

# Be Well Rewarded.



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Invest in your health with the Wellness Program. IU13 has partnered with CareATC to provide a wellness program at no cost to you. The wellness program offers the ability to learn more about your health and the opportunity to earn significant financial rewards while working towards a healthier you.

## How to Earn Your Reward Carrots

The 2026 PHA Event is voluntary and open to all eligible employees and spouses enrolled on an IU13 medical plan as an active employee (not a COBRA/Retiree participant). “Carrots\*” are earned based upon the results of a biometric screening, or by having met alternative goals and completing both the biometric screening and HRA between February 16 and April 24, 2026.

*\*All IU13 staff and spouses enrolled in an IU medical plan may earn additional “carrots” by completing other wellness activities.*

## How to Earn Carrots:

# Biometric Blood Screening Goals

Health Screening & Health Assessment



**Health Screening & Health Assessment**

**Employer Goal:**  
Complete Both

1 carrot

No alternative

Body Mass Index



**Body Mass Index**

**Employer Goal:**  
≤ 27.5  
Or waist measurement  
Female < 34.5"  
Male < 37"

2 carrots

**Alternative:**  
5% weight loss  
since last screening

Blood Pressure



**Blood Pressure**

**Employer Goal:**  
≤ 130/80

2 carrots

**Alternative:**  
Improve a blood  
pressure level

**\*Blood Pressure Levels**

Level I	126-135	81-85
Level II	136-139	86-89
Level III	140-159	90-99
Level IV	>160	>100

LDL Cholesterol



**LDL Cholesterol**

**Employer Goal:**  
≤ 115  
With secondary  
measure of  
Cholesterol/HDL  
Ratio of < 4.5

2 carrots

**Alternative:**  
10% improvement  
since last screening

Glucose



**Glucose**

**Employer Goal:**  
≤ 120

2 carrots

**Alternative:**  
Improve a  
Glucose level

Level I	121-144
Level II	145-169
Level III	170-194
Level IV	195-219
Level V	>220

Tobacco/  
Nicotine



**Tobacco/Nicotine**

**Employer Goal:**  
Negative

2 carrots

**Alternative:**  
Complete a smoking  
cessation program

# Earning Improvement Credits

Participants must be actively employed, still enrolled in the plan, and have completed the reasonable alternative in order to earn credit for meeting the alternative goal.

Improvement category levels are not intended to identify risk or medical appropriateness. Always consult with your medical professional before starting any new exercise or nutrition program. If we have results from your last screening, your improvement will be automatically considered. If CareATC does not have prior results, you will be provided the information you need to request an alternative goal by contacting CareATC.

CareATC offers an appeal process if you feel there is a discrepancy in your results. A Reasonable Alternative/Waiver form is available to offer a medical exemption for reaching a specific goal(s) when completing your PHA. For more information regarding the appeals or Reasonable Alternative/Waiver, including specific considerations during pregnancy, please contact CareATC at **888.930.7451** or email **wellness@careatc.com** by the appeal deadline.



***Not sure if you can meet  
one or more of the goals?***

*We can work with you and your  
medical professional to find an  
alternative way to qualify for the  
full reward.*

*See page 17 for more information on  
appeals and reasonable alternative.*

*The Health & Wellness Center and physical therapy services  
are available to staff who meet eligibility criteria.*

## Act 93 & Tax Bureau Management Semi-Monthly Discount Percentages\*

Total Carrots Earned	Employee Only	EE + Child(ren)	Total Carrots Earned	EE + Spouse	EE + Family
Non-Participant 0 Carrots	-0.0%	-0.0%	Non-Participant 0 Carrots	-0.0%	-0.0%
1 to 2 Carrots	-1.0%	-1.0%	1 to 4 Carrots	-1.0%	-1.0%
3 to 7 Carrots	-3.0%	-3.0%	5 to 14 Carrots	-3.0%	-3.0%
8 to 12 Carrots	-6.0%	-6.0%	15 to 24 Carrots	-6.0%	-6.0%
13 to 17 Carrots	-8.0%	-8.0%	25 to 34 Carrots	-8.0%	-8.0%
18 to 21 Carrots	-10.0%	-10.0%	35 to 42 Carrots	-10.0%	-10.0%

## CONFIDENTIAL Semi-Monthly Discount Percentages\*

Total Carrots Earned	Employee Only	EE + Child(ren)	Total Carrots Earned	EE + Spouse	EE + Family
Non-Participant 0 Carrots	-0.0%	-0.0%	Non-Participant 0 Carrots	-0.0%	-0.0%
1 to 2 Carrots	-0.5%	-0.5%	1 to 4 Carrots	-0.5%	-0.5%
2 to 7 Carrots	-1.0%	-1.0%	5 to 14 Carrots	-1.0%	-1.0%
8 to 12 Carrots	-3.0%	-3.0%	15 to 24 Carrots	-3.0%	-3.0%
13 to 17 Carrots	-5.0%	-5.0%	25 to 34 Carrots	-5.0%	-5.0%
18 to 21 Carrots	-7.0%	-7.0%	35 to 42 Carrots	-7.0%	-7.0%



## PROFESSIONAL STAFF

### Semi-Monthly Discount Percentages\*

Total Carrots Earned	Employee Only	EE + Child(ren)	Total Carrots Earned	EE + Spouse	EE + Family
Non-Participant 0 Carrots	-0.0%	-0.0%	Non-Participant 0 Carrots	-0.0%	-0.0%
1 to 2 Carrots	-1.0%	-1.0%	1 to 4 Carrots	-1.0%	-1.0%
3 to 7 Carrots	-3.0%	-3.0%	5 to 14 Carrots	-3.0%	-3.0%
8 to 12 Carrots	-6.0%	-6.0%	15 to 24 Carrots	-6.0%	-6.0%
13 to 17 Carrots	-8.0%	-8.0%	25 to 34 Carrots	-8.0%	-8.0%
18 to 21 Carrots	-10.0%	-10.0%	35 to 42 Carrots	-10.0%	-10.0%

## Community Ed/Head Start/ESPA/Tax Bureau Support

### Semi-Monthly Discount Percentages\*

Total Carrots Earned	Employee Only	EE + Child(ren)	Total Carrots Earned	EE + Spouse	EE + Family
Non-Participant 0 Carrots	-0.0%	-0.0%	Non-Participant 0 Carrots	-0.0%	-0.0%
1 to 2 Carrots	-2.0%	-2.0%	1 to 4 Carrots	-2.0%	-2.0%
3 to 7 Carrots	-3.0%	-3.0%	5 to 14 Carrots	-3.0%	-3.0%
8 to 12 Carrots	-4.0%	-4.0%	15 to 24 Carrots	-4.0%	-4.0%
13 to 17 Carrots	-5.0%	-5.0%	25 to 34 Carrots	-5.0%	-5.0%
18 to 21 Carrots	-6.0%	-6.0%	35 to 42 Carrots	-6.0%	-6.0%

# Example



**In this example**, there are 3 metrics David can improve in 2026 to earn carrots by meeting the alternative of improvement since last screening: Blood Pressure, LDL Cholesterol, and Glucose. By meeting the alternative standard for Glucose, improving a level, he still earns the carrots for that metric.

## David Garcia

### 2025 BASELINE

### 2026 IMPROVEMENT

Metric	2025 Value	Carrots	2026 Value	Carrots
Health Screening/HRA	Complete	1	Complete	1
Body Mass Index	26	2	25.5	2
Blood Pressure	130 / 90	0	140 / 90	1
LDL Cholesterol	117	0	120	0
Glucose	170	0	155	2
Tobacco/Nicotine	Negative	2	Negative	2
TOTAL		5		7

David will earn 7 carrots





## What is a Personal Health Assessment?

The Personal Health Assessment (PHA) is the first step in learning important personal information about your risk levels for certain preventable diseases and medical conditions.

After your PHA, you will receive a comprehensive and detailed health summary of your lab results that provide you with a snapshot of your health.

As you take the PHA every year, you'll be able to track values that change.

# Get Your Biometric Screening

## February 16 - April 24, 2026

### Scheduling begins February 2, 2026

Classroom based staff and spouses will have priority to use the early morning appointment times. Office based staff, please schedule appointment times beginning 7:30am and later.

### How Do I Schedule My PHA?

1. CareATC app
2. Visit [www.careatc.com/patients](http://www.careatc.com/patients)
3. Call 717.455.3833

### 8 Hours Before Your PHA

- **Fast** from food, drinks and tobacco products (including mints, gum and lozenges)
- **Drink** plenty of water (black coffee allowed)
- **Take** prescriptions that don't require food including blood pressure medications

# Get Started

## Activate Your Account in 4 easy steps:

Securely activate your account by downloading the CareATC app or visiting [www.careatc.com/activate](http://www.careatc.com/activate).

### **Step 1:** Tell Us About Yourself

Provide personal details. It is important you double check that this matches your employer records.

### **Step 2:** Verify Your Identity

Complete a verification quiz that authenticates your identity.

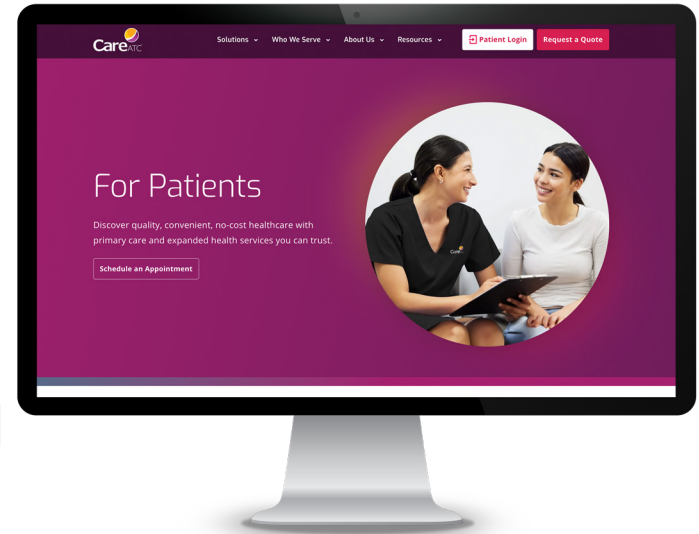
### **Step 3:** Create Your Account

Set up your username and password.

### **Step 4:** Set Up Your Recovery Options

Provide a phone number and/or email address to recover login information.

Patient Portal ▼



Mobile app ▼



*If you have trouble registering, don't have computer access, need language assistance or have questions after reading this informational guide, please call toll-free 800.993.8244.*

# PHA Online Scheduling

## Scheduling begins February 2, 2026

Please follow these steps to schedule your biometric screening online with the CareATC Patient Portal.



Log in to [www.careatc.com/patients](http://www.careatc.com/patients)

**New Members:** Click “NEW HERE? ACTIVATE YOUR ACCOUNT!” and follow the prompts.

**Returning Members:** Log in with your username and password and follow the prompts.

**Forgot your username/password?** Click and follow the prompts.

## Patient Portal

The login screen features the CareATC logo with the tagline 'THE POWER TO BE WELL.' Below the logo, it says 'I've been here before' and provides fields for 'Username' (containing 'jdoavis123') and 'Password'. There are 'LOGIN' and 'FORGOT USERNAME/PASSWORD?' buttons. A link for 'NEW HERE? ACTIVATE YOUR ACCOUNT!' is also present, along with a support number 'Need help? Call us at 800.993.8244' and a copyright notice '©2021 CareATC, Inc. All rights reserved.'

1

The dashboard is divided into 'My Health' and 'My Care' sections. 'My Health' includes links for 'View Your Personal Health Assessment Results (Include Español)' and 'View Medical Records'. 'My Care' includes links for 'Telemedicine', 'HealthPassport', and 'Schedule an Appointment'. The 'Schedule an Appointment' link is circled in orange and includes the text 'Need to see your CareATC provider? Schedule an appointment online 7 days a week for you or a family member.'

2

The scheduling screen shows a sidebar with 'Scheduling' selected. The main area is titled 'Event Scheduler' and 'Event Location Preference'. It asks 'Where would you like to complete your PHA Draw?' and offers two options: 'At a Company Event' and 'At the Health Center'. The 'At the Health Center' option is highlighted with a red box.

# Two Options to Complete a PHA

February 16 - April 24, 2026

1



At a Company Event

I will go to a scheduled company event.

## At Work - 2026 PHA Events

### Lebanon CareATC Center

1126 Walnut St, Lebanon  
Thursday, **April 16** / 6 am to 12 pm

### PaTTAN CareATC Center

6340 Flank Drive, Harrisburg  
Wednesday, **April 15** / 7 am to 11 am

### Burle Conference Center

1020 New Holland Avenue, Lancaster  
Friday, **April 17** / 6 am to 12 pm  
Saturday, **April 18** / 7 am to 11 am

2



At the Health Center

I will go to a CareATC health center.

## CareATC Health & Wellness Center

After selecting “At the Health Center”,  
select a day and time, then click submit.

# After Your PHA

## Review Your PHA Results

You will receive a text notification to view your results and your personalized PHA Results Videos by logging into the CareATC Patient Portal ([www.careatc.com/patients](http://www.careatc.com/patients)) or the CareATC mobile app. If you opted for a paper booklet, the confidential summary of your results will arrive by mail within two weeks of completing your PHA.

Have questions about your results, or want to learn how to make improvements for next year? Schedule a PHA Review to meet with a CareATC provider for more information!

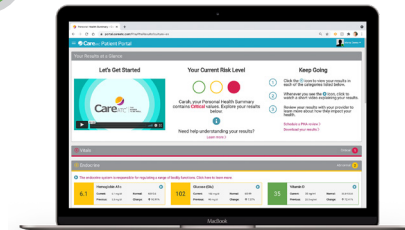
1

Visit [www.careatc.com/patients](http://www.careatc.com/patients), select Patient Login and sign in with your login credentials

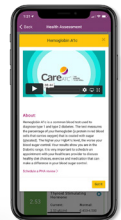
2

Watch your PHA Review Videos

Mobile app



Patient Portal



# Health Risk Assessment

Go to HealthPassport to complete your **Health Risk Assessment (HRA)**. HealthPassport is your dedicated wellness portal located within the CareATC website and mobile app. You can easily track your incentive status, as well as participate in various wellness activities throughout the year.

## Access HealthPassport

### New Account Activation

To set up your account, download the CareATC App or visit [www.careatc.com/activate](http://www.careatc.com/activate), click on “*New Here? Activate your account!*” and follow the prompts.

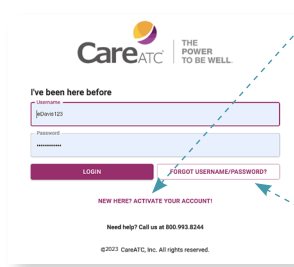
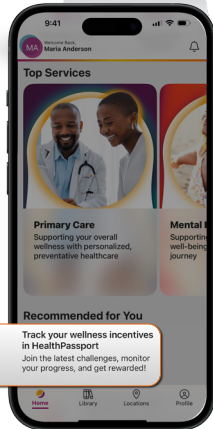
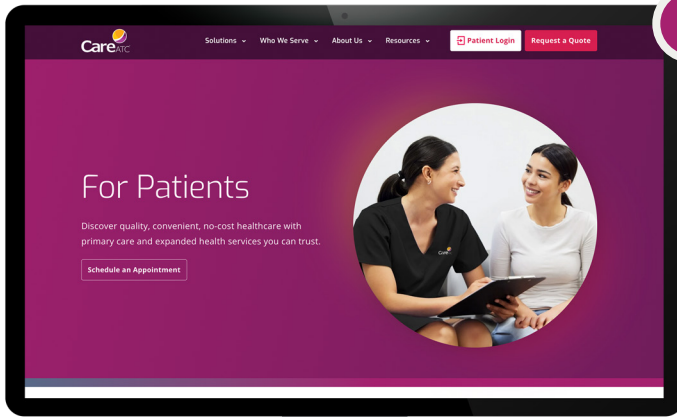
### Existing Member Login

Visit [www.careatc.com/patients](http://www.careatc.com/patients) or use the CareATC Mobile App and sign in with your login credentials.

### Forgot your username/password?

Click and follow the prompts.

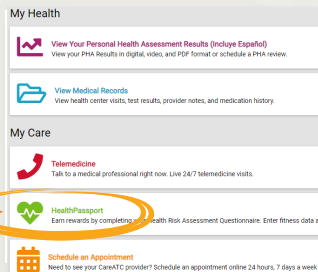
CareATC  
Mobile App  
**Select** →



## 2 Complete Your HRA

Select HealthPassport from the on-screen menu. Select the “My Carrots” tab to view the incentive display and to access and complete your HRA.

### 2a Select HealthPassport



Click HealthPassport to locate and begin your HRA.

### 2b Sample Incentive Display

**2025-2026 Wellness Program**

**Personal Health Assessment & Health Risk Questionnaire**

You must complete both the screening and the questionnaire between 02/16/2024 and 04/24/2024 to earn 1 carrot.

☐ 2024 Personal Health Assessment

☐ 2024 Health Risk Questionnaire [Click Here to Begin](#)

**Measurement Goals**

Each goal or alternative goal [more information](#) earns 2 carrots.

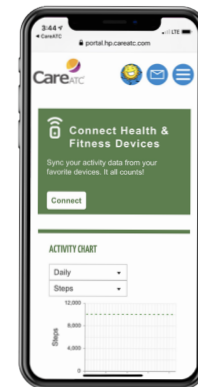
<input type="checkbox"/> Body Mass Index or Waist	Goal: BMI <27.5, Waist: Female <34.5, Male <37
<input type="checkbox"/> Blood Pressure	Goal: <130/80
<input type="checkbox"/> LDL Cholesterol or HDL Ratio	Goal: LDL <115, HDL Ratio >4.5
<input type="checkbox"/> Blood Glucose	Goal: <120 mg/dL
<input type="checkbox"/> Tobacco/Nicotine	Goal: Negative

Click here to begin your HRA. The box will be checked upon completion.

Complete between February 16 - April 24, 2026

## Why use HealthPassport?

- Monitor carrot earnings
- Find wellness topics and activities
- Enter fitness data
- Track your progress



Download on the App Store

GET IT ON Google Play

Show Me The App!



## Did you know you can use HealthPassport to track your steps/exercise?

- From the Patient Portal homepage select HealthPassport.
- Select Connect Health & Fitness Devices to sync your device.
- Select the compatible device you wish to connect and give permission to share your step data. Allow 15 minutes after initial sync for data to appear.

# Wellness Health Coaching

## What is health coaching?

Health coaching is a meeting with a licensed clinical professional to learn how to eat well, live well, move more, and feel great! The health coach works **with you** to help set goals that best fit your lifestyle and schedule. Learn what to eat, and **why** you should choose certain foods and **how** to incorporate physical activity into your daily life. Learn to plan ahead to live a healthy life every day, with no strict diets or off limit foods. Each session covers your weekly successes, challenges, and sets specific goals to help you on your health journey.

## What do you pay?

Services are no cost to you! This is a service offered as an IU13 employee or eligible dependent on the health plan.

**Who is my health coach?** Jessica Robinson, RD (Registered Dietitian)  
**email:** jessicarobinson@careatc.com / **call:** 717.696.0308

## Why see a health coach?

Consider seeing a health coach if any of these apply to you:

- Diabetes
- Pre-Diabetes (high blood sugar)
- Hypertension (high blood pressure)
- High cholesterol
- Family history of chronic disease
- Overweight/obese
- Weight loss goals
- Low energy
- Desire to get off your medications
- Learn more about nutrition
- Need ideas for meals, meal planning, and eating healthy
- Medical professional recommendation



*All eligible participants can also visit a Health & Wellness Center\* for a provider referral into the health coaching program.*

*\*The Health & Wellness Center and physical therapy services are available to staff who meet eligibility criteria.*

# Your Health & Wellness Center Locations

## Lancaster Health Center

717.455.3833

1042 New Holland Ave, Lancaster, PA 17601

Mon 9:30am - 12:30pm / 1:00 - 6:00pm

Tue 9:30am - 12:30pm / 1:00 - 6:00pm

Wed 7:00 - 11:00am / 11:30 - 3:30pm

Thu 9:30am - 12:30pm / 1:00 - 6:00pm

Fri 7:00 - 11:00am / 11:30 - 3:30pm

## Lebanon Health Center

717.455.3820

1126 Walnut St, Ste B, Lebanon, PA 17042

Tue 7:00 AM – 6:00 PM

Wed 8:00 AM – 7:00 PM

Fri 7:00 AM – 5:00 PM

(\*2nd Tuesday of the month 1:00 – 6:00pm)

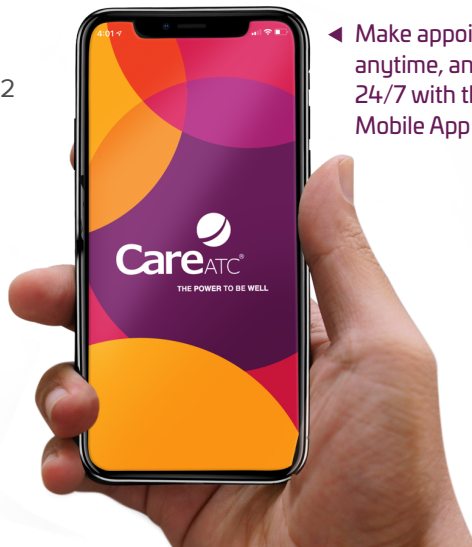
## Harrisburg Health Center

717.610.1636

6340 Flank Dr, Harrisburg, PA 17112

2nd Tue 7:00am - 11:00am

*\*Check the PHA scheduling site for additional days in Harrisburg.*



## Treatments and services include:

Adult Immunizations

Allergies / Asthma

Cold / Flu / Congestion

Diabetes Supplies

Diabetes Treatment

Generic Medications

High Blood Pressure

High Cholesterol

Lab Work / Tests

Minor Injuries

Personal Health Assessments (PHA)

Physicals/Sport Physicals

Preventive Care

Tobacco Cessation

Well Woman Exams



# Personal Health Assessment FAQs

## Does everyone have to participate?

No, participation in this program is voluntary! However, if you choose not to participate and you are enrolled on an IU13 medical plan, you will miss out on the opportunity for a significant reduction in the payroll deductions, as it relates to your enrollment on an IU13 medical plan.

## Will Lancaster-Lebanon IU13 see my results?

No! CareATC will not share your individual results with IU13. IU13 will be provided only the discount percentage that you earned, based on the number of carrots that you and/or your spouse earned. No one at IU13 will know the number of carrots from each category or the specifics regarding laboratory results. CareATC may contact participants to offer Health Coaching services, based on individual outcomes.

## Does my spouse need to participate?

If your spouse is enrolled in an IU13 medical plan, s/he is encouraged to participate so that your **combined results** help earn the maximum number of "carrots" towards your discount, however this is not a requirement.

## When will the discount be applied to my payroll deductions?

All payroll deduction discounts begin on September 1st and you will see the impact on the September 15th pay voucher.

## If I completed the PHA screening last year, will my results automatically carry-over for this year?

No. Participation in the PHA screening must be completed each year to qualify for a payroll deduction discount. IU13 staff and eligible spouses who do not participate in any given year will miss the opportunity to earn the maximum discount for the upcoming plan year.

## If my spouse is added to an IU13 medical plan after the screening window has opened, can s/he still participate?

It depends! If the screening window is still open, the answer is yes! If, however, the screening window has closed for the year, then s/he must wait for the next year's screening window to participate. Your spouse is encouraged to have a 'base line' screening, though.

### Can I use results from a physical or blood work that was completed by my primary care physician to count towards the CareATC PHA screening?

No. Some measurements are not typically tested during a routine blood panel, which may result in earning fewer carrots. To ensure that your measurements are tested accurately, you are required to participate in the screening that is conducted by CareATC.

### What if I am a remote employee who does not work or live near a CareATC center?

Please contact a member of the IU13 Wellness Team at [wellness@iu13.org](mailto:wellness@iu13.org) for more information.

### Can I speak with a provider about my individual results?

Yes! Participants are encouraged to schedule a PHA Review appointment with a CareATC provider to ask questions and learn how to make improvements for next year's screening.

*The Health & Wellness Center and physical therapy services are available to staff who meet eligibility criteria.*



# Appeals and Reasonable Alternative/Waivers FAQs

## I can't meet my employer's goal or the reasonable alternative. Can I still earn the incentive?

If you and your medical professional do not feel your employer's goal or alternative is reasonable for you to achieve, you can submit a medical waiver or exemption, or a provider-determined goal via the appeals process. If approved, you will earn the incentive. Contact CareATC for more information by phone: **888.930.7451** or email: **wellness@careatc.com**. For more information regarding the reasonable alternative process, contact your Health Coach at **jessicarobinson@careatc.com**.

## Where do I obtain an appeal or Reasonable Alternative/Waiver form?

For more information regarding the appeals process, contact CareATC by phone: **888.930.7451** or email: **wellness@careatc.com**. For more information regarding the reasonable alternative process, contact your Health Coach at **jessicarobinson@careatc.com**.

## How soon should I file an appeal?

Appeals must be filed within 30 days of receiving your results. Submit your appeal (and all required supporting documentation) via fax, mail or email. Specific contact information can be found on your appeal form.

## Who pays for the retesting when an appeal is submitted?

Any retesting will be at your expense.

## What types of appeals can I file?

- **Dispute of Accuracy:** If you feel that there is a discrepancy in your results, you may file an appeal.
- **Medical Exemption:** A waiver can be submitted if it's unreasonably difficult or medically inadvisable for you to meet the employer goal or reasonable alternative goal.
- **Reasonable Alternative:** A Reasonable Alternative can be filed when your provider deems the employer-established alternative and/or employer goal to be unreasonable for you to achieve.

## How can I ensure my carrot earnings are not affected by my pregnancy?

A waiver can be submitted if it's unreasonably difficult or medically inadvisable for you to meet the employer goal or reasonable alternative goal.

# Privacy Policy

## Notice regarding wellness program

This Wellness Program is voluntary and available to all benefit enrolled employees. The program is administered per federal rules permitting employer-sponsored wellness programs that seek to improve employee health or prevent disease, including the Americans with Disabilities Act of 1990, the Genetic Information Nondiscrimination Act of 2008, and the Health Insurance Portability and Accountability Act, as applicable, among others. If you choose to participate in the wellness program you will be asked to complete a voluntary Health Risk Assessment questionnaire that asks a series of questions about your health-related activities and behaviors and whether you have or had certain medical conditions (e.g., cancer, diabetes, or heart disease). Completing a biometric screening, which will include a blood test, is optional. You are not required to complete the questionnaire or to participate in the blood test or other medical examinations.

If you are unable to participate in any of the health-related activities to earn an incentive, you may be entitled to a reasonable accommodation or an alternative standard. You may request a reasonable accommodation or an alternative standard by contacting CareATC at 888-930-7451.

The information from your HRA and the results from your biometric screening will be used to provide you with information to help you understand your current health and potential risks and may also be used to offer you services through the wellness program, such as coaching. You also are encouraged to share your results or concerns with your own medical professional.

## Protections from disclosure of medical information

CareATC is required by law to maintain the privacy and security of your personally identifiable health information. Although CareATC and IU13 may use aggregate information it collects to design a program based on identified health risks in the workplace, CareATC will never disclose any of your personal information either publicly or to the employer, except as necessary to respond to a request from you for a reasonable accommodation needed to participate in the wellness program, or as expressly permitted by law. Medical information that personally identifies you that is provided about the wellness program will not be provided to your supervisors or managers and may never be used to make decisions regarding your employment. Your health information will not be sold, exchanged, transferred, or otherwise disclosed except to the extent permitted by law to carry out specific activities related to the wellness program, and you will not be asked or required to waive the confidentiality of your health information as a condition of participating in the wellness program or receiving an incentive.

Anyone who receives your information for purposes of providing you services as part of the wellness program will abide by the same confidentiality requirements. The only individual(s) who will receive your personally identifiable health information are CareATC Health & Wellness Center staff to provide you with services under the wellness program.

Appropriate precautions will be taken to avoid any data breach, and in the event a data breach occurs involving information you provide about the wellness program, we will notify you immediately. You may not be discriminated against in employment because of the medical information you provide as part of participating in the wellness program, nor may you be subjected to retaliation if you choose not to participate.



## Well Informed.

Questions? Contact us.

### CareATC:

**EMAIL:** [wellness@careatc.com](mailto:wellness@careatc.com)

**PHONE:** 888.930.7451

Monday - Friday: 9am - 5pm (EST)

After hours please leave a confidential voicemail

**SECURE FAX:** 860.606.9588

**MAIL:** CareATC 4500 S 129th E Ave, Tulsa, OK

