

OMAHA TRACK



2021

BENEFITS ENROLLMENT GUIDE

MEDICAL, HRA & HSA

Medical Plan | UnitedHealthcare

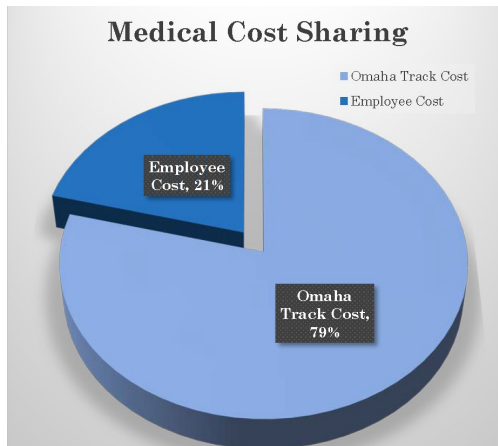
Omaha Track pairs the low premiums of United Health Care's High Deductible Health Plan (HDHP) with cost-sharing via the Health Reimbursement Account (HRA) to make the most out of our benefit plan dollars. Employee premiums are deducted weekly on a pre-tax basis:

Coverage Level	Weekly Cost
Employee-Only	\$23.00
Employee + Child(ren)	\$63.00
Employee + Spouse	\$120.75
Family	\$165.00

The chart to the right illustrates in-network deductible costs. After the employee pays their out-of-pocket maximum of \$2500 for employee-only coverage or \$5000 for employee + dependent(s), the HRA, funded 100% by Omaha Track, pays the remaining deductible balance. **The employee deductible portion is also the employee out-of-pocket maximum for the plan year for in-network medical care.**



Omaha Track pays 79% of the Medical Plan costs



HR Service Center

The Human Resources team is committed to providing quality and timely customer service. The HR Service Center was created to serve as a one-stop shop for all of your HR-related needs and inquiries.

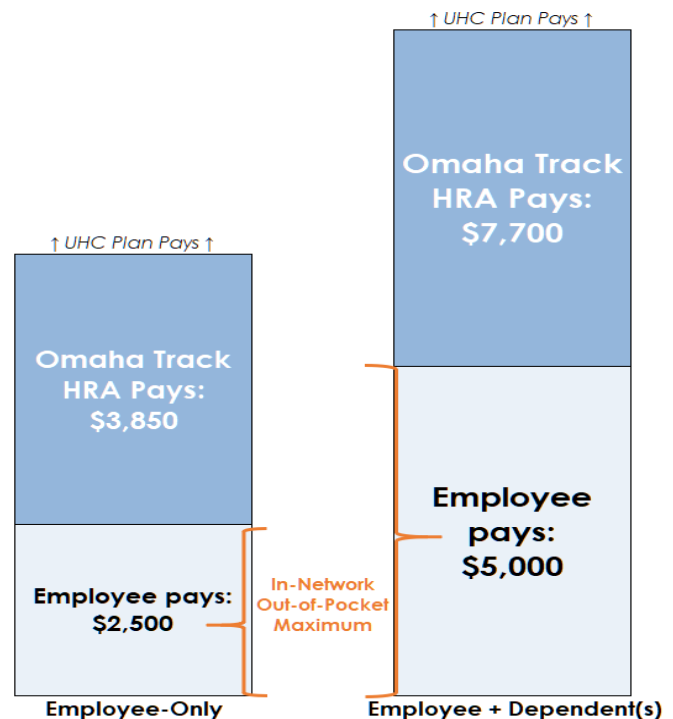
How do you reach the HR Service Center?

- Phone: (402) 339-0332
- E-mail: HR@omahatrack.com
- Fax: (402) 932-6628

WWW.OMAHATRACK.COM/BENEFITS

HRA | UnitedHealthcare

In-Network Deductible & Out-of-Pocket Maximum



Important note; HRA balances (above) will not appear on your benefits summaries or to UHC Customer Service; they can be tracked at myuhc.com or on the UnitedHealthcare mobile app under Account Balances.

Health Savings Account | Optum Bank

Employees who participate in the medical plan may also contribute to a Health Savings Account (HSA) through Optum Bank. A HSA is an individually-owned, tax-advantaged account that is used to pay for routine medical expenses. Unused funds and interest are carried over, without limit, from year to year.

Omaha Track provides a one-time initial employer contribution as well as a dollar-for-dollar match up to an annual maximum.

- **Employee Only Coverage:** Employer contribution of \$100 when you open your account, plus up to \$300 employer match each year.
- **Employee + Dependent(s) Coverage:** Employer contribution of \$150 when you open your account, plus up to \$600 employer match each year.

For 2021, the annual contribution limits set by the government are \$3,600 for individuals and \$7,200 for families. You may change your HSA election at any time throughout the year on your SynCHR employee portal.

DENTAL & VISION

Dental Plan | Ameritas

Employees on the medical plan have dental coverage provided at no cost.

* Employees who waive medical can still elect dental benefits.

PLAN BENEFIT	In-Network	Out-of-Network
Deductible (waived type 1)	\$25	\$50
Type 1 (e.g. routine exam, cleaning, x-rays)	100%	100%
Type 2 (e.g. fillings, anesthesia, extractions)	100%	80%
Type 3 (e.g. crowns, periodontics)	60%	50%
Plan Maximum (per person per year)	\$1,500	\$1,500
Orthodontics (child & adult, 12-month waiting period)	50%	50%
Lifetime Maximum, per covered person, separate from dental maximum	\$1,000	\$1,000

Dental Rewards program: Carryover up to \$250 annually with a max of \$1,000 by submitting at least one claim for dental expenses during the benefit year and if benefits do not exceed \$500 in calendar year.

Vision Plan | VSP

The vision plan, through Vision Service Plan (VSP), provides coverage for eye exams and discounts on eyeglasses and contacts. When you see a VSP doctor, you will get the most out of your benefit and have a lower out-of-pocket cost.

VISION BENEFITS

Coverage Level	Weekly Cost
Employee Only	\$0.46
Employee + Child(ren)	\$2.19
Employee + Spouse	\$2.36
Family	\$4.10

In-network deductibles:

- \$10 Exam Deductible
- \$25 Eye Glass Lenses or Frames
- Up to \$60 for Contacts Exams

Coverage includes:

- Annual eye exam covered in full
- Lenses covered in full
- Elective contacts up to \$130/year
- Exam/Lens/Frame every 12/12/24

DENTAL-ONLY BENEFITS*

Coverage Level	Weekly Cost
Employee Only	\$0.84
Employee + Child(ren)	\$3.97
Employee + Spouse	\$4.06
Family	\$7.19

* Cost for employees who waive medical and elect dental benefits.

Dependent Eligibility

Employees may enroll their eligible dependent(s), including their spouse and/or child(ren).

A spouse must be a person to whom the employee is legally married. Children can be the employee's or employee's spouse's by birth or legal adoption. Children are eligible for coverage under the medical plan until they reach age 26.

If you have any questions or concerns related to dependent eligibility, please contact the HR Service Center.

Qualifying Life Events

After your initial enrollment period, you will not be able to make changes to your 2021 elections unless you experience a qualifying life event.

Qualifying life event benefit changes must be initiated within 30 days of the event.

Examples of qualifying life events include:

- Birth or adoption of a child
- Change in marital status
- Loss or gain of coverage

EMPLOYER-PAID BENEFITS

Term Life and AD&D Insurance | Lincoln Financial Group

- A cash benefit of \$50,000 to your loved ones in the event of your death, plus a matching cash benefit if you die in an accident
- A cash benefit to you if you suffer a covered loss in an accident, such as losing a limb or your eyesight
- Accident Plus - If you suffer an AD&D loss in an accident, you may also receive benefits for the following on top of your core AD&D benefits: coma, paralysis, education, child care, spouse training, and more
- At age 65, benefits reduce to \$32,500; at age 70 benefits reduce to \$25,000
- *LifeKeys®* services provide access to counseling, financial, and legal support
- *TravelConnectSM* services give you and your family access to emergency medical assistance when you're on a trip 100+ miles from home

Short-Term Disability | Lincoln Financial Group

Many medical conditions can keep you out of work. Short-term disability insurance helps you meet your financial obligations while you're recovering from an injury, illness, surgery, or childbirth.

AT A GLANCE:

- A cash benefit of 60% of your weekly salary (up to \$1,500 per week) when you are out of work for up to 11 weeks due to injury, illness, surgery, or recovery from childbirth
- You must be out of work for 14 days due to an illness or accident before you can collect disability benefits. You begin collecting benefits on day 15
- A partial cash benefit if you can only do part of your job or work part time
- A prompt, responsive claims process

Long-Term Disability | Lincoln Financial Group

You always have bills to pay, even when you can't get to work due to injury, illness, or surgery. Long-term disability insurance helps you make ends meet during this difficult time.

AT A GLANCE:

- A cash benefit of 60% of your monthly salary (up to \$10,000 per month) starting 90 days after you are out of work and continuing up to age 65 or Social Security Normal Retirement Age (SSNRA), whichever is later
- LTD benefits will cover you for your occupation for 24 months. After this initial period, you may be eligible to continue receiving benefits if your disability prohibits you from performing any employment for which you are reasonably suited through your training, education, and experience
- *EmployeeConnectSM* services, give you and your family confidential access to counselors as well as personal, legal, and financial assistance

Employee Assistance Program | Best Care EAP

All employees and their dependents are eligible to receive assistance and counseling through our Employee Assistance Program (EAP) program. Best Care EAP services are purchased by Omaha Track, and are available to all employees and their dependents at no cost. All employees may take advantage of this benefit, regardless of benefit eligibility.

Services include short-term counseling, dependent care information and referrals, and legal and financial services, including consultations and referrals. You may contact the EAP at any time at 1-800-666-8606.

Employees also have access to the EAP website which has a host of health and wellness resources and webinars. The website also has thousands of free legal and financial forms you can use. The website can be accessed at www.bestcareeap.org. When you click on the "For Employees" tab, enter the following information for access: Username – bcOTe / Password – OT.

Best Care EAP counseling is completely confidential. Information will not be shared with anyone without the employee's written permission, unless otherwise required by law.

VOLUNTARY LIFE & AD&D INSURANCE

Voluntary Term Life Insurance | Lincoln Financial Group

- Provides a cash benefit to your loved ones in the event of your death
- Features group rates for Omaha Track, Inc. employees
- If \$10,000—\$150,000 is elected during your initial enrollment period, coverage amount can be increased by \$10,000 or \$20,000 during any future Open Enrollment period, up to maximum below, with no Evidence of Insurability (EOI) required
 - *If coverage is waived during initial enrollment or an EOI request is withdrawn or declined, any future election or increase will require EOI*
- Coverage rates are available in your SyncHR benefit wizard or can be found by going to www.omahatrack.com/benefits, clicking on Health & Welfare Benefit Plan Documents & Resources, then Lincoln Financial Group - Voluntary Term Life – Benefits At-A-Glance
- Coverage reduces 35% upon the Insured's attainment of age 70, an additional 20% of the original amount at age 75, an additional 15% of the original amount at age 80, an additional 10% of the original amount at age 85, and will terminate upon retirement; for employees age 70 or over, coverage is limited to \$50,000.

	Employee	Spouse	Dependent Children
Newly hired employee guaranteed coverage amount	\$150,000	\$30,000	\$10,000*
Continuing employee guaranteed coverage annual increase amount	\$10,000 or \$20,000	\$5,000 or \$10,000	
Maximum coverage amount	5 times your annual salary (\$500,000 maximum in increments of \$10,000)	50% of the employee coverage amount (\$250,000 maximum in increments of \$5,000)	
Minimum coverage amount	\$10,000	\$5,000	

*6 months to age 19 or to age 25 if full-time student; \$250 guaranteed coverage amount 14 days to 6 months

Voluntary AD&D Insurance | Lincoln Financial Group

- Provides a cash benefit to your loved ones if you die in an accident
- Provides a cash benefit to you if you suffer a covered loss in an accident
- Features group rates for Omaha Track, Inc. employees
- Coverage rates are available in your SyncHR benefit wizard or can be found by going to www.omahatrack.com/benefits, clicking on Health & Welfare Benefit Plan Documents & Resources, then Lincoln Financial Group - Voluntary Term Life – Benefits At-A-Glance

	Employee	Spouse	Dependent Children
Maximum coverage amount	5 times your annual salary (\$500,000 maximum in increments of \$10,000)	50% of the employee coverage amount (\$250,000 maximum in increments of \$5,000)	\$10,000*
Minimum coverage amount	\$10,000	\$5,000	\$10,000

*6 months to age 19 or to age 25 if full-time student

WWW.OMAHATRACK.COM/BENEFITS

ACCIDENT & CRITICAL ILLNESS

Accident | Lincoln Financial Group

Benefits paid directly to you

- If you have a covered accidental injury, LFG will send you a check. You decide how to spend it.
- Cash benefits cover a full range of injury expenses and treatments, including emergency room visits, surgeries, fractures, lacerations, and more.
- Coverage provided for multiple covered injuries from a single accident.
- Benefits are focused on the family, safety and accident prevention.
- No exclusions for pre-existing injuries.
- No medical questions are required to receive coverage.
- Dependent children are eligible to age 26 regardless of student status.

Accident Weekly Rates	
Coverage Level	Weekly Cost
Employee-Only	\$2.86
Employee + Spouse	\$4.68
Employee + Child(ren)	\$5.02
Family	\$6.81

Critical Illness | Lincoln Financial Group

Benefits paid directly to you

- You can use your critical illness cash benefits however you wish, and you'll receive payment even if you get benefits from other insurance. Use your benefits to pay your deductibles or copays. Pay your mortgage, car payments or other bills. It's up to you.
- Covered conditions include common critical illnesses such as heart attack, stroke, cancer, and major organ failure.
- Each critical illness is covered separately — your cash benefits remain the same for each illness, even if more than one critical illness occurs at the same time.
- Benefits are focused on family needs and early detection of critical illnesses.

Weekly Rates Plan 1 - EE \$10,000/SP \$5,000						Weekly Rates Plan 2 - EE \$20,000/SP \$10,000					
Non-Tobacco User			Tobacco User			Non-Tobacco User			Tobacco User		
Age	EE Only	EE + SP	Age	EE	EE + SP	Age	EE Only	EE + SP	Age	EE	EE + SP
17-24	\$0.62	\$0.93	17-24	\$0.69	\$1.03	17-24	\$1.24	\$1.86	17-24	\$1.38	\$2.07
25-29	\$0.88	\$1.32	25-29	\$1.03	\$1.55	25-29	\$1.77	\$2.65	25-29	\$2.06	\$3.09
30-34	\$1.19	\$1.79	30-34	\$1.49	\$2.24	30-34	\$2.38	\$3.58	30-34	\$2.98	\$4.47
35-39	\$1.73	\$2.60	35-39	\$2.36	\$3.54	35-39	\$3.46	\$5.20	35-39	\$4.72	\$7.08
40-44	\$2.80	\$4.20	40-44	\$4.34	\$6.51	40-44	\$5.60	\$8.40	40-44	\$8.67	\$13.01
45-49	\$4.53	\$6.80	45-49	\$7.96	\$11.94	45-49	\$9.07	\$13.61	45-49	\$15.92	\$23.88
50-54	\$6.60	\$9.90	50-54	\$12.56	\$18.84	50-54	\$13.20	\$19.80	50-54	\$25.13	\$37.69
55-59	\$9.02	\$13.53	55-59	\$18.40	\$27.60	55-59	\$18.05	\$27.07	55-59	\$36.80	\$55.20
60-64	\$12.93	\$19.40	60-64	\$28.08	\$42.12	60-64	\$25.87	\$38.81	60-64	\$56.16	\$84.24
65-69	\$18.44	\$27.66	65-69	\$41.84	\$62.76	65-69	\$36.87	\$55.31	65-69	\$83.69	\$125.53
70+	\$18.44	\$27.66	70+	\$41.84	\$62.76	70+	\$36.87	\$55.31	70+	\$83.69	\$125.53
Dependent Children (with EE or EE+SP) \$5K: (0-26): \$0.55						Dependent Children (with EE or EE+SP): \$10K (0-26): \$1.09					