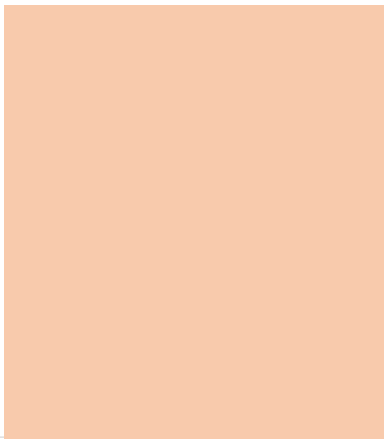
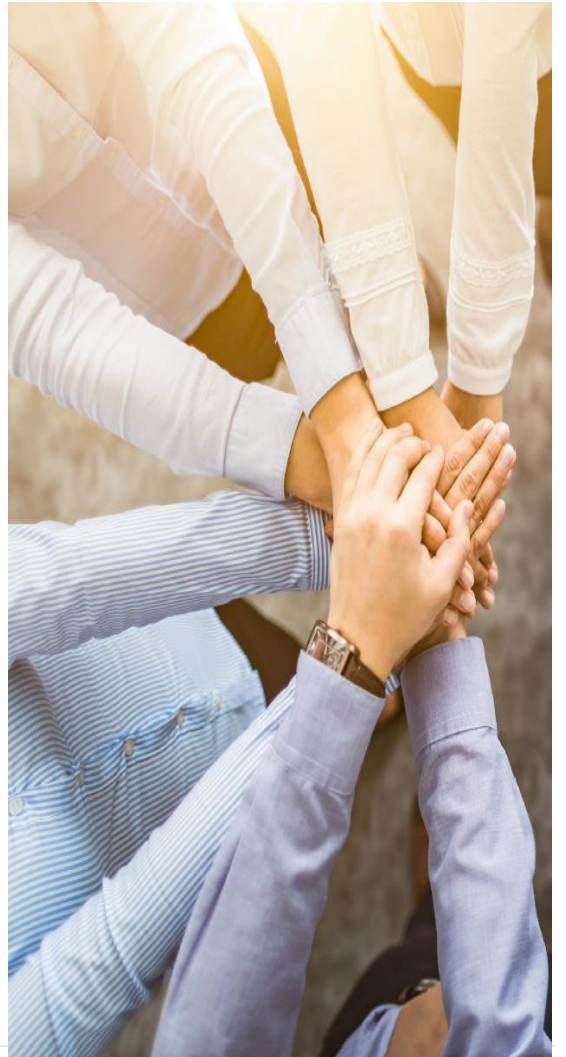


2021-2022

August 1, 2021 – July 31, 2022

Employee Benefit Guide



Health Insurance

While medical and prescription costs continue to increase each year, at Opportunities, Inc. we strive to provide you with a high-quality plan at an affordable price. Each year we take great care to evaluate various plan designs and to negotiate the lowest cost for all concerned. Please take the time to review the summary of benefits so that you can make the best selection for your family.

In-Network Services	Traditional Plan PPO AXKQ	HDHP Plan PPO BMCQ
Network	Choice Plus	
PCP & Referrals Required	No	No
Individual Deductible	\$5,000	\$5,000
Family Deductible	\$10,000	\$14,700
Coinsurance	20%	30%
Individual OOP Max	\$7,150	\$6,350
Family OOP Max	\$14,300	\$12,700
Preventative Services	100% Wellness Benefit	100% Wellness Benefit
Physician Copay	\$15	30% After Deductible
Specialist Copay	\$50/\$100	30% After Deductible
Urgent Care Copay	\$25	30% After Deductible
Virtual Visit Copay	\$0	\$0
Diagnostics, X-Rays & Labs	20% After Deductible	30% After Deductible
Hospitalization	20% After Deductible	30% After Deductible
Inpatient Copay Outpatient Copay	20% After Deductible	30% After Deductible
Emergency Room	20% After Deductible	30% After Deductible
Prescription Drugs		
Preventative	\$0	
Generic Brand	\$15	30% After Deductible
Pref. Brand	\$40	
Non-Pref. Brand	\$75	
Mail Order	2.5x's Copay – 90 Day Supply	2.5x's Copay – 90 Day Supply

Employee Cost

Please see the following rate chart for the new benefits:

Employee Deductions		
Tier	Traditional Plan PPO AXKQ	HDHP Plan PPO BMCQ
Employee Only	\$114.03	\$28.46
Employee Spouse	\$426.77	\$301.25
Employee Child(ren)	\$227.35	\$127.31
Employee Family	\$544.85	\$404.25

How to Find a Medical Provider

Visit www.myuhc.com or you can call 1-877-842-3210

More ways to help manage your health plan and stay in the loop.



Search the network to find doctors.

You can go to providers in and out of our network – but when you stay in network, you'll likely pay less for care. To get started:

- Go to welcometouhc.com > **Benefits** > **Find a Doctor or Facility**.
- Choose **Search for a health plan**.
- Choose **Choice Plus** to view providers in the health plan's network.



Manage your meds.

Look up your prescriptions using the Prescription Drug List (PDL). It places medications in tiers that represent what you'll pay, which may make it easier for you and your doctor to find options to help you save money.

- Go to welcometouhc.com > **Benefits** > **Pharmacy Benefits**.
- Select **Advantage** to view the medications that are covered under your plan.



Access your plan online.

With myuhc.com®, you've got a personalized health hub to help you find a doctor, manage your claims, estimate costs and more.



Get on-the-go access.

When you're out and about, the UnitedHealthcare® app puts your health plan at your fingertips. Download to find nearby care, video chat with a doctor 24/7, access your health plan ID card and more.

Good stuff
that's good
to know.

I dig it!

Telemedicine – *NEW!*

Healthiest You is a healthcare service that offers you and your family convenient, confidential access to qualified doctors 24/7, anytime, anywhere.



General Medical \$0 Copay

Speak to a licensed doctor by phone or video 24/7 from anywhere



Expert Medical Services \$0 Copay

Receive a second opinion on an existing diagnosis and treatment for any condition



Mental Health \$0 Copay

Talk to a therapist seven days a week from wherever you are



Neck and Back Care \$0 Copay

Relieve your back pain through guided videos with a certified health coach



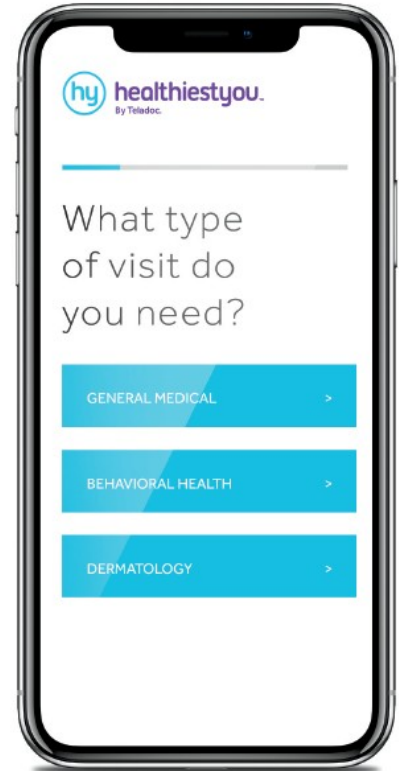
Dermatology \$0 Copay

Upload photos of your condition to the app and get a treatment plan from a dermatologist within two business days



Nutrition \$0 Copay

Members work directly with registered dietitians who assess clinical nutrition needs and develop personalized programs including custom meal plans and shopping guides



Employee Deductions (includes all family members under one roof)	
Employee Only	Employee Family
\$8.00	\$8.00

Health Savings Account

Health savings accounts (HSAs) are a great way to save money and budget for qualified medical expenses. HSAs are tax-advantaged savings accounts that accompany high deductible health plans (HDHPs). HDHPs offer lower monthly premiums in exchange for a higher deductible (the amount you pay before insurance kicks in).

What are the benefits of an HSA?

There are many benefits of using an HSA, including the following:

- **It saves you money.** HDHPs have lower monthly premiums, meaning less money is being taken out of your paycheck.
- **It is portable.** The money in your HSA is carried over from year to year and is yours to keep, even if you leave the company.
- **It is a tax-saver**—HSA contributions are made with pre-tax dollars. Since your taxable income is decreased by your contributions, you'll pay less in taxes.

The maximum amount that you can contribute to an HSA in 2021 is \$3,600 for individual coverage and \$7,200 for family coverage. In 2022 the maximum amount changes to \$3,650 for individual and \$7,300 for family.

Additionally, if you are age 55 or older, you may make an additional “catch-up” contribution of \$1,000. You may change your contribution amount at any time throughout the year as long as you don't exceed the annual maximum.

The fee for this account is \$10 and is to be paid out of your funds at the end of the calendar year. You will receive a debit card that is linked to your HSA account for you to use on any covered medical, dental or vision related expenses. To find more information, visit <https://www.irs.gov/pub/irs-pdf/p969.pdf>.

To enroll in this account, you must fill out the paperwork from State Bank that Daines Insurance will provide you.

How much does your family regularly spend on health care related expenses???

*Compare the annual premium difference between the PPO Plan and
The HSA Compatible HDHP:*

Employee Only	\$1,802.76
Employee/Spouse	\$2,730.36
Employee/Children	\$2,131.20
Employee/Family	\$3,085.08

Supplemental Accident

You are eligible to enroll in the following voluntary Accident plan. For plan brochures, please visit the enrollment platform or contact a Daines Insurance representative.

Accident Benefits at a Glance			
Wellness	\$50		
Emergency Treatment	\$200 for treatment by a physician and X-rays received in a hospital or physician's office within 96 hours of the accident		
Fracture	Benefits vary depending on type of surgery or fracture, pays up to \$4,000		
Dislocations	Benefits vary depending on type of surgery or dislocation, pays up to \$4,000		
Accidental Death or Dismemberment	Up to \$40,000 depending on type of accidental death or up to \$40,000 depending on type of dismemberment		
Burns, Lacerations, Eye Injury, Emergency Dental Work, Concussion, Coma, Paralysis	Benefits Range from \$40 to \$30,000 depending on the type of injury		
How to File a Claim	Visit www.allstate.com or you can call 1-800-255-7828		
Employee Per Pay Deductions			
Employee Only	Employee Spouse	Employee Child(ren)	Employee Family
\$7.15	\$11.06	\$14.22	\$18.63

Supplemental Cancer

You are eligible to enroll in the following voluntary Cancer plan. For plan brochures, please visit the enrollment platform or contact a Daines Insurance representative.

Cancer Benefits at a Glance	
Wellness	\$75 Per Year
Surgery	Up to \$4,500 Depending on Type of Surgery
First Occurrence Benefit	Up to a One-Time Lump Sum Benefit When Diagnosed of \$4,000
Radiation and Chemotherapy	Up to \$15,000 Per Year
Stem Cell and Bone Marrow Transplant	Up to \$10,500 Per Year
How to File a Claim	Visit www.allstate.com or you can call 1-800-255-7828
Employee Per Pay Deductions	
Employee Only	Employee Family
\$19.85	\$39.46

**Lower cost plan option available*

Dental Insurance

In addition to protecting your smile, dental insurance helps pay for dental care and usually includes regular checkups, cleanings and X-rays. The following chart outlines the dental benefits we offer:

Type of Service	Benefits In-Network	
	Low Plan	High Plan
Network	Mutual PPO	
Calendar Year Deductible	\$50 individual, \$150 family	
Calendar Year Annual Max	\$1,000	\$1,500
Preventive Services	100% Cleanings, X-Rays, Oral Exams, Space Maintainers	100% Cleanings, X-Rays, Oral Exams, Space Maintainers
Basic Services	80% Fillings, Simple Extractions, Sealants, Crowns	80% Fillings, Simple Extractions, Sealants, Crowns
Major Services	Not Covered	50% Dentures, Bridges, Periodontics, Endodontics, Oral Surgery, Bridges
Orthodontia Services	Not Covered	\$1,500 Lifetime Max Per Child Under 19
Late Entrant Penalty	12 Months on Basic Services	6 Months on Major 12 months on Ortho
Employee Deductions		
Tier	Low Plan	High Plan
Employee Only	\$8.16	\$14.70
Employee Family	\$28.04	\$42.02
How to Find a Dental Provider		
Visit www.mutualofomaha.com or you can call 1-800-462-5410		

Vision Insurance

Driving to work, reading a news article and watching TV are all activities you likely perform every day. Vision insurance can help you maintain your vision as well as detect various health problems. Our policy covers routine eye exams and other procedures and provides specified dollar amounts for the purchase of eyeglasses and contact lenses through a Preferred Provider.

Type of Service		Benefits In-Network	
Network		Superior National Network	
Eye Exam Copay		\$10	
Materials Copay		\$25	
Standard Fit & Follow-Up		\$25	
Frames		Covered at 100% to \$150 with 20% Discount After	
Contact Lenses		Covered at 100% to \$150 with 10% Discount After	
Lenses Single Lined Bifocal Lined Trifocal Lenticular		Covered at 100%	
Frequencies		Every 12 Months on Exam and Lenses & Frames	
Additional Discounts		Superior Vision has a nationwide network of refractive surgeons and leading LASIK networks who offer members a discount. These discounts range from 15%-50%.	
Employee Per Pay Deductions			
Employee Only	Employee Spouse	Employee Child(ren)	Employee Family
\$4.05	\$8.09	\$9.56	\$14.64

How to Find a Vision Provider

Visit www.superiorvision.com or you can call 1-800-507-3800

Disability Income Benefits

Opportunities, Inc. offers full-time employees short-term disability income benefits. Without disability coverage, you and your family may struggle to get by if you miss work due to an injury or illness.

All newly eligible employees have the option to purchase short-term with **no medical questions asked**. Short-term disability is guarantee issue at Open Enrollment with a few limitations. Please see your policy for details.

In the event that you become disabled from a non-work-related injury or sickness, disability income benefits will provide a partial replacement of lost income. Please note, though, that you are not eligible to receive short-term disability benefits if you are receiving workers' compensation benefits.

Voluntary Short-Term Disability	
Benefits Begin	1 Day – Accident 8 th Day – Sickness
Benefits Payable	26 Weeks
Percentage of Income Replaced	60% Weekly
Maximum Benefit	\$1,000 Weekly
Pre-Existing Conditions	3/6

How to File a Claim

Visit www.mutualofomaha.com or you can call 1-800-877-5176

Voluntary Life Insurance

While Opportunities, Inc. offers employees the option to purchase Voluntary Life Insurance. Think about your personal circumstances. Are you the sole provider for your household? What other expenses do you expect in the future (for example, college tuition for your child)? Depending on your needs, you may want to consider buying supplemental coverage.

	Employee	Spouse	Children (to age 26)
Benefit Amounts	\$10,000 Increments	\$5,000 Increments	\$10,000
Benefits Minimum	\$10,000	\$5,000	\$10,000
Benefit Maximum	\$200,000 or 5x's Annual Salary	\$100,000 or 100% of Employee Election	Birth to 6 Months – \$1,000 6 Months to Age 26 – 100%
AD&D Benefit	Equal to Life Benefit		
Guaranteed Issue (First Time Eligible)	\$100,000	\$30,000	\$10,000
Age Reductions	See plan documents for details		
Annual Increase	If currently enrolled in coverage, you may increase your benefit amount by \$10,000 to the plan maximum with no medical questions asked.		

Employee Per Pay Cost for Every \$10,000 of Employee & Spouse* Coverage										
Age	<30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
Life/AD&D	\$0.35	\$0.40	\$0.55	\$0.90	\$1.50	\$2.20	\$3.25	\$5.40	\$9.80	\$13.80
Dependent Children	\$1.00/ for all dependent children under 26									

*Spouse premium cost is based on employee age

How to File a Claim
Visit www.mutualofomaha.com or you can call 1-800-775-8805

Identity Protection NEW!

No doubt that you will feel relief knowing that your identity is always protected. Opportunities now offers PrivacyArmor Plus to their employees and their dependents.

Allstate Identity Protection Pro plan provides:

Identity Monitoring

- High-risk transaction monitoring
- Social media monitoring
- Sex offender alerts
- Credit and debit card monitoring
- Bank account transaction monitoring
- 401(k) and HSA account monitoring
- Financial transaction monitoring
- Digital exposure reports
- Dark web monitoring
- Compromised credentials
- Data breach notifications
- Protection for family (everyone “under roof, under wallet”)

Credit

- TransUnion credit monitoring
- Credit score tracking

Remediation

- Full-service, 24/7 remediation support
- \$1M insurance policy[†]
- Stolen funds reimbursement[†]
- Tap-to-call from mobile app

Allstate Identity Protection Pro Plus plan also provides:

- Allstate Digital Footprint™
- Tri-bureau credit monitoring
- Annual tri-bureau report and score
- Credit freeze assistance
- Credit lock (adults & minors)
- IP address monitoring
- Enhanced social media monitoring
- Social account takeover
- Tax fraud refund advance[†]
- \$1M 401(k)/HSA reimbursement[†]

Employee Per Pay Deductions	
Employee Only	Employee Family
\$4.98	\$8.98
Questions?	
Visit www.myprivacyarmor.com or you can call 1-800-789-2720	