,000	$3,000
Maximum Coinsurance	$2,000	$4,000	$4,000 - $6,000	$6,000
Maximum Out of Pocket	$6,928	$14,230	$13,035-$16,035	$20,600



From programs that help improve your health to tools that help manage your health spending, there's so much you can do on myCigna.com or the myCigna app.



Find in-network doctors, hospitals, and medical services



Manager and track claims



See cost estimates for medical procedures



Compare quality of care information for doctors and hospitals



Access variety of health and wellness tools and resources

The myCigna website and app both have an easy, interactive health assessment to help you learn more about your health and what you can do to improve it.

Register Today!

You can register online or through the app.

1. Go to the myCigna.com website or launch the myCigna app and select "Register Now"
2. Enter your requested information
3. Confirm your identity
4. Create your security information and provide your primary email address
5. Review and submit

Feel Better Protected

Cigna is as committed to helping protect your health information as we are to protecting your health and well-being. That's why we take certain steps to enhance the security of your personal health information on the myCigna website and app.

- Enhanced registration
- Two-step authentication

Cigna®

VIRTUAL HEALTH

Cigna has partnered with MDLIVE to offer a comprehensive suite of convenient virtual care options – available by phone or video whenever it works for you. MDLIVE board-certified doctors, dermatologists, psychiatrists and licensed therapists have an average of more than 10 years of experience, and provide personalized care for hundreds of medical and behavioral health needs.

What Does it Cost?

Virtual health visits are treated the same as a visit with a primary care physician. Members on the OAP plan will have a $25 copay. You simply pay online at the time of service. The HDHP plan covers 90% after deductible is met. Prior to the deductible, members will pay out of pocket for the cost of the visit. Virtual care primary care visits are generally the lowest cost form of care.

Primary Care

Preventative care, routine care, and specialist referrals

- Preventative care checkups/wellness screenings available at no additional cost to identify conditions early
- Routine care visits allow you to build a relationship with the same primary care provider (PCP) to help manage conditions
- Prescriptions available through home delivery or at local pharmacies, if appropriate

Behavioral Care

Talk to therapy and psychiatry from the privacy of home

- Access to psychiatrists and therapists
- Convenient scheduling an appointment that works for you. Option to select the same provider for every session.
- Care for issues such as anxiety, stress, life changes, grief and depression

Urgent Care

On-demand care for minor medical conditions

- On-demand 24/7/365, including holidays
- Care for hundreds of minor medical conditions
- A convenient and affordable alternative to urgent care centers and the emergency room

Dermatology

Fast, customized care for skin, hair nail conditions - no appointment required

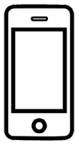
- Board-certified dermatologists review pictures and symptoms; prescriptions available, if appropriate
- Care for common skin, hair and nail conditions including acne, eczema, psoriasis, rosacea, suspicious spots and more
- Diagnosis and customized treatment plan usually within 24 hours



Call anytime
(888) 726-3171



myCigna.com
Click "Talk to a doctor"



Download the
App: MDLive

Visit myCigna.com to make an appointment for virtual care today.

HEALTHY REWARDS

Your health is not just important to you, it's important to us too. We believe you should always have access to the healthcare you need through our partnership with Cigna, and we're able to offer you and your family 24-hour access to a wealth of online resources and programs through MyCigna.

Some of the great programs available through the MyCigna portal include but are not limited to:

Healthy Pregnancy

Helping to educate, guide and support your whole person pregnancy needs.

Health Education

Coaching programs to include management of diabetes, weight asthma, congestive heart failure, COPD cardiovascular health and healthy back support.

Health Rewards

Discount products and programs you use such as memberships, fitness devices, meal delivery programs and virtual workouts.

To take advantage of these programs and services, be sure to register at MyCigna.com. Not registered yet? Start here by scanning the QR code.

As a Cigna customer, you have access to discounted FitBit devices.

- Order your discounted FitBit by visiting myCigna.com
- Navigate to Wellness, scroll down to Fitness, and select FitBit title
- Select the device of your choice, proceed to checkout, and look out for an order confirmation email from orders@fitbit.com



Healthy Rewards programs are NOT insurance. Rather, these programs give discounts on the cost of certain goods and services. The customer must pay the entire discounted cost. Some Health Rewards programs are not available in all states and programs may be discontinued at any time. Participating providers are solely responsible for their goods and services.

HEALTH SAVINGS ACCOUNT (HSA)

WEX Health

If you enroll in the bank offered High Deductible Health Plan, you may also enroll in a Health Savings Account (HSA).

You have options with an HSA… Contributions into your HSA allow you to set aside money from your paycheck before taxes are deducted. This money can be used to pay for eligible medical, dental, and/or vision out-of-pocket expenses (this includes deductibles, coinsurance, COBRA premiums, retiree premiums after age 65, and long-term care premiums) or you can allow your contributions to accumulate year over year, growing tax-deferred, to build wealth!

2026 HSA Contribution Limits	
Individual	$4,400
Family	$8,750
Age 55+ Individual	$5,400
Age 55+ Family	$9,750

You Should Know! Unlike the Healthcare FSA, you can only withdraw up to the dollar amount in your HSA account to pay for qualified medical expenses and your account is fully portable, meaning if you should ever leave Bank OZK, the money is yours to take with you.

When opening an HSA, all financial institutions must verify your identity to comply with the Customer Identification Program (CIP) under the USA PATRIOT ACT. This includes verifying information such as: your name, date of birth, physical street address, or social security number.

Employer Match!

Bank OZK will **MATCH** your HSA contributions, dollar for dollar, up to **$550** for individuals and up to **$750** for Family per year (for employees who elect to participate in the 2026 High Deductible Health Plan (HDHP) and who elect to contribute to a HSA.

During enrollment, you specify how much you want to contribute into your HSA for the year, up to the IRS maximums noted on this page.

The IRS maximum does include employer contributions.

If you have family members who are not on your health plan but you file a federal tax return that includes them as either a joint filer or dependent, you may use your HSA funds to also pay for their qualified out-of-pocket expenses.

If you are enrolling in an HSA but have rollover FSA dollars, those FSA dollars will need to be rolled into a Limited Purpose FSA and can only be used for qualified dental and vision out-of-pocked costs.

HSA Eligibility Requirements as Defined by the IRS:

- You are not claimed as a dependent on someone else's tax return
- You are covered under a High Deductible Health Plan and have no other type of health coverage
- You and your covered spouse are not participating in a Healthcare Flexible Spending Account (this does not include a Limited Purpose FSA)
- You are not enrolled in Medicare

Visit www.wexinc.com, select Login, then Benefits Accounts, and then select a Participant Accounts option. This page provides login buttons for accessing your online account, along with helpful resources like a benefits knowledge base, a link to current eligible expenses, and chat.

FLEXIBLE SPENDING ACCOUNT (FSA)

WEX Health

Flexible Spending Accounts (FSAs) allow you to pay for certain out-of-pocket health care (medical, dental, and vision) and dependent care expenses with pre-tax dollars.

Contributions to your FSA come out of your paycheck before taxes. This means you don't pay federal income tax, Social Security tax, or state and local income tax on the portion of your paycheck that you contribute to your FSA. Your entire Medical or Limited Purpose FSA elected amount will be available to you for eligible expenses whenever you need it.

*The Dependent Care amount will only be available as it is contributed into your account.

NOTE: Flexible Spending Accounts are effective for ONE plan year only and DO NOT automatically renew. Once enrolled, you cannot change your contribution amount unless you have a qualified life event.

You CANNOT participate in a Healthcare FSA if you are contributing to an HSA, but you can contribute to a Limited Purpose FSA!

Healthcare FSA	Limited Purpose FSA	Dependent Care FSA
Offered to benefit eligible employees who are NOT contributing towards a Health Savings Account (HSA). Used to reimburse qualified out-of-pocket medical prescription, dental and vision expenses incurred by you, your spouse and your tax dependents. This includes your insurance deductibles, copayments and coinsurance.	ONLY available to team members enrolled in a Health Savings Account. May only be used to reimburse qualified out-of-pocket dental and vision expenses incurred by you, your spouse and your tax dependents – **May be used in addition to your HSA.**	Offered to benefit eligible team members. Used to reimburse qualified out-of-pocket child or elder care expenses provided by anyone other than your spouse, tax dependent, or anyone under the age of 19, while you and your spouse work.
2026 Maximum Contribution: $3,400		**2026 Maximum Contribution**
IMPORTANT: Participants have until March 1, 2026 to submit any claims incurred within the 2025 plan year. At that time, any medical or Limited Purpose FSA balance of up to $660 will roll over into the 2026 plan year (in addition to your 2026 election). Any 2025 balance exceeding $660 at that time will be lost.		$5,000 (single or married filing joint return) $2,500 (married filing separate return)

Helpful Tip:

Substantiation is often required for FSA claims but if you have re-occurring claims, you can have them auto-substantiated for the entire plan year!

Just have your doctor provide a letter advising:

- What the expense is
- Frequency of expense
- Amount billed to you

Send that letter to WEX Health and substantiation will not be requested for that re-occurring claim for the rest of the plan year.

Accessing Your Account Online:

Once you're enrolled, you may register online. You can easily access your account 24-hours a day to check your balance, file new claims, check claim status, set up email mobile text alerts and much more!

WEX Health Benefits Services Mobile App:

Via the Mobile App, you may submit claims and upload receipts for claim substantiation, access detailed account information such as balances, recent activity, recent communications, and more!

DENTAL ADVANTAGE



	MetLife Low Plan	MetLife High Plan
Services	**In- or Out-of-Network**	**In- or Out-of-Network**
Calendar Year Deductible (you pay)	$50	$50
Plan Pays...		
Preventive/Diagnostic Services		
Exam Cleaning X-Rays	100% (deductible does NOT apply)	100% (deductible does NOT apply)
Basic Services		
Fillings Oral Surgery Endodontics (root canal)	80% (after deductible)	80% (after deductible)
Major Services		
Crowns Bridges/Dentures Surgical Periodontics (gum disease)	50% (after deductible)	50% (after deductible)
Annual Maximum (per member)	$1,750	$2,500
Orthodontics	$1,000 per lifetime per eligible child (up to age 19)	$2,000 per lifetime per eligible member (adult and child)
Team Member Cost Per Pay Period		
Team Member Only Team Member/Spouse Team Member/Child(ren) Family	$3.49 $16.62 $12.75 $27.56	$5.92 $21.04 $16.59 $33.64

IMPORTANT: Although the benefit amount paid by the plan is the same in- and out-of-network, if you choose to see a non-network provider who is not contracted to MetLife's discounted fees, you could be balance billed for any amount charged over the contracted cost for services rendered.

To find a participating provider, visit www.metlife.com go to the dental section and click "Find A Dentist", then click "PDP Plus" and enter your zip code.

VISION

To find a participating provider, visit metlife.com, scroll to the "How can we help you" section and click "Find a Vision Provider" then select "Superior" as the network. Enter your location and complete the form then click "Search Now" and choose the provider you want.

MetLife Superior Vision		
Services	**In-Network**	**Out-of-Network**
Copayments		
Eye Exam Frames and/or lenses (excl. contacts)	$10 Copayment $25 Copayment	Reimbursed up to $45 Frames reimbursed up to $55
Standard Lenses (per pair)		
Single Vision Bifocal Trifocal Lenticular	Covered in full (with or without new frames)	Reimbursed up to $30 Reimbursed up to $50 Reimbursed up to $60 Reimbursed up to $100
Frames	$110 retail allowance	Reimbursed up to $55
Contact Lenses (in lieu of glasses)		
Elective (conventional or disposable) Medically Necessary Lens Fitting Exam Fee	$110 retail allowance Covered in full Included in allowance	Reimbursed up to $88 Reimbursed up to $210 Included in reimbursement
Benefit Frequency		
Exams Lenses (glasses or contacts) Frames	12 months 12 months 24 months	
Additional discounts available for any balance over allowance, specialty lenses, and refractive surgery. Discounts vary by provider.		
Team Member Cost Per Pay Period		
Team Member Only Team Member/Spouse Team Member/Child(ren) Family	$2.69 $4.08 $4.90 $6.99	



Reliance Standard

Bank OZK recognizes that most of us rely heavily on our income for everyday living expenses, short-term savings goals and the future financial security of our family. That's why we offer you the opportunity to purchase Short-Term Disability (STD) benefits and provide the extended Long-Term Disability (LTD) benefit at no additional cost to you.

Disability Insurance can help protect your income through benefit payment in the event you are sick or seriously injured (car accident, cancer, stroke, etc.) off the job and are unable to return to work for an extended period of time.

Important!

Other income sources such as Social Security disability, retirement benefits, pensions, etc. may reduce your benefits under this plan. Please refer to your benefits certificate for details regarding the effects of other income.

Team members must use any available paid time off (PTO) during the Short-Term Disability elimination period.

Voluntary Short-Term Disability Benefit Highlights	New York Team Members State Mandated Short-Term Disability (DBL)	California State Disability Insurance (SDI)
Benefits begin after you have been unable to work for a continuous 14 calendar days due to a covered illness or injury. Your benefit will pay 60% of your base earnings not to exceed $2,500 per week for up to 24 weeks.	**NY team members will receive the NY state mandated DBL benefit** – Benefits begin after you have been unable to work for a continuous 7 calendar days due to a covered illness or injury. Your benefit will pay 50% of your base earnings up to $170 per week – for up to 26 weeks OR **You have the option to buy-up to the bank-offered voluntary benefit.**	**CA team members will receive the CA SDI benefit via payroll deduction** – Benefits begin after you have been unable to work for a continuous 7 calendar days due to a covered illness or injury. Your benefit will pay 60% of your base earnings not to exceed $1,252 per week – for up to 52 weeks.

Your STD benefit and premium are based on your salary. Follow the formulas below to determine what this looks like for you:

Weekly earnings x 60% = Your weekly benefit amount (capped at $2,500)

Weekly benefit amount x 0.039 x 12/26 = Your cost per pay period

Employer Paid Long-Term Disability Benefit Highlights

Benefits begin after you have been unable to work for a continuous 180 calendar days due to a covered illness or injury

Your benefits will pay 60% of your base earnings not to exceed:
Officers: $20,000 per month **Non-Officers:** $10,000 per month

Benefits are payable for the period during which you continue to meet the definition of the disability and if necessary, may continue to your Social Security Normal Retirement Age (SSNRA)

Reliance Standard

Basic Life and AD&D

If you're like most people, when someone says Life Insurance, your first thought is to change the subject. After all, death and dying are not comfortable topics. But Life Insurance can be just as much about living as dying. It gives you the peace of mind that the people you love will be financially secure if something happens to you. It lets your survivors focus on what they need to do, without the added stress of making ends meet.

Bank OZK provides all benefit eligible, full-time team members with a Basic Term Life and AD&D policy of 4x your base annual salary, not to exceed $300,000, at NO COST TO YOU!

Optional Life Insurance

If you would like to purchase additional Life Insurance protection for yourself and your family, you have the opportunity to do so during your new hire period as highlighted below.

Optional Life Benefit Highlights	
Team Member	**New Hire/Initial Enrollment:** You may purchase coverage in $10,000 increments up to $300,000 without providing evidence of insurability (EOI) review. If you decline this coverage now and wish to enroll later, evidence of insurability (EOI) may be required.
Spouse	**New Hire/Initial Enrollment:** You may purchase coverage for your spouse in $5,000 increments up to $30,000 guaranteed approval*. Any election above $30,000, up to the $150,000 plan maximum will require approval through EOI review. No election amount for your spouse may be more than 50% of your elected amount.
Child(ren)	You may purchase $10,000 for your child(ren) ages 6 months - 26 years (FT student) and $250 benefit for children 14 days to 6 months of age. **All child life policies are guaranteed approval and one rate covers ALL eligible children in your family.**
You must purchase coverage for yourself in order to purchase coverage for your spouse and/or child(ren).	

*Insurance requested above the guaranteed approval amounts will not become effective until approved through Reliance Standard Life Insurance medical underwriting review.

Benefit Reduction Notice:

At age 65, providing you are still employed with Bank OZK, your coverage will be reduced to 65% of your benefit amount. It will then reduce to 42% at age 70, and 27% at age 75.

Your spouse's Life Insurance amount will be reduced by the same percentage and at the same time that your Life Insurance reduces.

Allstate

Whole Life with Accelerated Death Benefit for Long-Term Care from Allstate Benefits can help give your family financial peace of mind in the event of your passing or if you require long term care services. When faced with life's greatest challenge, a benefit payment to your beneficiaries can help ease the worry of final expenses, mortgage payments and daily living costs. Your coverage can even build cash value over time that you may borrow against if the need arises. Give your family one last gift of love with Whole Life Insurance, for a life well-protected.

You have the special opportunity during this enrollment period only to elect Whole Life Insurance with a guaranteed rate lock for the life of your coverage. This means that the younger you are when you enroll, the lower your rates will be for the life of your coverage, and your rates will never increase.

To view your personalized rate, speak with a benefit counselor during enrollment, or log in to Benefitfocus to view your costs directly in the system.

With Whole Life with Long-Term Care from Allstate Benefits:

- Coverage is available for issue for you and your spouse up to age 70
- There are no spending restrictions
- The death benefit can pass to your beneficiaries free of state or federal estate taxes (consult with your tax advisor for specific information)
- Additional coverage is available for your spouse and children
- Affordable premiums are conveniently deducted from your paycheck
- You may be able to take the coverage with you if you change jobs or retire (refer to your certificate for details)

Whole Life Insurance with Long-Term Care Example



1. John enrolls in **$40,000** of Group Whole Life Insurance with the Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits Rider during his employer's open enrollment.



2. John is certified chronically ill and receives long-term care services at home.



3. John files a claim. His Group Whole Life coverage, which is provided at 6% Death Benefit option, begins sending him **$2,400** each month for up to 34 months.



4. John reduces the overall impact to his nest egg.

Reliance Standard

Critical Illness Insurance is another way to help protect your finances from large expenses due to a serious health event, such as a stroke, heart attack, or cancer. This plan pays a lump-sum cash benefit directly to you when you experience a covered event. This coverage is portable so if you leave Bank OZK or retire, you may take it with you without having to answer health questions again. Reliance Standard will just send the bill directly to you at the same low rate.

Available Coverage Election Choices	
Individual	Choose either $10,000, $15,000, $20,000, $25,000, or $30,000
Spouse	Choose either $5,000, $10,000, $15,000, $20,000, $25,000, or $30,000 as long as coverage is purchased for yourself
Child(ren)	Automatically covered at 50% of team member benefit amount at no additional cost

Team Member Bi-Weekly Premium - Non Tobacco			
Team Member Age	$10,000	$15,000	$20,000
17 - 29	$1.57	$2.35	$3.14
30 - 39	$2.58	$3.88	$5.17
40 - 49	$5.31	$7.97	$10.62
50 - 59	$10.62	$15.92	$21.23
60 - 69	$19.48	$29.22	$38.95
70+	$48.00	$72.00	$96.00

Team Member Bi-Weekly Premium - Tobacco			
Team Member Age	$10,000	$15,000	$20,000
17 - 29	$1.71	$2.57	$3.42
30 - 39	$3.14	$4.71	$6.28
40 - 49	$8.12	$12.18	$16.25
50 - 59	$19.75	$29.63	$39.51
60 - 69	$41.54	$62.31	$83.08
70+	$85.94	$128.91	$171.88

Additional Bi-Weekly Premium to Add Spouse		
Team Member Age	$5,000	$10,000
17 - 29	$0.78	$1.57
30 - 39	$1.29	$2.58
40 - 49	$2.66	$5.31
50 - 59	$5.31	$10.62
60 - 69	$9.74	$19.48
70+	$24.00	$48.00

Additional Bi-Weekly Premium to Add Spouse		
Team Member Age	$5,000	$10,000
17 - 29	$0.86	$1.71
30 - 39	$1.57	$3.14
40 - 49	$4.06	$8.12
50 - 59	$9.88	$19.75
60 - 69	$20.77	$41.54
70+	$42.97	$85.94

- If you receive payout for a covered illness and have a recurrence with the same diagnosis, this policy will pay a 100% benefit again.
- An additional occurrence (different diagnosis) within the same category will pay 100% per covered condition as long as they are separated by at least 6 months.

Health Assessment Benefit

For Accident and Hospital Indemnity you can receive a $50 cash benefit and for **Critical Illness** you can receive a $75 cash benefit every year you and your covered family members complete a single covered assessment test.

Covered health assessment tests include: Annual physical exam, dental preventative exam, depression screening, eye exam, hearing exam, osteoporosis screening, accident and fall prevention counseling, substance abuse counseling or screening, tetanus immunization, child immunizations, concussion screening and school sports physical.

Reliance Standard

Reliance Standard's Accident Insurance provides a cash benefit based on the accident/injuries sustained. The benefit is paid directly to you, and you decide the best way to spend it. **It's that simple!** Whether it's to pay medical expenses, the mortgage, car payments, or even utility bills, you decide.

Why Do I Need Accident Insurance?

Do you ride a bike or drive a car? Jog or play sports? Accidents can happen when you least expect it. Are you prepared financially to pay the expenses that can occur as a result? What about day-to-day activities that can lead to accidental injuries, like cooking, walking down the stairs or driving to work?

Accident Insurance is a way to ensure you're able to stay ahead of the out-of-pocket expenses associated with medical treatments. While you can't predict when an accident will happen, you can at least be prepared financially.

It Pays to Have Accident Insurance

You receive a cash benefit if a covered injury results in any of the following:

- Emergency room visits
- Ambulance transportation
- Hospital admission and confinement
- Intensive care
- Certain surgeries
- Fractures and dislocations
- Lacerations
- Concussions
- Child sports injuries
- And more...

If you have multiple injuries from the same accident, you may receive a separate cash benefit for each of your injuries and covered treatments.

Accident Cost Per Pay Period	
Team Member	$4.68
Team Member/ Spouse	$7.75
Team Member/ Child(ren)	$8.59
Family	$11.59

CRITICAL ILLNESS, ACCIDENT, OR HOSPITAL INDEMNITY CLAIMS

Submit a claim one of two ways:

Email: VoluntaryClaims@RSLI.com

Mail: Attn: Voluntary Claims
P.O. Box 7307
Philadelphia, PA 19101-7307

For all claims, fill out a supplemental health claims form. Find the form at **https://email.eoiservice.com/bank-ozk-2026-benefits.**



HOSPITAL INDEMNITY

Reliance Standard

Even with health insurance, a stay in the hospital can become costly quickly as out-of-pocket charges begin to add up. Hospital Indemnity Insurance can reduce the financial and emotional stress of a hospital stay by providing a lump-sum cash benefit directly to you that can be used however you need, whether that's for coinsurance or childcare. This benefit is paid in addition to what your medical plan may provide and is available for you, your spouse, and your children and can be used regardless of pre-existing conditions, without undergoing a health exam.

Core Hospital Benefits	Plan Benefit
Hospital admission For the initial day of admission to a hospital for treatment of a sickness/an injury	$1,000 per day for two days per calendar year
Hospital confinement For each day of confinement in a hospital as a result of a sickness/an injury	$200 per day for 30 days per calendar year starting on first day of confinement
Hospital intensive care unit (ICU) admission For the initial day of admission to an ICU for treatment as the result of a sickness/an injury	$2,000 per day for one day per calendar year
Hospital ICU confinement For each full or partial day of confinement in an ICU as a result of a sickness/an injury	$400 per day for 15 days per calendar year starting the first day of confinement
Complications of pregnancy	Included

Hospital Indemnity Cost Per Pay Period	
Team Member	$6.79
Team Member/Spouse	$14.62
Team Member/Child(ren)	$10.57
Family	$19.21



MetLife

Aura Identity Theft Protection

With MetLife and Aura, you'll have the option to enroll in a robust digital security plan to help protect you and your family from financial and identity fraud.

All-in-one digital safety for the whole family, available on every device.

Our solution offers smart, proactive protection to help you get ahead of online threats. It's easy to use, simple to set up, and all in one place.

- **Identity Theft Protection -** We alert you if we detect threats to your identity, registered online accounts, and passwords. Plus, we proactively secure your info from spam, robocalls, and more.
- **Financial Fraud Protection -** Stay a step ahead of threats with credit and bank account monitoring, and financial tools to help keep your assets safe.
- **Privacy & Device Protection -** Connect online more securely and privately with intelligent safety tools that help protect your passwords, devices, and WiFi connection from hackers.
- **Family Safety -** We make it easy for parents and caregivers to protect vulnerable loved ones online with fully integrated family digital safety tools. Family plans cover 10 additional adults and unlimited minors.
- **Service and Support -** 100% U.S.-based Customer Care available 24/7. Plus, victims of ID theft get white glove fraud protection service.

Aura Identity Theft Cost Per Pay Period	Protection	Protection Plus
Team Member	$2.98	$3.90
Family	$5.06	$6.44

Legal Protection

Quality legal assistance can be pricey. And it can be hard to know where to turn to find an attorney you can trust. With MetLife Legal Plans, you have access to the expert guidance and tools you need to navigate a broad range of personal legal needs. Whether you're buying or selling a home, starting a family, or caring for aging parents, the benefit provides protection at every step.

You, your spouse and dependents get legal assistance for some of the most frequently needed personal legal matters — with no waiting periods, no deductibles and no claim forms when using a network attorney for a covered matter. And, for non-covered matters that are not otherwise excluded, your plan provides four hours of network attorney time and services per year.

How it works
Our service is tailored to your needs. With network attorneys available in person, by phone or by email and online tools to do-it-yourself — we make it easy to get legal help. And, you will always have a choice in which attorney to use. You can choose one from our network of prequalified attorneys or use an attorney outside of our network and be reimbursed some of the cost.

Legal Protection Cost Per Pay Period	Protection
Team Member (Covers Spouse and Dependents)	$8.65

Nationwide

We've been working hard to sniff out the best benefits for you and your four-legged family members. And doggone it, we've found it: Nationwide® provides affordable pet health coverage from preventive care to significant medical incidents. Preferred pricing makes this peace-of-mind protection even more affordable for all team members.

Nationwide® offers two ready-made employee plans, plus the ability to customize a coverage plan for individual pets and their specific care needs.

My Pet Protection Choice	Accident & Illness	Accident, Illness & Wellness	Customizable
Annual deductible options	$250	$250	$100 to $500
Reimbursement level	80%	80%	50%, 70%, or 80%
Accident coverage	√	√	√
Annual maximum	$5,000	$5,000	$2,500 or $5,000
Broken bones, animal attack, hit by car, poisoning, heatstroke, and more	√	√	√
Illness coverage	√	√	Optional
Annual maximum	$5,000	$5,000	$2,500 or $5,000
Ear infections, diabetes, vomiting, allergies, cancer, and more	√	√	√
Hereditary & congenital coverage	√	√	Optional when purchased with illness coverage
Annual maximum	$5,000	$5,000	$2,500 or $5,000
Hip dysplasia, cherry eye, elbow dysplasia, umbilical hernia, brachycephalic syndrome, and more	√	√	√
Wellness coverage (for dogs & cats)		√	Optional
Annual maximum		$450	$450 or $800
Vaccination or titer, fecal test, deworming, microchip, health certificate, heartworm or FeLV/FIV test, flea control or heartworm prevention, and more		√	√
Spay/neuter or dental and one additional test			√

What makes My Pet Protection Choice different?
Every My Pet Protection Choice policy includes guaranteed issuance, plus additional benefits to support pet families:

- Emergency boarding and kenneling fees
- Lost pet due to theft or straying
- Lost pet advertising and reward
- Mortality benefit

Pricing varies based on which plan option you go with and that plan's deductible options, plan maximums and reimbursement levels. For pricing prior to your open enrollment, please refer to the Pet Insurance Pricing flier located in OZKInside.



Empower

Who Can Participate?

Full-time and part-time Bank OZK team members are eligible to contribute to the 401(k) Retirement Savings Plan and receive employer matching contributions. Team members become eligible for this benefit on the first full pay period following 30 days of employment. Both Traditional Pre-Tax and Roth After-Tax plans are offered.

Enrollment

Newly hired eligible team members will automatically be enrolled in the pre-tax plan with a contribution of 5% once the eligibility period is met. Payroll deductions will begin on the first full pay period afterwards. Salary deferral percentages may be changed at any time during the year through our account on the Empower Retirement Website.

2026 CONTRIBUTION OPTIONS

Pre-Tax Contributions

You may save up to 100% of your eligible pay on a pre-tax basis, up to IRS limits. Your contributions may not exceed the amount needed to pay income taxes and any team member benefits you have elected. To enable you to build a diversified portfolio, the plan offers a variety of options with investment styles ranging from conservative to aggressive, including Bank OZK stock.

Roth After-Tax Contributions

You may save up to 100% of your eligible pay on a post-tax basis, up to IRS limits. Your contributions may not exceed the amount needed to pay income taxes and any employee benefits you have elected. To enable you to build a diversified portfolio, the plan offers a variety of options with investment styles ranging from conservative to aggressive, including Bank OZK stock.

Note: Your total Pre-Tax Contributions and Roth Contributions cannot exceed the projected 2026 IRS annual deferral limit of $24,500 (or $32,500 for age 50+ or $36,000 for age 60-63 if you are catch-up eligible).

Catch-up Contributions

A valuable feature of retirement plans that allow team members age 50 or over to make additional contributions to their retirement accounts beyond the annual contribution limits. This provision is designed to help individuals nearing retirement age boost their savings and better prepare for their financial needs.

Roth Catch-up Contributions

Effective January 1, 2026, team members making over $145,000 in FICA compensation for calendar year 2025, their catch-up contributions must be made as Roth contributions. This means if you exceed the FICA compensation threshold and wish to make catch-up contributions to your retirement plan in 2026, they must be made as Roth contributions. If you are subject to this requirement, the plan will automatically designate your catch-up as Roth contributions. No action is required on your part unless you wish to opt out or make changes, subject to plan rules.

EMPLOYER MATCHING

The company matching rate is 100% up to 3% of salary, and 50% on the next 2% of contributed funds. For example, if you set aside 5%, the company match is 4%. The company match is 100% vested at the time of match.

CONTACT INFORMATION

Refer to this list when you need to contact one of your benefit vendors. For general information, please contact Stephanie Coleman at 501-906-3930 or stephanie.coleman@ozk.com, Janis Williams at 501-906-3932 or janis.williams@ozk.com, or benefits@ozk.com.

Benefit	Carrier	Phone	Website
Medical	Cigna	(800) 244-6224	cigna.com myCigna.com
Dental	MetLife	(800) 438-6388	metlife.com
Vision	MetLife	(833) 393-5433	metlife.com
Life Insurance	Reliance Standard	(877) 202-0055	reliancematrix.com
Whole Life with Long-Term Care	Allstate	(888) 282-2550	allstatevoluntary.com/bankozk
Short-Term & Long-Term Disability	Reliance Standard	(877) 202-0055	matrixabsence.com
Critical Illness, Accident, and Hospital Indemnity	Reliance Standard	(877) 202-0055	reliancematrix.com
Health Savings Account	WEX Health	(866) 451-3399	wexinc.com/contact/health
Flexible Spending Account	WEX Health	(866) 451-3399	wexinc.com/contact/health
Telemedicine	MDLIVE	(888) 726-3171	myCigna.com
Identity Theft Protection	MetLife		metlife.com
Legal Protection	MetLife	(800) 821-6400	metlife.com
Pet Insurance	Nationwide	(800) 540-2016	my.petinsurance.com
401(k) Retirement Savings Plan	Empower	(855) 756-4738	empower-retirement.com

