



Spreetail



Buy Box Experts

A Spreetail Agency

2025
Open
Enrollment

It's Open Enrollment Time!

- This is the time of year to confirm your benefits for 2025. Add or remove dependents, switch plans, etc.
- Open Enrollment begins on **October 14th** and ends on **November 1st, 2024**.
- This is a **passive enrollment**. Your plans will roll over unless you wish to make a change.
- FSA elections are the exception and must be actively elected each year.

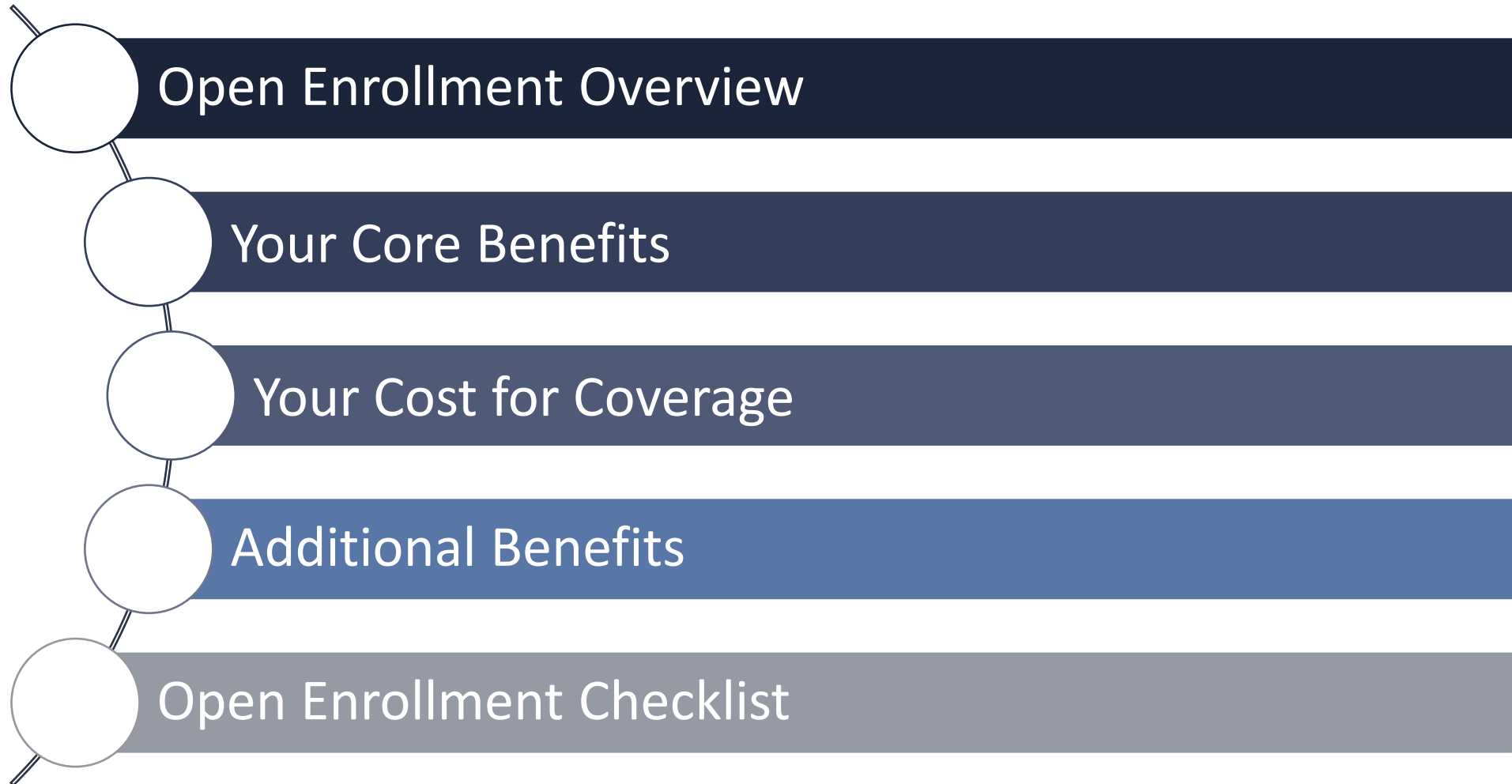


What's New for 2025?



- **No** increase to employee premiums!
- **Enhanced** Medical benefits through BCBS!
- **Enhanced** Dental benefits through Sun Life!
- **Lower** Life premiums!
- **Lower** Short- and Long-Term disability premiums!
- **Lower** Accident premiums!
- **Adding** Pet Insurance with Nationwide!

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.

Open Enrollment Overview





Making Changes

The plans you select during Open Enrollment are in effect from January 1 – December 31, *unless* you experience a qualifying life event that must be reported within 30 days.

Some Qualifying Life Events:

Loss of coverage | Marriage or divorce | Birth of a child | Death of a dependent

Eligibility and Tax Treatment?

Who else can I add?

- Your spouse, children, domestic partner, and children of domestic partner

What about same sex married couples?

- They receive the same tax treatment as all married couples – no imputed income!

And domestic partners?

- They are subject to imputed income since the federal gov't does not extend them the same tax advantages. The premium cost to add a domestic partner is also a post-tax deduction

Benefits Portfolio



Benefits Portfolio

Benefit	Paid By
Medical (BCBS Nebraska & OptumRx)	Spreetail and You*
Health Savings Account (Navia/UMB)	Spreetail and You
Dental (Sun Life)	Spreetail and You
Vision (Sun Life / VSP)	You
Group Life and AD&D (Standard)	Spreetail
Voluntary Life and AD&D (Standard)	You
Voluntary Short-Term Disability (Standard)	You
Voluntary Long-Term Disability (Standard)	You
Flexible Spending Accounts (FSA w/ Navia)	You
Employee Assistance Program (Standard)	Spreetail
Virtual Healthcare (98point6)	Spreetail
Pet Insurance (Nationwide)	You

**Spreetail covers 100% of the employee-only cost*

Medical



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

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)

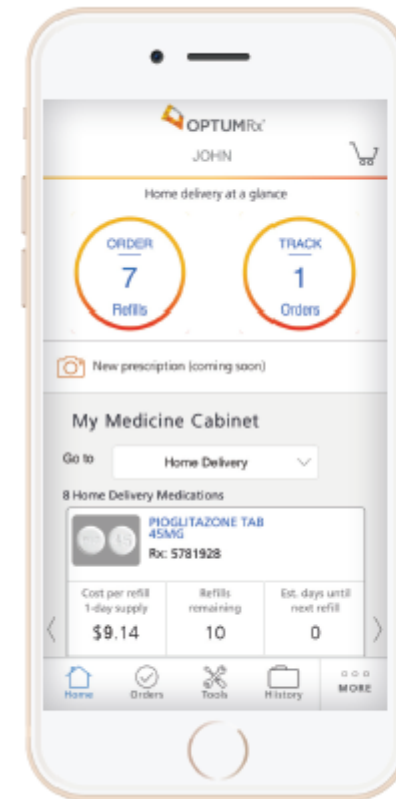
Deductible & Out-of-Pocket Max
now cross accumulate 16

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 care@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 customercare@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 customercare@rxbenefits.com with any questions

BCBS & OptumRx Member ID Cards

Your medical and Rx ID cards are different!





Member Name _____ **Network BLUE**

ID _____

Copays May Apply _____

Medical Benefits
Plan Code 259/759

Issued 10/2023



*Everyone**





Prescription Drug Program

RxBIN: 610011
RxPCN: IRX
RxGRP: RXBENEFIT
Issuer (80840): 9151014609
ID: 1234MEMID
Name: FIRSTNAME MI LASTNAME

RxBenefits Customer Service: 1-800-334-8134

Printed: 01/11/99





Member Name _____ **Traditional Network**

ID _____

Copays May Apply _____

Medical Benefits
Plan Code 259/759

Issued 10/2023



**Utah Residents*



This card does not guarantee coverage. Present your ID card along with your prescription when ordering your medication. Improper or fraudulent use of this card to obtain prescription drugs is punishable by law and may result in termination of benefits.

optumrx.com

Pharmacy Help Desk:
1-800-880-1188

Submit claims to:
OptumRx
PO Box 29044
Hot Springs, AR 71903

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

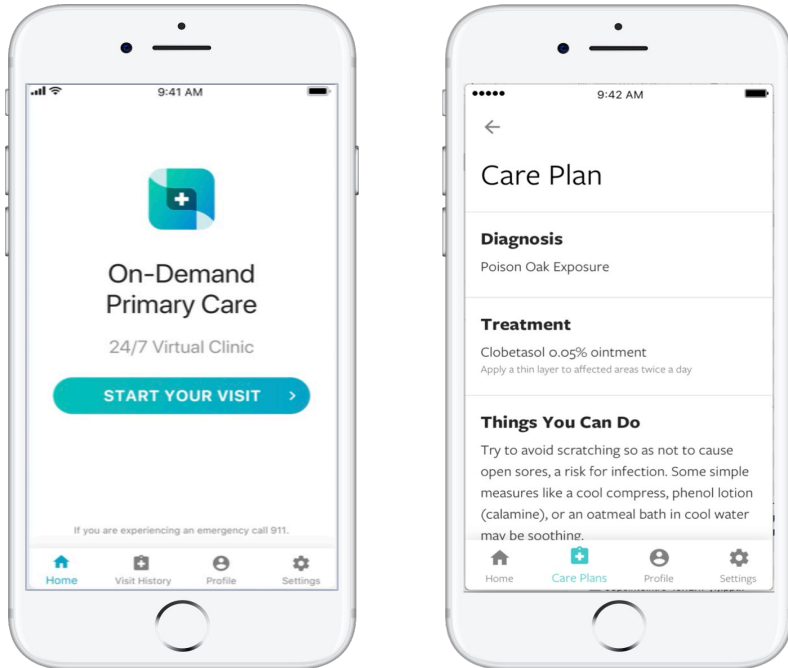


Preventive Care

- 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

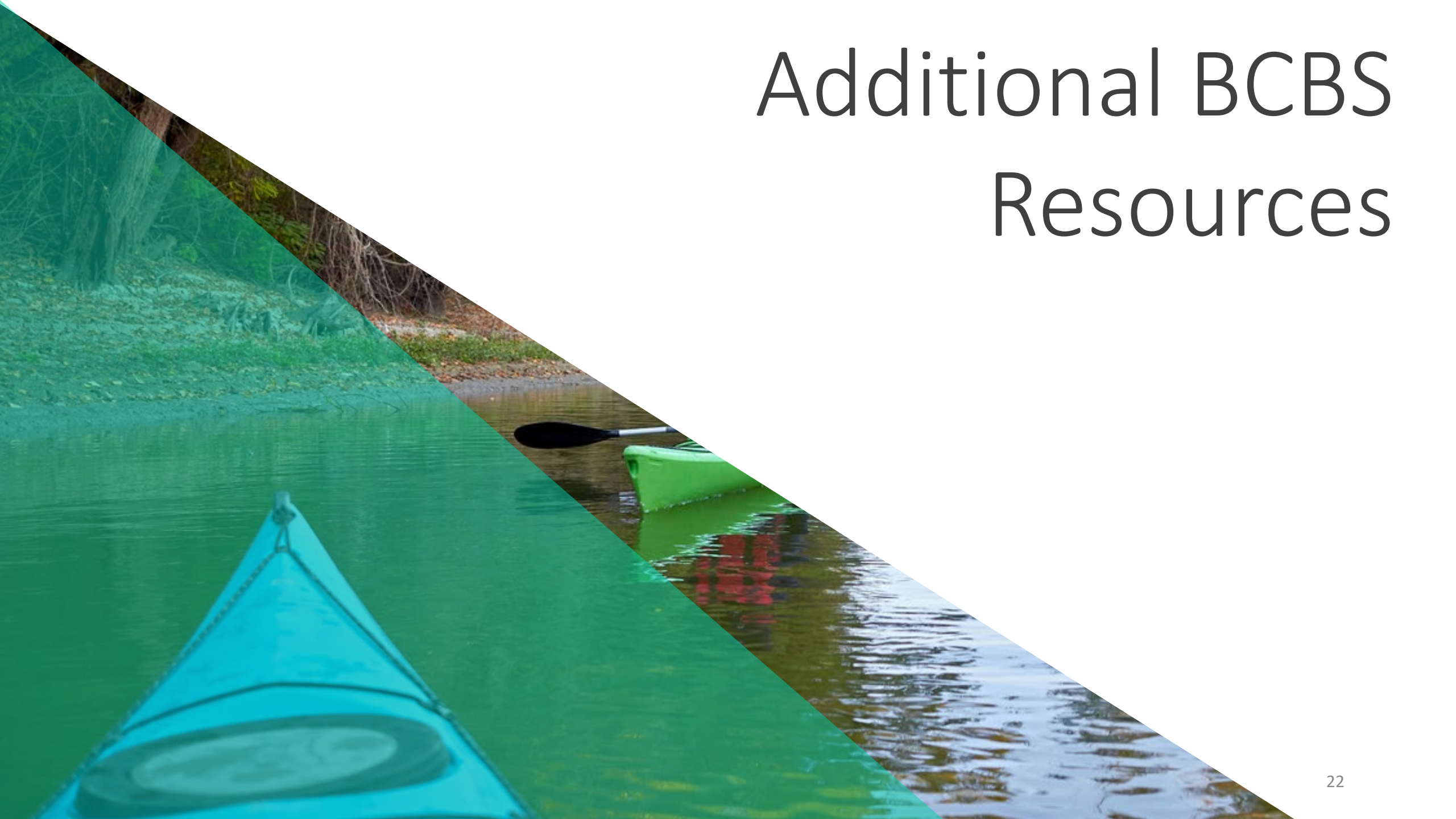
- U.S. Board Certified MDs
- Employees of 98point6



Affordable aka FREE

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

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



Blue365®

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

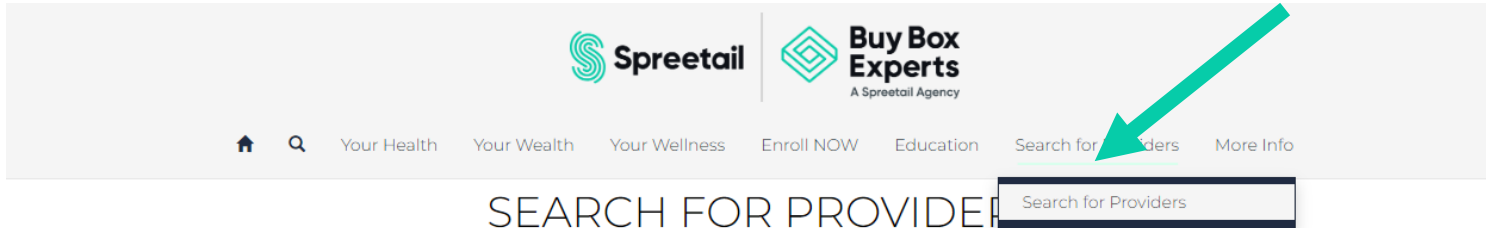


APPAREL & FOOTWEAR



How to Find a Doctor

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



The screenshot shows the Spreetail website header with the 'Search for Providers' link highlighted. Below the header, the 'SEARCH FOR PROVIDER' section is visible, featuring a red bar with the text 'BCBS OF NE'. The main content area contains instructions for UTAH RESIDENTS to find a doctor, including steps to visit NebraskaBlue.com, log into an account, and select a network and doctor. A red arrow points to the 'Search for Providers' link in the header.

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

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



Save Money by using Network Providers

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

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 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

Is the HSA Plan Right For You?

2025	Annual Premiums		Savings	Spreetail 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

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

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*

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

Dental



Dental PPO Plan – Enhanced!



Plan Provisions	Sun Life Dental PPO	
	In-Network	Out-of-Network*
Calendar Year Benefit Maximum	\$1,500	
Calendar Year Deductible <i>(waived for Preventive Services)</i>	\$50 Individual / \$100 Family	\$50 Individual / \$100 Family
Diagnostic and Preventive Services <i>(e.g., x-rays, cleanings, exams)</i>	100%	100%
Basic and Restorative Services <i>(e.g., fillings, extractions, root canals)</i>	80% after deductible	80% after deductible
Major Services <i>(e.g., dentures, crowns, bridges)</i>	50% after deductible	50% after deductible
Orthodontia <i>(Children and Adults)</i>	50%	
Orthodontia Lifetime Maximum <i>(Separate from Calendar Year Benefit)</i>	\$1,500	
Payment to Providers	Negotiated Fee	90 th UCR
New Coverages	Occlusal Guards for Bruxism (aka nightguard)	

*Out-of-Network claims are paid at the 90th UCR; you may be balance billed for the difference between submitted charges and Sun Life's paid amount

Your bi-weekly (26) cost	
Employee	\$5.47
Employee + Spouse	\$10.73
Employee + Child(ren)	\$10.78
Employee + Family	\$16.36

Your monthly (12) cost	
Employee	\$11.86
Employee + Spouse	\$23.24
Employee + Child(ren)	\$23.36
Employee + Family	\$35.45

Need an ID Card?

Sun Life does not mail printed ID Cards. You will need to create an account on [Sunlife's website](#).

Save Money with In-Network Dentists

	In-Network	Non-Network
Average Charge for Crown	\$1,100	\$1,100
Network Discount	40%	NA
Actual Fee	\$660	\$1,100
Insurance Pays (50% in/50% out)	\$330	\$550
You Pay	\$330	\$550
Your Savings by using a Network Dentist	\$220	
Annual Max Remaining	\$1,170	\$950

It Pays to Get your Preventative Care!

Dental members can get additional maximum dollars added to their benefits based on their paid claims for preventive services. The additional maximum dollars can be spent on any covered services (except ortho), not just preventive services. Accumulate up to \$1,250!

Year	Annual maximum amount available	Jane's preventive paid claims (\$)	Preventive Rewards banked for future use on covered services	Total maximum available with banked Preventive Rewards
1	\$1,500	\$350	\$350	
2	\$1,500	\$300	\$650	\$1,850
3	\$1,500	\$300	\$950	\$2,150
4				\$2,450

Vision



Voluntary Vision Plan



Plan Provisions	Sun Life Vision	
	In-Network	Out-of-Network
Vision Exam <i>(every 12 months)</i>	\$10 copay	Up to \$45
Frames <i>(every 12 months)</i>	\$150 allowance, 20% off balance over \$150	Up to \$70
Lenses <i>(every 12 months)</i>		
Single Vision	\$25 copay	Up to \$30
Bifocal	\$25 copay	Up to \$50
Trifocal	\$25 copay	Up to \$65
Lenticular	\$25 copay	Up to \$100
Contacts <i>(every 12 months)</i> <i>(in lieu of glasses)</i>	\$150 allowance	Up to \$105 allowance <i>(elective)</i>

Your bi-weekly (26) cost	
Employee	\$2.42
Employee + Spouse	\$5.08
Employee + Child(ren)	\$4.99
Employee + Family	\$8.17

Your monthly (12) cost	
Employee	\$5.24
Employee + Spouse	\$11.00
Employee + Child(ren)	\$10.82
Employee + Family	\$17.70

REMEMBER

- Always go to [VSP's website](#) - to search for In-Network providers
- Costco is an in-network retail chain; on-site eye doctors may be separately contracted
- Visit [EyeSonic's website](#) for in-network online shopping for contacts & glasses

Plan Costs



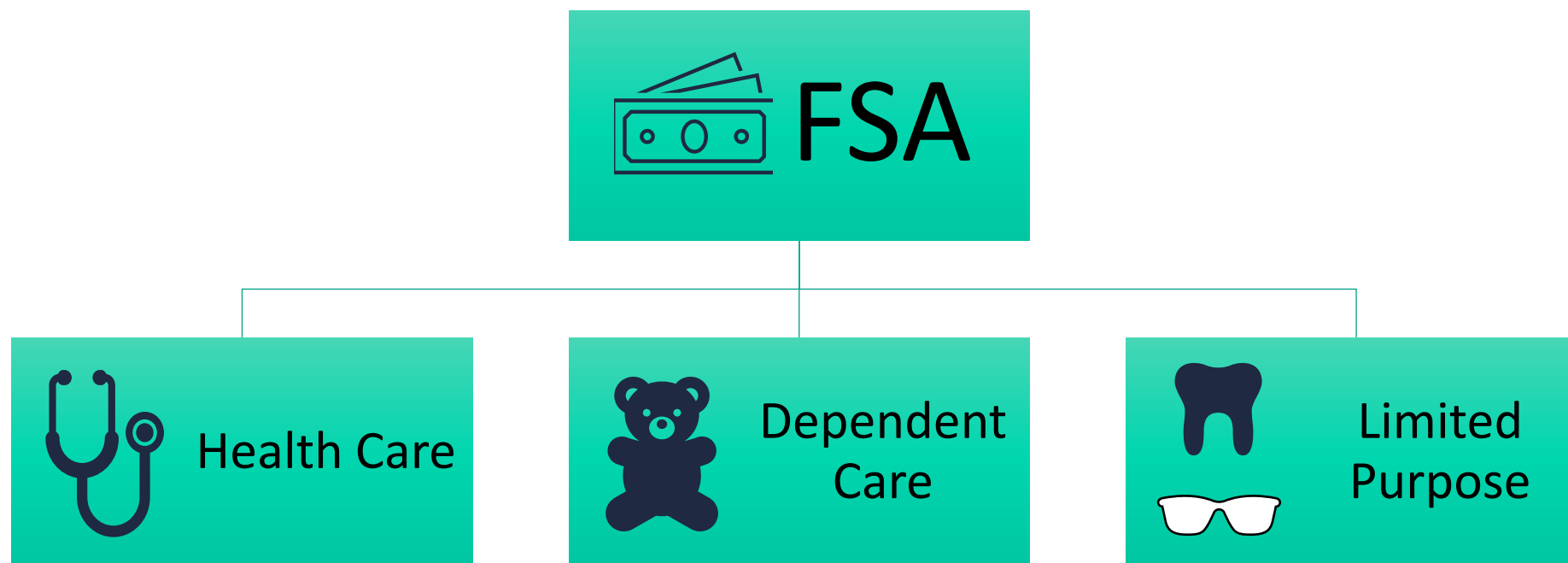
Your Plan Costs

Benefit Plan	Employee Only	Employee + Spouse /Domestic Partner	Employee + Child(ren)	Employee + Family
	Your bi-weekly (26) / monthly cost			
Medical				
BCBS PPO	FREE	\$126.65 / \$274.41	\$90.47 / \$196.01	\$229.17 / \$496.54
BCBS HDHP	FREE	\$107.61 / \$233.16	\$76.86 / \$166.54	\$194.72 / \$421.89
Dental				
Sun Life	\$5.47 / \$11.86	\$10.73 / \$23.24	\$10.78 / \$23.36	\$16.36 / \$35.45
Vision				
Sun Life	\$2.42 / \$5.24	\$5.08 / \$11.00	\$4.99 / \$10.82	\$8.17 / \$17.70

Flexible Spending Accounts (FSA)



Flexible Spending Accounts



Don't Forget

You must elect the amount you want to contribute every single year.

Health Care FSA



**2025 Projection*

Eligible expenses include:

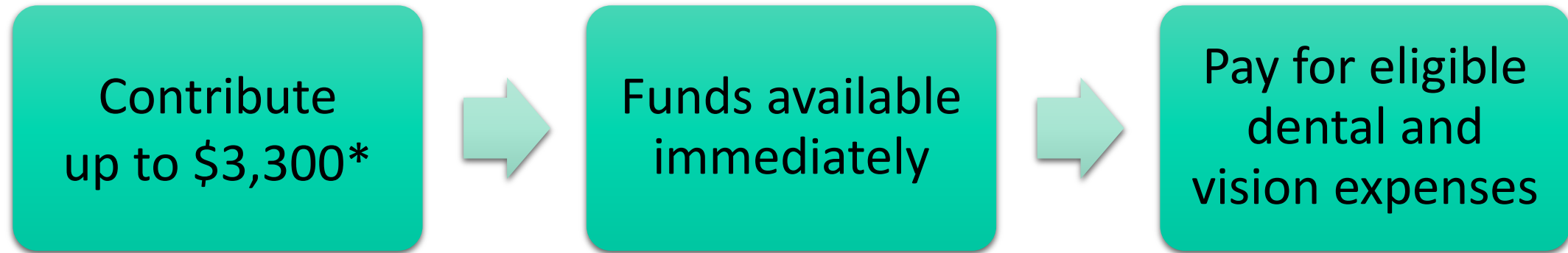
Copays | Coinsurance | Deductibles | Orthodontia | Glasses | OTC Drugs

Ineligible expenses include:

Gym Fees | Health Food | Cosmetic Surgery | Premiums

Limited Purpose FSA

(For Health Savings Account participants)



**2025 Projection*

Eligible expenses include:

Dental & Vision Copays/Coinsurance | Orthodontia | Eyeglasses | Contact Lenses

Ineligible expenses include:

Medical Expenses | Gym Fees | Health Food | Cosmetic Surgery | Premiums

FSAs – What's in the Fine Print?

Tax Advantages

- FSAs offer tax advantages but are subject to IRS regulations.
- Your contributions are taken out pre-tax!

Use it or Loss It

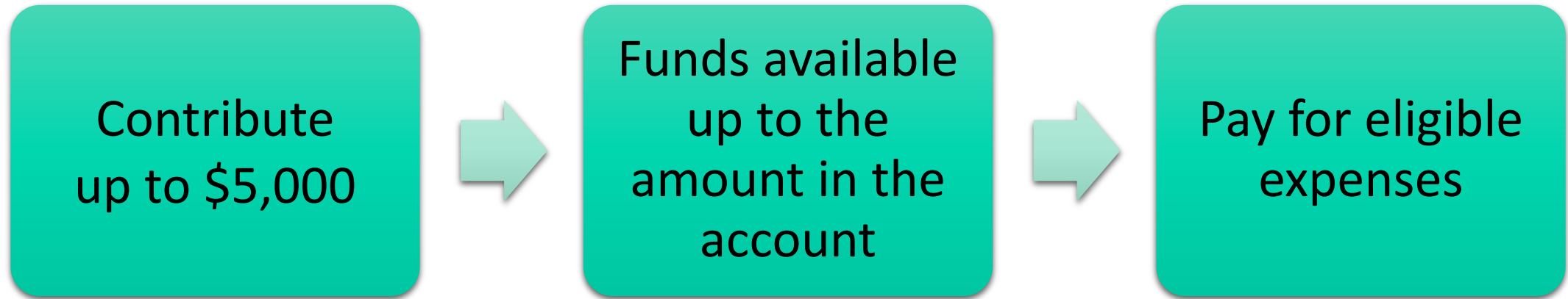
- You must incur expenses from January 1, 2025, through December 31, 2025
- **Unused funds will be forfeited** (over \$660*).

Roll Over

- You may roll over up to \$660* of unused health care funds to the next plan year.
- Unused funds over this amount will be forfeited.

Dependent Care FSA

(aka Dependent Care Assistance Programs or DCAP)



Eligible expenses include:

Live-in Care | Licensed Daycare | Preschool | Day Camps

Ineligible expenses include:

Older Sibling | Kids ≥ 13 yrs old | Tutors | Overnight Camps

DCAP's – What's in the Fine Print?

Tax Advantages

- FSAs offer tax advantages but are subject to IRS regulations.
- Your contributions are taken out pre-tax!

Use It or Lose It

- You must incur expenses from January 1, 2025, through December 31, 2025
- **Unused funds will be forfeited.**

Eligibility

- You and your spouse must both be working.
- You are single.
- Your spouse is a full-time student.

Life and Accidental, Death & Dismemberment Insurance (AD&D)



Group Life and AD&D



Coverage	Benefit
Basic Life and AD&D	<ul style="list-style-type: none">• Flat \$50,000• The policy is convertible & portable• Premiums are paid for by Spreetail

Remember:
Keep your beneficiary information up-to-date!

Voluntary Life and AD&D

(Life and AD&D elections must match)



Benefit Features	Voluntary Life and AD&D Options		
	Employee	Spouse	Dependent Child(ren) (under age 26)
Coverage Options	Increments of \$10,000	Increments of \$5,000	Increments of \$2,000
Maximum	\$500,000	\$250,000 (can't exceed 50% of employee amount)	\$10,000
Guaranteed Issue Amount	\$200,000	\$25,000	
Guaranteed Issue Period	Within 30 days of benefits eligibility or a qualifying life event		

What is Evidence of Insurability?

If you elect Voluntary Life coverage in amounts above the guaranteed issue limit, or are a late entrant, you will need to submit additional health information to Standard for review.

During Open Enrollment, all employees can elect one to two increments of additional coverage without EOI if the total elected amount is still below the GI maximum

Disability



Voluntary Short-Term Disability

Coverage	Benefit
Voluntary Short-Term Disability	<ul style="list-style-type: none">• 60% of base weekly earnings• Up to \$1,731 per week• 7-day waiting period• Benefits paid 90 days• Access to Health Advocate

Previously waived STD coverage?

Late entrants are subject to a 60-day waiting period for non-accident-related disabilities (i.e., pregnancy)

Voluntary Long-Term Disability

Coverage	Benefit
Voluntary Long-Term Disability	<ul style="list-style-type: none"> • 60% of base monthly earnings • Up to \$7,500 per month • 90-day waiting period (dovetails with STD) • Benefits may continue to Social Security Normal Retirement Age (SSNRA) • 3/12 Pre-existing condition clause • Includes EAP (3 face-to-face visits)*

Previously waived LTD coverage?

Proof of health is required for anyone enrolling after their new-hire window

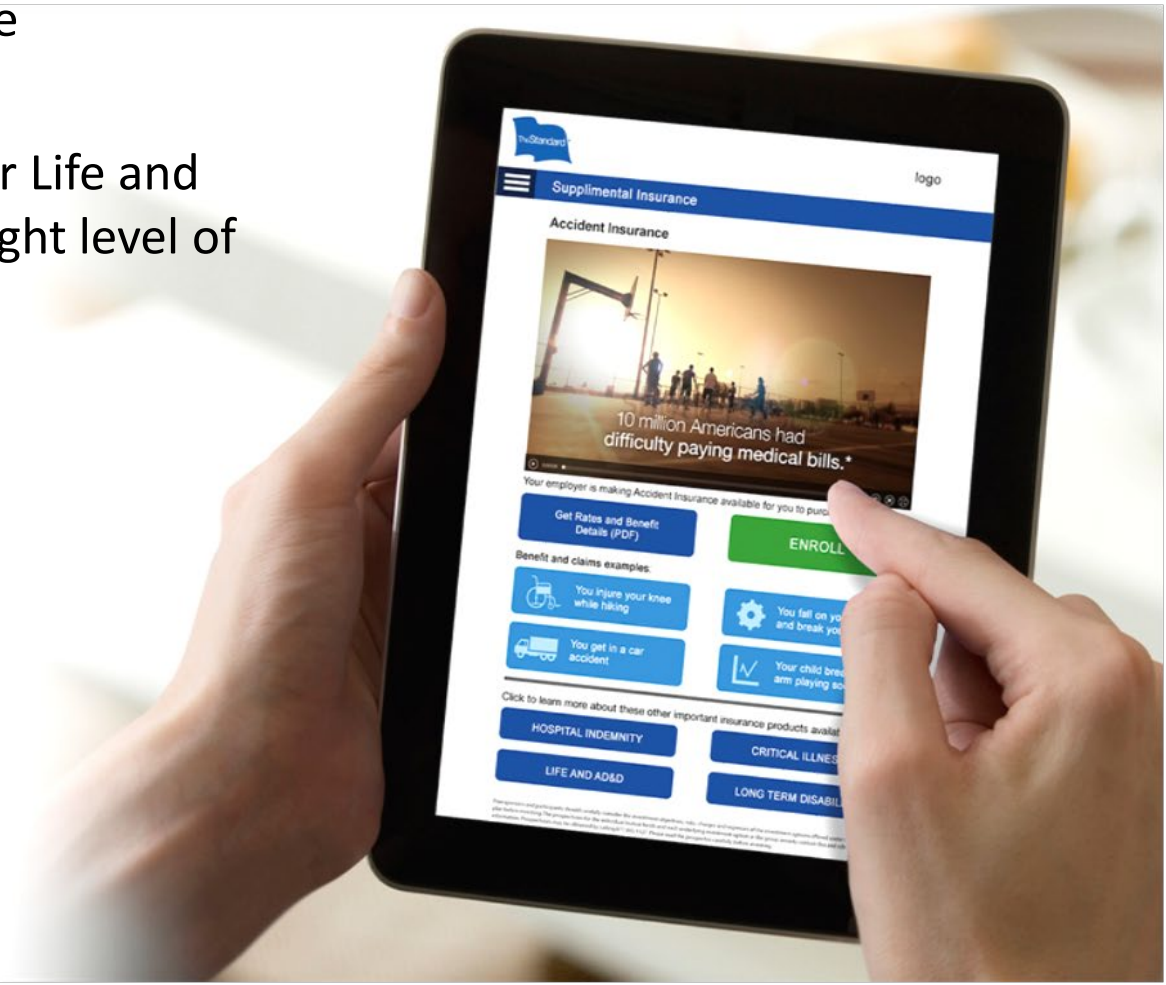
**Employees who waive Voluntary LTD still have access to Standard's EAP.*

Need more information?

Check out our Decision Support Tool!

- Informative videos and benefit claim examples - Each short video explains benefits using everyday language
- Calculators - To help employees determine their Life and Disability needs, calculators can estimate the right level of protection
- [Visit the Standard Website](#)

**Also hosted on our benefits website*



Additional Benefits



Employee Assistance Program (EAP)



- Unlimited phone sessions 24 hours a day, 7 days a week
- Up to 3 in-person or virtual counseling sessions per person, per issue
- Childcare and elder care assistance
- Financial services
- Legal resources
- Identity theft recovery services

***Available to all employees!**

Accident Insurance

You can choose from a Low or High plan option. The plan pays cash for the treatment of covered accidents and injuries. **Get \$50 for a Wellness Screening**

- Ambulance - \$300 / \$400
- Coma - \$5,000 / \$10,000
- Hospital Admission - \$1,500 / \$2,000
- Hospital Confinement (per day) - \$300 / \$400
- Diagnostic - \$50 to \$200
- Broken Nose - \$350 / \$750
- Broken Rib - \$200 / \$300
- Broken Hip - \$2,000 / \$3,000



Enroll for as little
as \$5.99/month

shopping

find deals on goods and services



Home Life

Find deals on appliances, furniture, streaming services, grocery deliveries and more.



Wellness + Family

From discounts on gym memberships and fitness gear to vision and dental.



Pets

From pet supplies to insurance - we got your furry friends covered.



Electronics

Exclusive sales from top-line electronic brands—get the hottest new products for less!



Retail

Gift cards, clothes, cosmetics, flowers, and more!



Banking + Tax Support

Find discounts on home loans, insurance, tax preparation & loan servicing.



Automotive

Find a car, get it insured, replace the parts and get serviced all here on ProCo Perks.

travel & tickets

get out and see the world



Trip Planning

Everything you need for your next vacation: hotels, cruises, rental cars and full packages...



Tickets

Find a deal on movies, concerts, sports and Broadway musicals.



Theme Parks & Attractions

Need a getaway? Get discounts on Disney theme parks, Six Flags, and many, many more.



Top Destinations

Search by location to find deals on the best attractions specifically by region.

Start saving in 3 simple steps!

1. Go to: [Acrisure Discount Marketplace](#)
2. Enter in your work email address (or personal)
3. Create a password

stay up to date with the latest deals

don't miss out on new and limited offers

Perks gives you the opportunity to sign up for specific deals your looking for, delivered to your inbox weekly, semi-monthly or monthly. Got a vacation coming up? Keep up to date on the latest hotel, car rental, theme park and attraction deals. Shopping for new appliances? Make sure you pay the lowest cost.



Home Mortgage

SAMSUNG



CENTURY
THEATRES.

BARK-BOX.



Disneyland
RESORT

Walt Disney World





pay off student debt save thousands

ProCo and SoFi have teamed up to help you take down student debt—with student loan benefits, exclusively for ProCo employees, family and friends

REFINANCE STUDENT LOANS
OR PARENT PLUS LOANS @
SOFI.COM/PROCO
TO RECEIVE A
\$300 WELCOME BONUS.



Why refinance student loans with SoFi?

Serious Savings.

Members save thousands when they refinance.

Low Rates.

Low variable and fixed rate options may reduce your interest rate.

Federal and Private.

You can consolidate and refinance both federal and private loans.

No extra fees.

No application/organization fees or prepayment penalties—ever.

Membership perks.

Exclusive networking events, financial workshops and more.

C L E V E R

Clever RX is 100% free to use, and you can save up to 80% off prescription drugs and beat copay prices.

An Exclusive Rx Savings Program

Follow the steps below and start saving on prescription costs immediately:

1. Download the free Clever RX app at cleverrx.com/spreetail
2. Enter your zip code and drug, and Clever RX checks for pharmacies near you that offer the lowest prices.
3. Choose your preferred pharmacy and show your voucher on your screen to the pharmacist

You can also share the Clever RX app with your family by clicking “share” at the bottom of the app.

Accepted at most pharmacies nationwide.

Please note, Clever RX cannot be used in conjunction with BCBS. You would only use Clever RX if the price of the prescription under Clever Rx is less than your co-payment with insurance. Payments for prescriptions under the Clever RX program will not accumulate toward your deductibles or out of pocket maximum under your health insurance plan. Please contact Acrisure should you have further questions regarding Clever RX.

Enrollment Checklist



Benefits Website

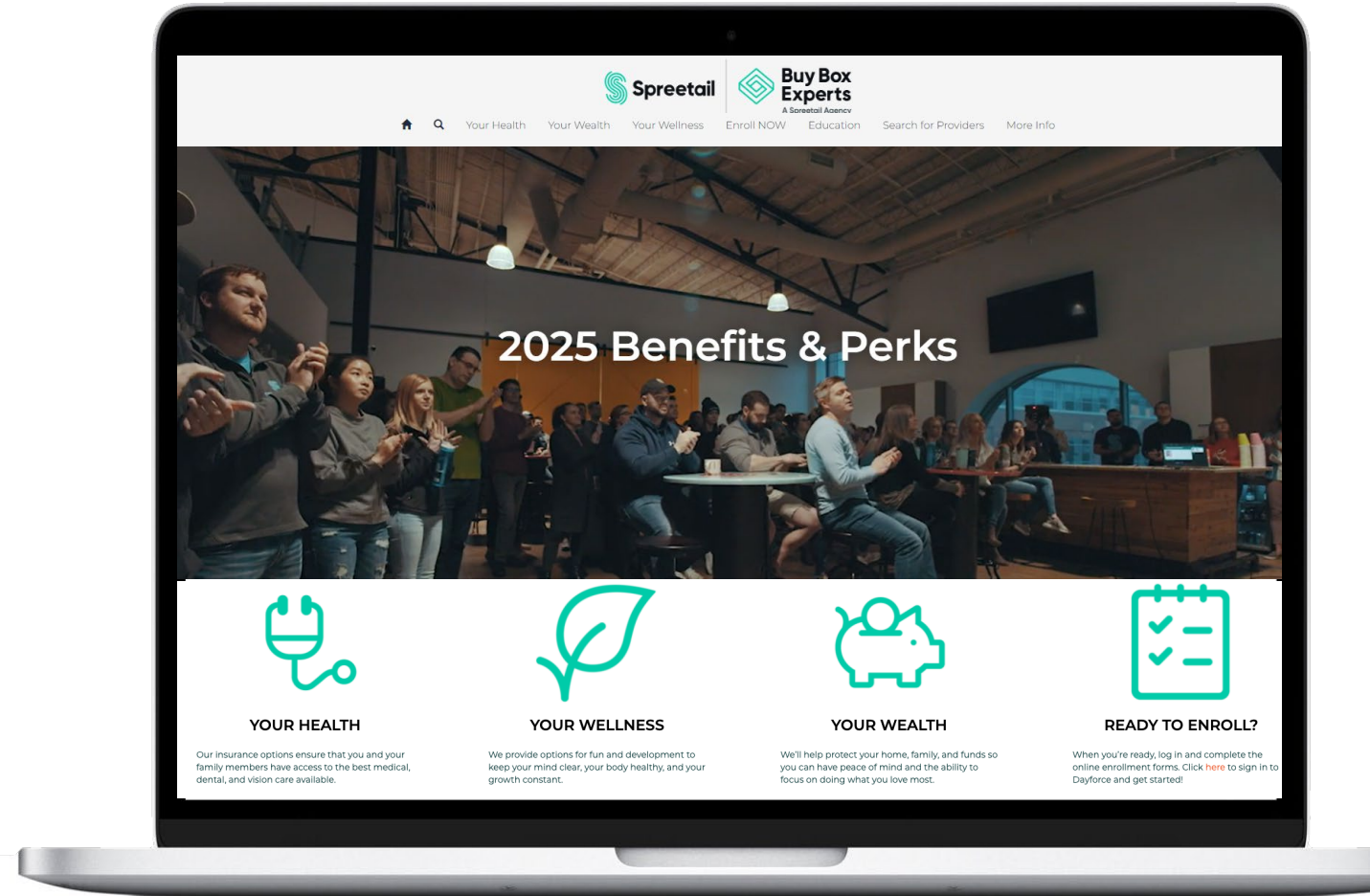
Login to:

[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 | 

Email Benefits Help Desk
healthbenefits@spreetail.com



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

You must submit your
Open Enrollment
elections by
November 1st!



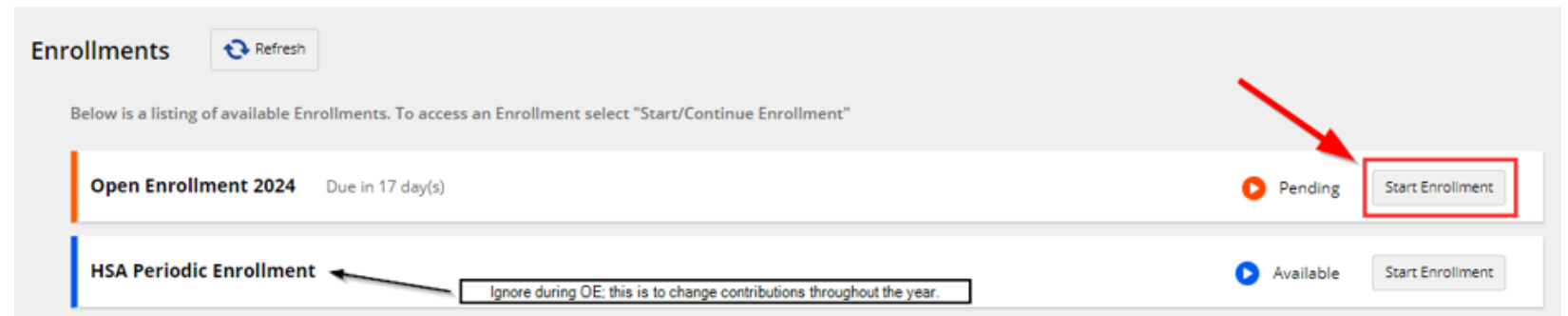
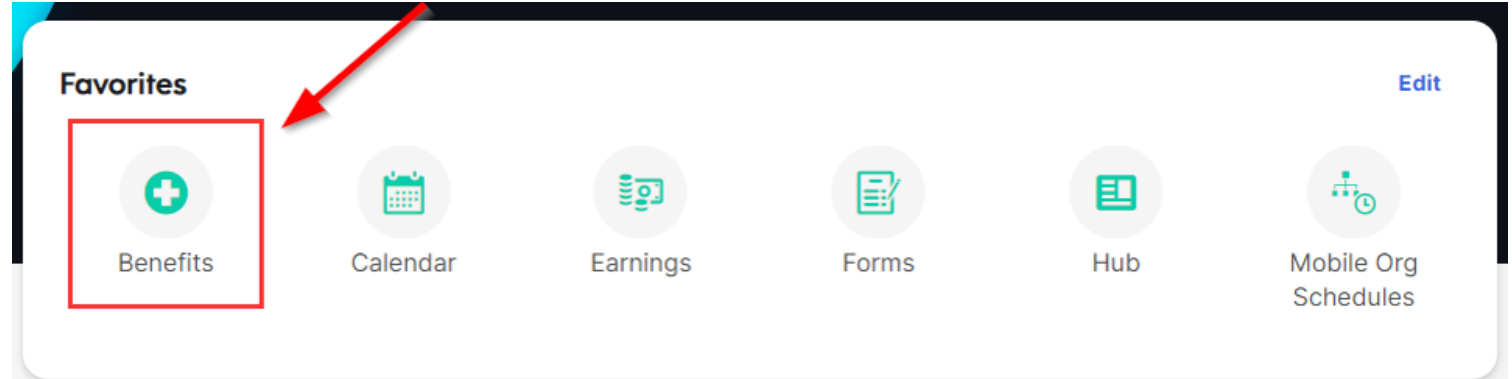
Enrollment Checklist

- ✓ Carefully consider your plan options.
- ✓ Enroll, change, or decline benefits via the online enrollment portal Dayforce (*next two slides*).
- ✓ Each year, everyone **must** re-enroll in the Health Care FSA and Dependent Care FSA.
- ✓ Review your beneficiary information to make sure it is up-to-date.
- ✓ Your benefits will be effective on January 1, 2025.

Starting Your Enrollment

1. Log into [Dayforce](#)
2. Click on the Benefits icon
3. Click on Start Enrollment

Send Dayforce questions to
HR@Spreetail.com



Important Enrollment Notes



Dayforce



If you enroll with a Domestic Partner (or their kids) you will see a breakdown between pre- and post-tax deductions. Spreetail's premium contributions will be shown on the final summary page.

☒ BCBS HDHP - Employee, Domestic Partner, Child(ren)

Your Estimated Bundle Cost \$421.89
Frequency Every Pay

BCBS HDHP - Employee, Domestic Partner, and Child(ren)
Your Cost \$166.54
Frequency Every Pay

BCBS HDHP - Employee, Domestic Partner, and Child(ren) Post-Tax
Your Cost \$255.35
Frequency Every Pay

98Point6 - Virtual Healthcare

Requested Coverage

Guaranteed Coverage ?

Your Cost

Selected coverage exceeds the Guaranteed Amount and requires Evidence of Insurability. Your coverage will be \$25,000.00 until approved. If approved, your cost for the requested coverage of \$50,000.00 will be \$3.00



If you enroll in Voluntary Life and select an amount over the Guarantee Issue amount, your election will be pended under EOI is approved

EXTRA IMPORTANT

When electing Vol Life, you must also elect the same amount of AD&D coverage. If you waive Life, you must also waive AD&D. The plan follows a “must have, must match” rule.



Spreetail



Buy Box Experts

A Spreetail Agency

Thank You!