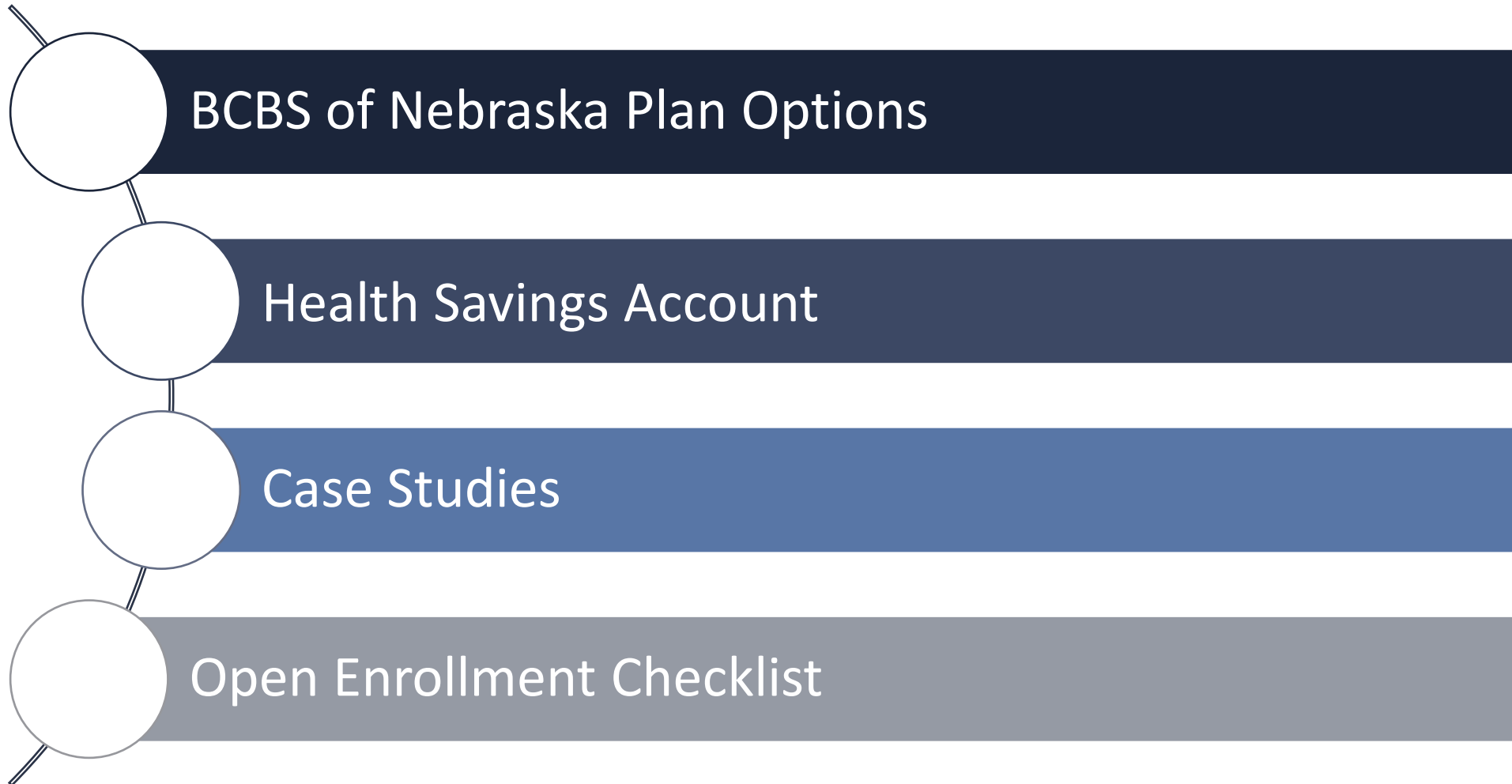




Spreetail

2025
Open
Enrollment
(HSA Edition)

Agenda



Disclaimer

The benefits illustrated throughout this presentation are meant to serve as a summary of the benefits available under each insurance plan. Should any discrepancy arise, the carrier's documents always supersede this illustration. Once enrolled, you will receive a Combined Evidence of Coverage and Disclosure Form that explains the exclusions and limitations, as well as the full range of covered services of your plan, in detail.

BCBS Plan Options



Terminology – Medical Plan Types

- **PPO (Preferred Provider Organization)** – Does not require a Primary Care Physician (PCP). Provides flexibility to see medical providers in- and out-of-network; However, out-of-network services will be considerably more expensive.
- **HDHP (High Deductible Health Plan)** – A PPO plan with a high deductible which must be fully satisfied before the insurer will start paying for services. The HDHP can be combined with a Health Savings Account (HSA), allowing you to set aside pre-tax dollars to pay for these out-of-pocket expenses or invest for the future.

Terminology - Plan Coverages

- **Deductible** – The amount you must pay out of pocket before an insurer will pay any expenses.
- **Copay** – A flat dollar payment for a service.
- **Co-insurance** – The percentage of a bill due, typically after the deductible is met.
- **Out-of-pocket maximum** – The maximum amount you pay during a policy period (calendar year) before your health insurance begins to pay 100% of the allowed amount for covered expenses. This limit does not include premiums, balance-billing, or care not covered by this plan

access
IN ALL
50
STATES
AND AROUND
THE
WORLD



**LOCAL
OPTIONS**

**NETWORK BLUE
NEBRASKA-WIDE**

- Available to groups across the state of Nebraska
- 96% of Nebraska's doctors
- 99% of Nebraska's non-governmental acute care hospitals

Broadest options



**NATIONWIDE
ACCESS**

**BLUE CARD®
PROGRAM**

1.7M PROVIDERS



**GLOBAL
SOLUTIONS**

**BCBS GLOBAL®
CORE**

1,900 CONTRACTED
HOSPITALS

BCBS Nebraska PPO



Plan Provisions	BCBS Nebraska PPO	
	In-Network	Out-of-Network
Calendar Year Deductible	\$1,500 Individual / \$3,000 Family	\$3,000 Individual / \$6,000 Family
Calendar Year Out-of-Pocket Maximum	\$3,000 Individual / \$6,000 Family	\$6,000 Individual / \$12,000 Family
Preventative Care	No Charge	40%
Co-Insurance	20%	40%
Primary Care Visit	\$15 copay	40% after deductible
Specialist Visit	\$40 copay	40% after deductible
Urgent Care	\$60 copay	40% after deductible
Emergency Room	\$200 copay (waived if admitted) + 20%	
Outpatient Hospital	20% after deductible	40% after deductible
Inpatient Hospital	20% after deductible	40% after deductible
Prescriptions (30-day supply)		
Generic	\$10 copay	50%
Brand	\$30 copay	50%
Non-Preferred	\$50 copay	50%
Specialty	Up to \$50 Copay	Not Covered

Your bi-weekly (26) cost	
Employee	FREE
Employee + Spouse	\$126.65
Employee + Child(ren)	\$90.47
Employee + Family	\$229.17

Your monthly (12) cost	
Employee	FREE
Employee + Spouse	\$274.41
Employee + Child(ren)	\$196.01
Employee + Family	\$496.54

Acupuncture is now available!
\$40 copay (30 sessions)

Deductible & Out-of-Pocket Max
now cross accumulate

90-day Mail Order Rx
now 2.5x 30-day supply ⁸

BCBS Nebraska HDHP with HSA

Plan Provisions	BCBS Nebraska HDHP with HSA	
	In-Network	Out-of-Network
Calendar Year Deductible	\$3,000 Ind. / \$6,000 Fam (\$3,300 Ind. w/ Fam)	\$3,000 Ind./ \$6,000 Fam (\$3,300 Ind. w/ Fam)
Calendar Year Out-of-Pocket Maximum	\$4,000 Individual / \$8,000 Family	\$6,000 Individual / \$12,000 Family
Preventative Care	No Charge	50%
Co-Insurance	20%	50%
Primary Care Visit	20% after deductible	50% after deductible
Specialist Visit	20% after deductible	50% after deductible
Urgent Care	20% after deductible	50% after deductible
Emergency Room	20% after deductible	
Outpatient Services	20% after deductible	50% after deductible
Inpatient Services	20% after deductible	50% after deductible
Prescriptions (30-day supply) Copays Apply AFTER the Medical Deductible has been met		
Generic	20% after deductible	50% after deductible
Brand	20% after deductible	50% after deductible
Non-Preferred	20% after deductible	50% after deductible
Specialty	20% after deductible	Not Covered

Your bi-weekly (26) cost	
Employee	FREE
Employee + Spouse	\$107.61
Employee + Child(ren)	\$76.86
Employee + Family	\$194.72

Your monthly (12) cost	
Employee	FREE
Employee + Spouse	\$233.16
Employee + Child(ren)	\$166.54
Employee + Family	\$421.89

Spreetail HSA Contributions:

- ❖ Single - \$41.66/month
- ❖ Family - \$83.33/month

Acupuncture is now available!
Ded + 20% (30 sessions)

Deductible & Out-of-Pocket Max
now cross accumulate ⁹

Pharmacy Benefit Manager



Home Delivery & Specialty Drugs with Optum

- **More convenience.**
 - Remember to give your OptumRx ID Card to your doctor and Pharmacist. New orders can be started on [OptumRx's website](#) or by downloading the App
 - Get up to 90-day supplies of your long-term medicine at a OptumRx network pharmacy or sent to your home. Mail order supplies are available at 2.5x the 30-day retail cost!
- **More confidence.**
 - Talk with a pharmacist from the privacy of your home
 - Reach out to our team at RxBenefits to assist with **all things Rx**
 - 800.334.8134 or customer@rxbenefits.com
 - 7 am – 8 pm CT (Mon-Fri)



The OptumRx® App makes the online pharmacy experience as simple as possible. You can easily:

- Refill or renew a home delivery prescription
- Transfer a retail prescription to home delivery
- Find drug prices and lower-cost options
- View your prescription claim history or order status
- Locate a pharmacy
- Access your ID card, if your plan allows
- Set up refill reminders
- Track your order

Pharmacy Benefit Manager



Want to pay \$0.00 for Specialty Meds?

- PPO members taking specialty drugs may have an opportunity to have their copay waived by enrolling in OptumRx's Variable Copay program.
- Talk to your pharmacist to get signed up
- Call 800.334.8134 or reach out to customer care@rxbenefits.com with any questions

Price Edge by GoodRx (attention HDHP members!)

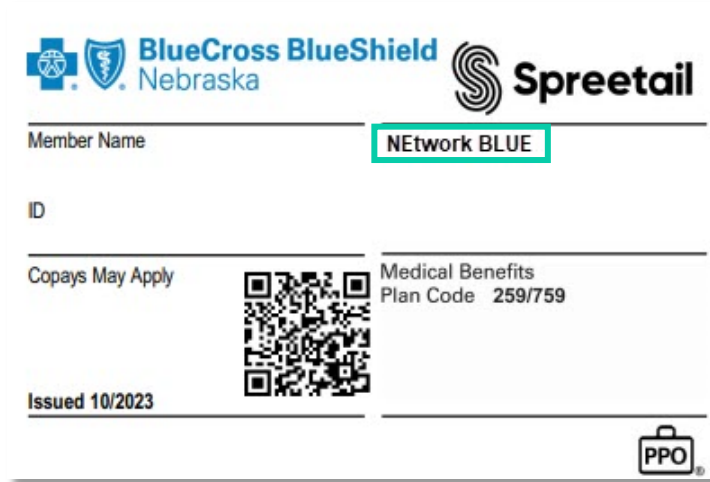
- OptumRx now partners with GoodRx to ensure you are always getting the lowest cost for your drugs
- If the GoodRx price is lower than the health plan's copay or deductible payment, the pharmacist will automatically charge the lower price. All payments still accumulate towards your deductible and out-of-pocket max limits!

Why isn't my drug covered in 2025?

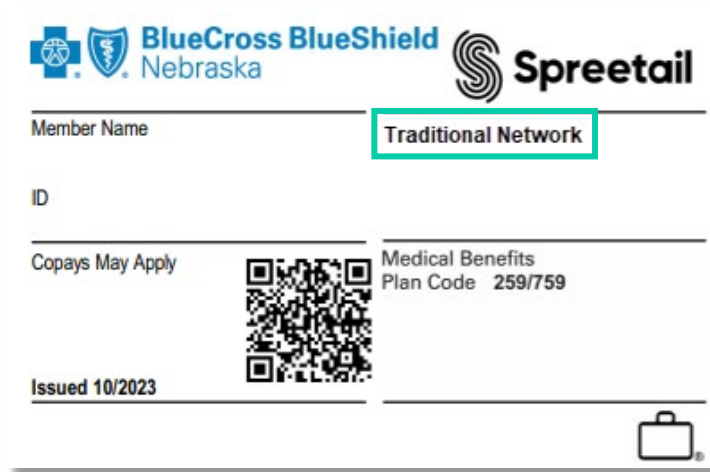
- Each year formularies change and each PBM has their own formulary. High cost, low efficacy drugs are removed, and new market entrants are included.
- If your current drugs are excluded or now require prior authorization, you will receive a letter from RxBenefits before January 1st with instruction for you and your doctor.
- Call 800.334.8134 or email customer care@rxbenefits.com with any questions

BCBS & OptumRx Member ID Cards

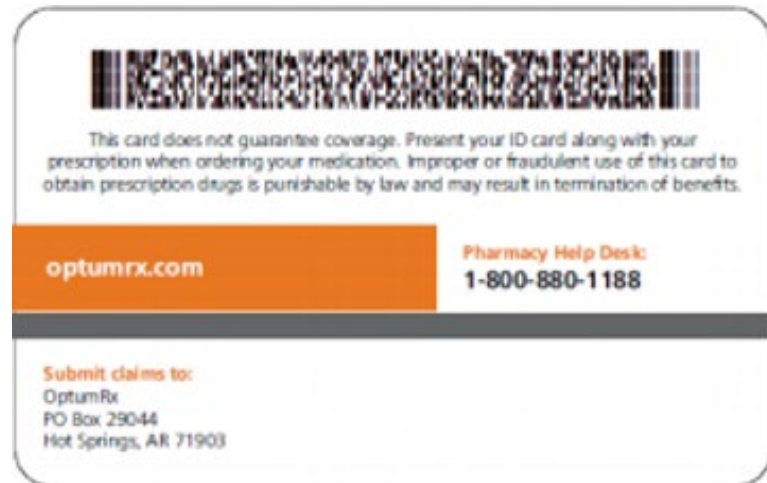
Your medical and Rx ID cards are different!



*Everyone**



**Utah Residents*



This is a sample card only and not to be used as an actual ID Card.

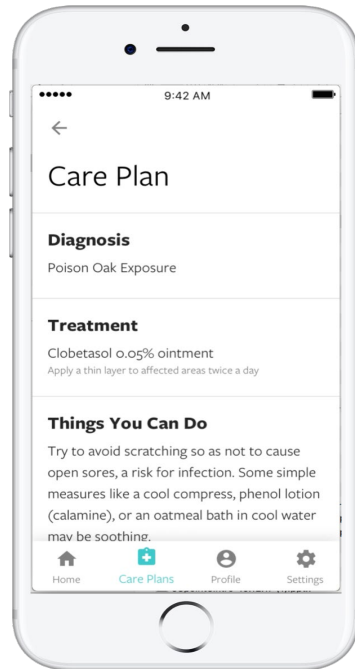
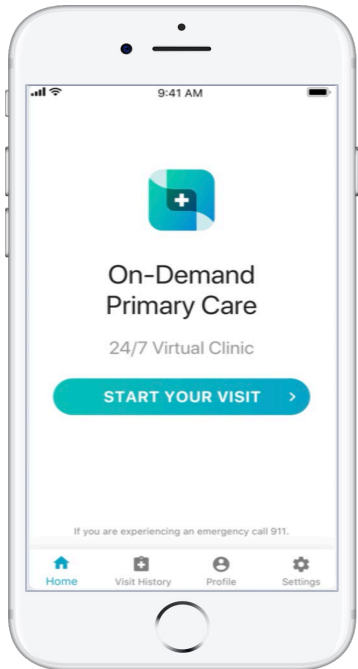


Preventive Care

- Identify health problems early.
- Includes screenings, exams, tests, and immunizations.
- **In-network visits covered in full – 100% free!!**

98point6 – On Demand Primary Care

(For BCBS Members only*)



Sessions can transition to phone call or video chat



On-Demand Access

- Always open - 24 / 7 / 365
- National coverage
- Any members ages 1+



Quality Primary Care

- U.S. Board Certified MDs
- Employees of 98point6

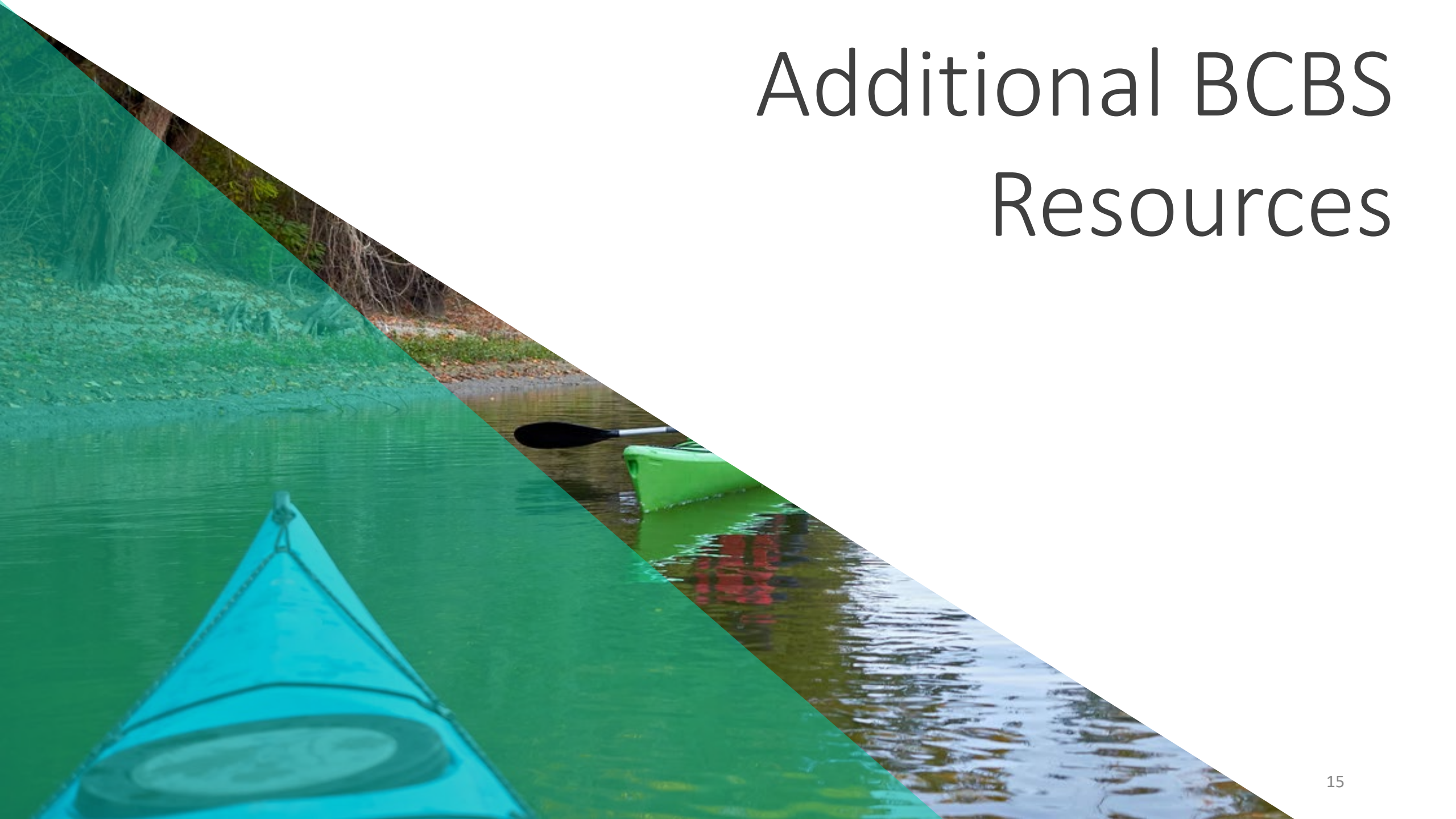


Affordable aka FREE

- \$0 per visit if enrolled on a PPO plan
- \$8 per visit if enrolled on an HDHP

*Dependents must be enrolled in an BCBS health plan to be eligible for 98point6 coverage

Additional BCBS Resources



Care Management Services

Helping guide you through major life events

Health Coaching

- Weight Management
- Controlling Blood Pressure
- Tobacco Cessation
- Stress Management

Diabetes

- Type 2 Reversal Program with Virta
 - One-on-one support
 - Testing supplies
 - Private online community

Maternity

- Education and Encouragement
- Health and High-risk Pregnancies

HEALTHY LIVING IS JUST A DEAL AWAY

Join Blue365 and start saving today!

Blue365 gives you access to savings across all aspects of your life, including 20% off Fitbit devices, over \$800 off LASIK eye surgery, discounts on healthy, organic meal delivery services like Sun Basket and much more!

Register now for free to take advantage of Blue365. It's an online destination where participating members can find healthy deals and exclusive discounts, and all you need is your Blue Cross and Blue Shield of Nebraska member card to get started.

Get started today at
Blue365Deals.com/BCBSNE

FITNESS



HEARING & VISION

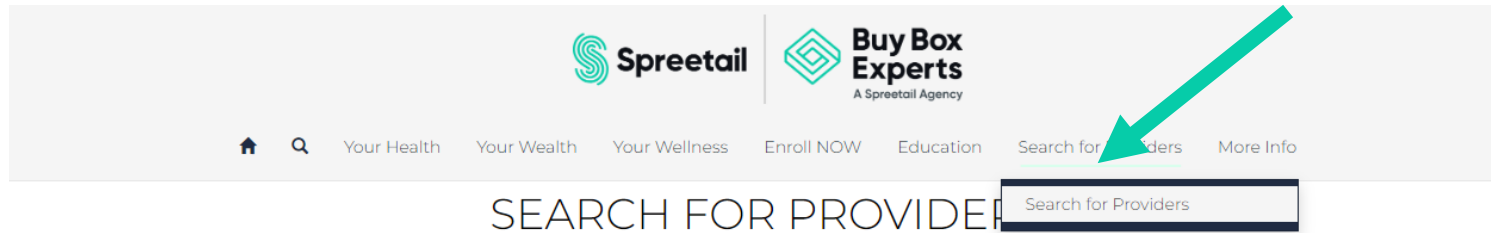


APPAREL & FOOTWEAR



How to Find a Doctor

You can find instructions on [Spreetail's benefits website](#) or on [The Hub](#)



Always use the carrier's website to confirm in-network providers



Save Money by using Network Providers

BCBS OF NE

*UTAH RESIDENTS - please follow instructions in separate section titled "BCBS of NE - UTAH Residents"

1. Visit NebraskaBlue.com/Find-A-Doctor
2. Log into your account or search as a guest
3. Enter your network name by selecting **All Networks** at the top right-hand side of the page >
 1. Find a different Network >
 2. Browse a list of networks >
 3. **Network BLUE**
4. Select **Doctors by name, Doctors by specialty, Places by name or Places by type**
 1. Enter what you are searching for
 2. Press **Search All** or use **Advanced Search**

Once enrolled, you also have the option to call BCBSNE's Member Services department at 888-592-8961, for assistance.

BCBS OF NE - UTAH RESIDENTS

SUN LIFE DENTAL

VSP VISION THROUGH SUN LIFE

Health Savings Account (HSA)



Health Savings Account (HSA)

When you enroll in a HDHP, you are eligible to enroll in and contribute to an HSA. All contributions to an HSA are tax deductible (or taken pre-tax from your paycheck).



Important!

State taxes may apply in California and New Jersey.

HSA Contributions

Don't leave
money
on the **TABLE** for the IRS

Put money into your HSA

Maximize your HSA contributions in 2025:

Single-coverage: \$4,300
Save up to \$860 in taxes!*

Family-coverage: \$8,550
Save up to \$1,710 in taxes!*

Catch-up contribution,
Age 55+: \$1,000

*assumes a 20% federal tax savings for illustrative purposes only. Visit the IRS website for a complete list of qualified medical expenses.

HSA Contributions

Coverage Type	2025 Maximum Contribution Limit	2025 Spreetail's HSA Contribution	2025 Maximum Employee Contribution
Individual	\$4,300	\$500	\$3,800
Family	\$8,550	\$1,000	\$7,550
Age 55+ Catch-up Contribution	Additional \$1,000		

What's in the fine print?

Funds are 100% yours, and they stay with you even if you leave Spreetail.

You can make contributions up until Tax Day for the previous tax year

You must be enrolled in a qualified HDHP, and you can't be covered by a second non-HDHP.

You may not be enrolled in Medicare or Tricare.

You cannot be claimed as a dependent on someone else's tax return.

You nor a spouse can have an active Health Care FSA – only a Limited Purpose FSA

What is a qualified expense?

The IRS publishes guidelines on what you can use your HSA funds to purchase.

Common expenses include:

- Deductible expenses
- Prescription drugs
- Over the Counter Drugs (OTC)
- Frames
- Lasik
- Orthodontia

You don't need documentation to be reimbursed from your HSA, but the IRS might request it from you—so we recommend keeping any receipts, prescriptions, or doctors notes.

Department of the Treasury
Internal Revenue Service

Publication 502
Cat. No. 150502

Medical and Dental Expenses
(Including the Health Coverage Tax Credit)

For use in preparing
2020 Returns

Contents

- What's New 1
- Reminders 1
- Introduction 2
- What Are Medical Expenses? 2
- What Expenses Can You Include This Year? 2
- How Much of the Expenses Can You Deduct? 3
- Whose Medical Expenses Can You Include? 3
- What Medical Expenses Are Includible? 5
- What Expenses Aren't Includible? 15
- How Do You Treat Reimbursements? 17
- How Do You Figure and Report the Deduction on Your Tax Return? 19
- Sale of Medical Equipment or Property 19
- Damages for Personal Injuries 20
- Impairment-Related Work Expenses 21
- Health Insurance Costs for Self-Employed Persons 21
- Health Coverage Tax Credit 22
- How To Get Tax Help 22
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Future Developments

For the latest information about developments related to Pub. 502, such as legislation enacted after it was published, go to [IRS.gov/Pub502](https://www.irs.gov/pub502).

What's New

Standard mileage rate. The standard mileage rate allowed for operating expenses for a car when you use it for medical reasons is 17 cents a mile. See [Transportation](#) under *What Medical Expenses Are Includible*, later.

Reminders

Photographs of missing children. The IRS is a proud partner with the [National Center for Missing & Exploited Children® \(NCMEC\)](#). Photographs of missing children selected by the Center may appear in this publication on pages that would otherwise be blank. You can help bring these children home by looking at the photographs and calling 800-THE-LOST (800-843-5678) if you recognize a child.

Get forms and other information faster and easier at:
• [IRS.gov](https://www.irs.gov) (English) • [IRS.gov/Korean](https://www.irs.gov/korean) (한국어)
• [IRS.gov/Spanish](https://www.irs.gov/spanish) (Español) • [IRS.gov/Buzon](https://www.irs.gov/buzon) (Português)
• [IRS.gov/Chinese](https://www.irs.gov/chinese) (中文) • [IRS.gov/Taiwanese](https://www.irs.gov/taiwanese) (臺灣語)

Jan 08, 2021

www.irs.gov/pub/irs-pdf/p502.pdf

What is a CIP Letter?

Navia is opening a bank account with UMB

If your submitted information does not match federal databases, UMB will send you a Customer Identification Program (CIP) letter (via email), and you **must respond within 90-days.**

Common Reasons you get a CIP letter:

- You had a PO Box listed
- Not using your full legal name
- Typos

Your account will be closed if you do not respond with the requested information. Any contributed amounts will be returned.

November 25, 2019

Thank you for your interest in establishing a Health Savings Account (HSA).

In accordance with the USA PATRIOT Act, Federal law requires all financial institutions to obtain, verify, and record information that identifies each individual or entity opening an account.

During our account opening process, we were unable to verify the identifying information you provided in your HSA application.

In order to complete the HSA account opening process, please provide the documentation listed below along with a copy of this notification request.

In order to open your HSA, we need the document(s) below:

Please provide a copy of one of the following:

- Social Security/ITIN Card, or
- Social Security Benefits Award Letter if it reflects full SSN, or
- Recent W-2 form if it reflects full SSN (within last 2 tax years)

And also provide a current (unexpired) copy of one of the following:

- State Issued Driver's License, or
- State Issued ID Card, or
- Passport (US or Foreign), or
- Permanent Resident Card ("Green Card"), or
- Employment Authorization Card

If your picture ID does not include your current residential address, also provide a copy of one of the recent (generated within the last 60 days) documents below:

- Utility Bill (home/mobile phone, internet, cable, water/sewer, electric, gas or oil), or
- Paystub/Voucher, or
- Bank Account/Credit Card Statement, or
- Insurance (Car/Health/Renters/Home)/Investment/Mortgage Statement, or
- Current annual Lease/Rental agreement (within last 12 months)

Important Note: A P.O. Box can only be referenced as a mailing address. There must always be a Residential address referenced in the HSA demographics. Verification documents are required for the Residential address.

Where to Send Your Documentation

Please send a copy of this notification request and the documentation required to validate your identity using one of the submission methods below:

- Upload your documents to your Administrator's online HSA account website ("Portal") at <https://app.naviabenefits.com/app/#/login>
- Fax your documents [to: 1-844-560-6761](tel:1-844-560-6761)
- Mail your documents to:
UMB Bank - Attn: CIP UPDATE

Is the HSA Plan Right For You?

2025	Annual Premiums		Savings	Spreatail HSA Contributions	Total Savings
	HDHP	PPO			
Single	\$0	\$0	\$0	\$500	(\$500)
EE + Spouse	\$2,798	\$3,293	(\$495)	\$1,000	(\$1,495)
EE + Child(ren)	\$1,998	\$2,352	(\$354)	\$1,000	(\$1,354)
EE + Family	\$5,063	\$5,958	(\$895)	\$1,000	(\$1,895)

Benefits

Lower Premiums

Pre-Tax Contributions

Tax-Free Earnings

Downsides

Procedure Sticker Shock

Cash Flow

No Medical FSA

What is the best and worst-case scenario?

Single – Worst Case Scenario

Best Case *(no doctor visits)*

You get \$500 to \$1,000 put into your HSA, which you save for future expenses or investing. Your savings increase with personal pre-tax contributions

Worst Case

You spend slightly more net-net. However, you can easily close the gap when personally contributing pre-tax dollars to your HSA

- *You can reimburse yourself for out-of-pocket expenses from your HSA*

In-Network	PPO	HDHP/HSA
Out of Pocket Max	\$3,000	\$4,000
Spreetail H.S.A. Contribution	\$0	-\$500
Annual Payroll Deduction	\$0	\$0
Total Annual Exposure	\$3,000	\$3,500

Family – Worst Case Scenario

In-Network	PPO	HDHP/HSA
Out of Pocket Max	\$6,000	\$8,000
Spreetail H.S.A. Contribution	\$0	-\$1,000
Annual Payroll Deduction	\$5,958	\$5,063
Total Annual Exposure	\$11,958	\$12,063

HSA Case Studies



Case Study Examples

Case Study Summary

1. Best case scenario: 1 doctor's office visit and 1 prescription
2. Urgent Care scenario
3. Inpatient Hospital scenario
4. A Family expecting a baby

Case Study #1

Single Employee (Garret)

Garret contributes \$2,000 annually to his HSA

1 doctor's visit - \$125

1 prescription, Generic - \$25

To compare to the PPO plan, we need to consider the following:

Premium costs withheld

Costs at the point of service:

- 1 doctor's visit - \$15
- 1 prescription, Generic - \$10

H.S.A. contributions

Final Asset balance rolling over into 2025



Plans	HDHP BCBS	PPO BCBS
Annual Costs		
Medical Premiums:	\$0.00	\$0.00
Employee HSA Contribution:	\$2,000.00	N/A
SubTotal Costs:	\$2,000.00	\$0.00
After-tax Medical Costs		
Copay:	\$0.00	\$25.00
Deductible:	\$150.00	\$0.00
Co-insurance:	\$0.00	\$0.00
Paid via H.S.A:	(\$150.00)	N/A
Subtotal Services	\$0.00	\$25.00
H.S.A Bank Cash Statement		
Employer's Contribution:	\$500.00	N/A
Employee's Contribution:	\$2,000.00	N/A
Total Out-Flows:	(\$150.00)	N/A
Ending Asset Balance	\$2,350.00	N/A
TOTAL out of pocket costs:	-\$350	\$25

Garret is also saving roughly \$600 in taxes by contributing \$2,000 to his HSA (assumes 30% total tax rate)

Case Study #2



Single Employee (Hank)

Hank contributes \$3,800 annually

(max with Spreetail contribution)

Urgent Care visit for bike accident

- Sprained Ankle, Walking Boot & Stitches:
Cost = \$1,500

Deductible: \$1,500

BCBS of Nebraska PPO:

Urgent Care Visit: \$60 copay

Deductible: \$200

- Durable Medical Equipment is Ded + Co-Insurance

Plans	HDHP BCBS	PPO BCBS
Annual Costs		
Medical Premiums:	\$0.00	\$0.00
Employee HSA Contribution:	\$3,800.00	N/A
SubTotal Costs:	\$3,800.00	\$0.00
After-tax Medical Costs		
Copay:	\$0.00	\$60.00
Deductible:	\$1,500.00	\$200.00
Co-insurance:	\$0.00	\$0.00
Paid via H.S.A:	(\$1,500.00)	N/A
Subtotal Services	\$0.00	\$260.00
H.S.A Bank Cash Statement		
Employer's Contribution:	\$500.00	N/A
Employee's Contribution:	\$3,800.00	N/A
Total Out-Flows:	(\$1,500.00)	N/A
Ending Asset Balance	\$2,800.00	N/A
TOTAL out of pocket costs:	\$1,000.00	\$260.00

However, Hank is saving roughly \$1,140 in taxes by contributing \$3,800 to his HSA (assuming 30% total tax rate)

Case Study #3

Married Employee (John & Beth)

John contributes \$7,550 annually to his HSA

(max with Spreetail contribution)

Emergency room visit & is admitted

- Major Heart Attack: Cost = \$55,000

Deductible: \$2,800

Co-insurance amount: \$1,200

- $(\$55,000 - \$2,800) \times 20\% = \$10,440$
 - Annual Out-of-Pocket Max is \$4,000

BCBS of Nebraska PPO:

Emergency Room – waived due to admission

Deductible - \$1,500

Co-insurance amount: \$1,500

- $(\$55,000 - \$1,500) \times 20\% = \$10,700$
 - Annual Out-of-Pocket Max is \$3,000



Plans	HDHP BCBS	PPO BCBS
Annual Costs		
Medical Premiums:	\$2,797.80	\$3,292.80
Employee HSA Contribution:	\$7,550.00	N/A
SubTotal Costs:	\$10,347.80	\$3,292.80
After-tax Medical Costs		
Copay:	\$0.00	\$0.00
Deductible:	\$2,800.00	\$1,500.00
Co-insurance:	\$1,200.00	\$1,500.00
Paid via H.S.A:	(\$4,000.00)	N/A
Subtotal Services	\$0.00	\$3,000.00
H.S.A Bank Cash Statement		
Employer's Contribution:	\$1,000.00	N/A
Employee's Contribution:	\$7,550.00	N/A
Total Out-Flows:	(\$4,000.00)	N/A
Ending Asset Balance	\$4,550.00	N/A
TOTAL out of pocket costs:	\$5,798	\$6,293

John & Beth are also saving roughly \$2,265 in taxes by contributing \$7,550 to their HSA (assumes 30% total tax rate)

Case Study #4

Family (Marsha & Mike, Michaela, Mark)

Marsha contributes \$6,750 annually to her HSA

(max with Spreetail contribution)

Marsha is pregnant and delivers a baby

- Specialist Visits + Delivery = \$12,700

Deductible: \$2,800

Co-insurance amount: \$1,200

- $(\$12,700 - \$2,800) \times 20\% = \$1,980$
 - Annual Out-of-Pocket Max is \$4,000

BCBS of Nebraska PPO:

Deductible: \$1,500

Copayments: \$120

Co-insurance amount: \$1,380

- $(\$12,700 - \$1,500) \times 20\% = \$2,240$
 - Annual Out-of-Pocket Max is \$3,000



Plans	HDHP BCBS	PPO BCBS
Annual Costs		
Medical Premiums:	\$5,062.68	\$5,958.48
Employee HSA Contribution:	\$7,550.00	N/A
SubTotal Costs:	\$12,612.68	\$5,958.48
After-tax Medical Costs		
Copay:	\$0.00	\$120.00
Deductible:	\$2,800.00	\$1,500.00
Co-insurance:	\$1,200.00	\$1,380.00
Paid via H.S.A:	(\$4,000.00)	N/A
Subtotal Services	\$0.00	\$3,000.00
H.S.A Bank Cash Statement		
Employer's Contribution:	\$1,000.00	N/A
Employee's Contribution:	\$7,550.00	N/A
Total Out-Flows:	(\$4,000.00)	N/A
Ending Asset Balance	\$4,550.00	N/A
TOTAL out of pocket costs:	\$8,062.68	\$8,958.48

Marsha's Family is also saving roughly \$2,025 in taxes by contributing \$6,750 to their HSA (assumes 30% total tax rate)

Enrollment Checklist



Benefits Website

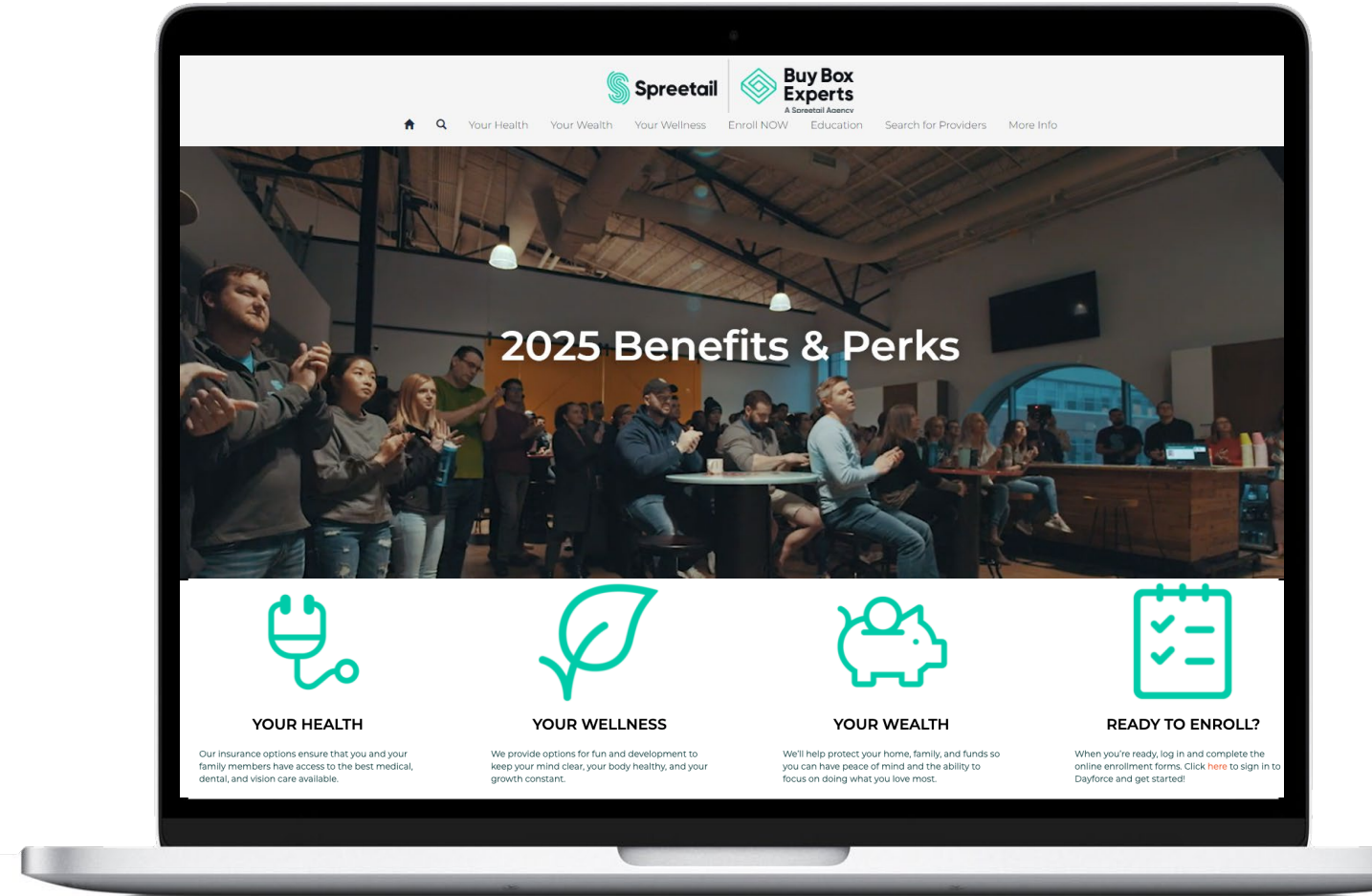
Login to:

[External Benefits Website](#)

[Benefits on The Hub](#)


Here you will find:

- Plan Descriptions
- How to access care
- FAQ
- Perks
- Contact Information











Employee Benefit Help Desk

- Transition of care
- What plan is right for me?
- How will my condition be covered?
- Claim issues and reprocessing
- Finding providers
- E.O.B. Review



BENEFITS HELP DESK
for questions about—

 enrollment	 medical benefits	 denied coverage
 making changes	 dental benefits	 Rx benefits
 which plan is right for me?	 vision benefits	 lost id cards

monday-friday | 8:30am-5:00pm PST
healthbenefits@spreetail.com |

pro•co

Email Benefits Help Desk
healthbenefits@spreetail.com



Monday - Friday
11:00 am – 7:00 pm
(central time)



Spreetail

Thank You!
Spreetail Human Resources