



ENROLLMENT GUIDE



OPPORTUNITIES, INC.

2024



PREPARED BY:
DAINES INSURANCE

Welcome to Your Enrollment!

Who is Eligible?

You are a benefits-eligible employee if you are full-time employee working 30 hours or more per week. If you participate in your employer benefits, you may also enroll your legal spouse and children up to age 26.

- For newly hired or newly eligible employees, **benefits begin 1st of the month following 60 days of employment. Deductions are based on (24) pay periods.**
- For employees who enroll during Open Enrollment, benefits will be effective on August 1, 2024.
- If your employment is terminated for any reason, your medical, dental and vision will term at the end of the month following your termination date. All other coverages will be cancelled on the date of your termination. Upon termination you may qualify for COBRA, Portability and Conversion coverage depending on the benefit.

Enrolling for Open Enrollment?

Are you ready to enroll? The first step is to review your current benefits. Did you move recently or get married? Verify all of your personal information and make any necessary changes. There are three ways to enroll:

- **Online Open Enrollment** begins July 8, 2024 and ends on July 15, 2024.
 - Online enrollment, please see the last page for details.
- **Call-In Open Enrollment** begins July 8, 2024 and ends on July 15, 2024.
 - Call center enrollment, please see the next page for our contact information. If enrolling dependents in ANY coverage, please have their name, date of birth and socials ready for the enroller when you call.
- **Face to Face Open Enrollment will be July 10, 2024.**

Enrolling as a New Hire?

- **Online Enrollment**
 - Online enrollment, please see the last page for details.
- **Call-In Enrollment**
 - Call center enrollment, please call 903-793-3034. If enrolling dependents in ANY coverage, please have their name, date of birth and socials ready for the enroller when you call.

Experienced a Life Event?

Unless you experience a life-changing qualifying event, you cannot change your election until the following Open Enrollment period. You must contact HR within 30 days of the event. Qualifying events include:

- Marriage, divorce or legal separation
- Birth or adoption of a child
- Change in child's dependent status
- Death of a spouse, child or other qualified dependent
- Change in residence
- Change in employment status or a change in coverage under another employer-sponsored plan

Contact Information

Benefit	Carrier	Website	Phone Number
Health	BCBS TX	www.bcbstx.com	1-800-521-2227
Health Savings Account	State Bank	www.statebankofdekalb.com	1-903-831-3057
Telemedicine	HealthiestYou	www.healthiestyou.com	1-866-703-1259
Accident	Allstate	www.allstate.com	1-800-255-7828
Cancer	Allstate	www.allstate.com	1-800-255-7828
Dental	Mutual of Omaha	www.mutualofomaha.com	1-800-927-9197
Vision	Mutual of Omaha	www.mutualofomaha.com	1-833-279-4358
Voluntary Short-Term Disability	Mutual of Omaha	www.mutualofomaha.com	1-800-877-5176
Voluntary Life	Mutual of Omaha	www.mutualofomaha.com	1-800-775-8805
Group Life	Mutual of Omaha	www.mutualofomaha.com	1-800-775-8805
Identity Protection	Allstate Identity Protection	www.myaip.com	1-800-789-2720
COBRA Vendor	Please speak to HR for your COBRA benefits.		
<div>Daines Insurance & Financial Services</div> <div>Phone: (903) 793-3034 * Toll Free: (877) 793-3034 * Fax: (903) 792-2030</div> <div>Website: www.dainesinsuranceservices.com</div> <div>Enrollment: www.employeenavigator.com</div> <div>Claims & Benefit Questions?</div> <div>CustomerCare@DainesInsurance.com</div>			

The information in this Enrollment Guide is presented for illustrative purposes and is based on information provided by the employer. The text contained in this guide was taken from various summary plan descriptions and benefit information. While every effort was made to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the guide and actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about the guide, please contact HR.



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 BCBS TX – MTBCB042	HDHP Plan BCBS TX – MTBCP012H
Network	Blue Choice PPO	
PCP & Referrals Required	No	No
Individual Deductible	\$5,000	\$5,000
Family Deductible	\$14,700	\$10,000
Coinsurance	20%	20%
Individual OOP Max	\$7,350	\$6,900
Family OOP Max	\$14,700	\$13,800
Preventive Services	100% Wellness Benefit	
Physician Copay	\$45	20% After Deductible
Specialist Copay	\$90	20% After Deductible
Urgent Care Copay	\$75	20% After Deductible
Telemedicine	\$45	\$44
Diagnostics, X-Rays & Labs	20% After Deductible	20% After Deductible
Hospitalization	20% After Deductible	20% After Deductible
Inpatient Copay Outpatient Copay	20% After Deductible	20% After Deductible
Emergency Room	\$500 + 20% After Deductible	20% After Deductible
Prescription Drugs		
Pref. Generic Brand	\$0	10% After Deductible
Non-Pref. Generic	\$10	10% After Deductible
Pref. Brand	\$50	20% After Deductible
Non-Pref. Brand	\$100	30% After Deductible
Pref. Specialty	\$150	40% After Deductible
Non-Pref. Specialty	\$250	50% After Deductible
	3x's Above – 90 Day Supply	

Your Cost

Please see the following rate chart for the benefits available:

Employee Deductions		
Tier	Traditional Plan BCBS TX – MTBCB042	HDHP Plan BCBS TX – MTBCP012H
Employee Only	\$65.00	\$20.00
Employee Spouse	\$400.00	\$250.00
Employee Child(ren)	\$275.00	\$125.00
Employee Family	\$600.00	\$400.00

How to Find a Medical Provider

Visit www.bcbstx.com or you can call 1-800-521-2227

Go Mobile With Blue

Download our mobile app

BCBSTX Mobile App

Features:

- Find an in-network doctor, hospital or urgent care facility or search for Spanish-speaking doctors
- Access your claims, coverage and deductible information
- Access your temporary digital member ID card
- Secure login with Face ID (iOS only) and Fingerprint ID
- Available for iPhone and Android users.



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.

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.

In the year 2024, the maximum contribution is \$4,150 for individual coverage and \$8,300 for family coverage.

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.

Plan Cost Comparison

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

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

	Annual Savings
Employee Only	\$1,080
Employee Spouse	\$3,600
Employee Child(ren)	\$3,600
Employee/Family	\$4,800

Telemedicine

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 Visit fee - unlimited visits

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



Expert Medical Services \$0 Visit fee - unlimited visits

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



Mental Health \$0 Visit fee - unlimited visits

A full-spectrum, stepped-care approach to mental health support, from self-guided care to tele-psychiatry.



Neck and Back Care \$0 Visit fee - unlimited visits

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



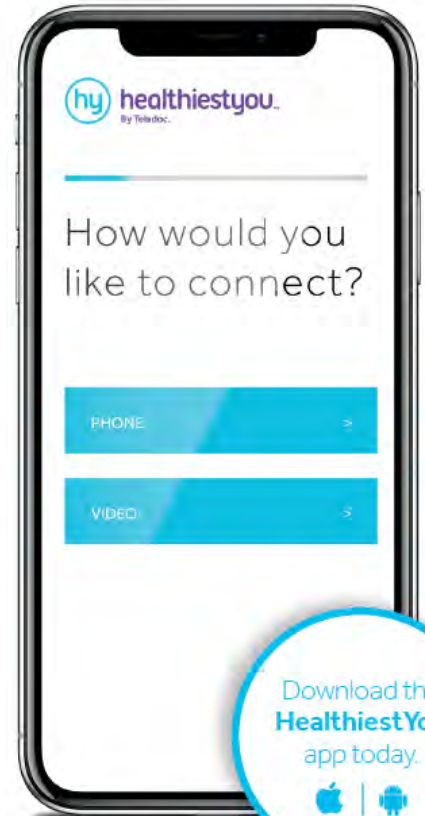
Dermatology \$0 Visit fee - unlimited visits


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





Nutrition \$0 Visit fee - unlimited visits



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





All doctor visits are free. Download the app today!  

HealthiestYou.com | 866-703-1259



Benefits of Healthiest You (Click the Link or QR Code)

<https://view.highspot.com/viewer/62c4acfaa9d4d594c32bc0ac>

Employee Deductions (includes all family members under one roof)

\$9.00

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 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	
	High Plan	Low Plan
Network	Mutual PPO	
Calendar Year Deductible	\$50 individual, \$150 family	
Calendar Year Annual Max	\$1,500	\$1,000
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 Bridges, Dentures	50% Dentures, Bridges, Periodontics, Endodontics, Oral Surgery	Not Covered
Orthodontia Services	\$1,500 Lifetime Max To age 26	Not Covered
Late Entrant Penalty	6 Months on Major 12 months on Ortho	12 Months on Basic Services
Employee Deductions		
Tier	High Plan	Low Plan
Employee Only	\$15.90	\$8.83
Employee Family	\$45.44	\$30.32

How to Find a Dental Provider

Visit www.mutualofomaha.com/dental or you can call 1-800-927-9197

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		EyeMed	
Eye Exam Copay		\$10	
Materials Copay		\$25	
Standard Fit & Follow-Up		Up to \$40	
Frames		Covered at 100% to \$150 with 20% Discount After	
Contact Lenses		Covered at 100% to \$150 with 15% Discount After	
Lenses Single, Lined Bifocal Lined Trifocal, Lenticular		Covered at 100%	
Frequencies		Every 12 Months on Exams, Lenses, Contacts & Frames	
Additional Discounts		Discount on Lasik & Preferred Pricing on Designer Frames and Lens Options	
Employee Deductions			
Employee Only	Employee Spouse	Employee Child(ren)	Employee Family
\$3.68	\$7.24	\$8.62	\$13.21

How to Find a Vision Provider

Visit www.eyemedvisioncare.com/mutual or you can call 1-833-279-4358

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.

For your individual rates, please visit the enrollment platform or reach out to a Daines Insurance representative.

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.

Benefit	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

Group Life Insurance – New!

Life insurance can help provide for your loved ones if something were to happen to you. Opportunities, Inc. now provides full-time employees with \$15,000 in group life with accidental death and dismemberment (AD&D) insurance. Check your plan documents for age reduction information. You may update your beneficiary any time throughout the year online through the enrollment platform or by contacting Daines Insurance Customer Service.

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	14 Days to Age 26 – \$10,000
AD&D Benefit	Equal to Voluntary Life Benefit		
Guaranteed Issue (First Time Eligible)	\$100,000	\$30,000	\$10,000
Age Reductions	See plan documents for more information.		
Annual Increase	If currently enrolled in coverage, you may increase by \$10,000 up to guaranteed issue amount without medical questions.		

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									

*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

No doubt that you will feel relief knowing that your identity is always protected. Opportunities, Inc. offers AIP Pro+ to their employees and their dependents.

Allstate Identity Protection Pro+ provides:

Identity monitoring

- Auto-on monitoring*
- Rapid alerts
- Identity Health Status
- **NEW** Allstate Security Pro emerging threat alerts
- High-risk transaction monitoring
- Social media monitoring
- Enhanced social media monitoring for account takeover
- Sex offender alerts
- Credit and debit card monitoring
- Bank account transaction monitoring
- 401(k) and HSA account monitoring
- Student loan activity alerts
- Financial transaction monitoring
- Lost wallet protection
- Dark web monitoring
- Human-sourced intelligence
- Compromised credentials
- IP address monitoring
- Mobile app with biometric authentication security
- Protection for family ("under roof, under wallet")
- **NEW** Senior family coverage
- Deceased family member coverage

Remediation and support

- 100% U.S.-based, 24/7 customer care
- Full-service remediation support
- Specialized unemployment fraud support
- **NEW** Unemployment fraud center
- Identity theft expense reimbursement
- Stolen fund reimbursement
- Stolen tax refund advance
- 401(k) and HSA reimbursement
- Deceased family member identity reimbursement
- **NEW** Home title fraud expense reimbursement
- **NEW** Professional fraud reimbursement†
- **NEW** Up to \$500 stolen wallet emergency cash†
- Tap-to-call from mobile app
- Deceased family member fraud expense reimbursement†

Privacy and data monitoring

- Allstate Digital Footprints
- **NEW** privacy insights
- Data breach notifications
- **NEW** privacy management tools: account unsubscribe and requests to delete data

Credit monitoring

- Credit score tracking
- Unlimited TransUnion credit reports and scores
- Credit freeze assistance
- Tri-bureau credit monitoring
- Credit lock (*adults & minors*)
- Annual tri-bureau report and score



Employee Deductions

Employee Only	Employee Family
\$4.98	\$8.98
Questions?	
Visit www.myaip.com or you can call 1-800-789-2720	
Set-Up	
Visit www.allstateidentityprotection.com or you can call 1-855-821-2331	

Employee Navigator Login and Enrollment Instructions

Being able to view your benefits on the web is fast and easy! Follow the steps below to login to your personal account and make enrollment selections.

Login Instructions

To begin your benefits enrollment, start by going to www.employeenavigator.com or use the QR code provided and click on the “Login” link on the top right of the screen.



If you have not logged in before, you will need click the link to “Register as a new user”. If you have previously logged in but do not have the password, you can click the link to “Reset a forgotten password”.

Registering as a new user is easy! You will only need your First Name, Last Name, Company Identifier, Pin (Last 4 of SSN) and Date of Birth (mm/dd/yyyy).

The company identifier for your company is Opps.

From there, you will create a username and password. It is recommended to make the username your company email. The password must meet a minimum length of 6 characters, including a number and a symbol. Keep this username and password for benefit information and future enrollments.

Spanish enrollment is available once registered by going to the top right and clicking the drop-down menu from your name.

Enrollment Instructions

Once you have logged into the system, you will reach the Welcome Page. You will need to click on the “Start Enrollment” link to begin enrolling. If this is not available, please reach out to Daines Insurance. When enrolling, make sure to click “save and continue” after each step.

Step 1: Personal Information – Verify all information on the screen.

Step 2: Address – Verify your current mailing address.

Step 3: Dependent Information – If you are enrolling dependents, we will need name, DOB, gender and SSN to complete enrollment.

Steps 4 through Enrollment Summary: These steps will be each individual coverage offered. Please make your selections carefully and either click “Save and Continue” or “Don’t want this benefit?”. The last step is the enrollment summary, please verify all information and click the green “Click To Sign” link. If this is not available, there is missing information from your enrollment and will be in yellow. Complete the missing items and go back to the enrollment summary to complete.

