

2025 Benefits Enrollment Guide



Medical, HRA and HSA

Medical Plan | Blue Cross Blue Shield (BCBS)

Omaha Track pairs the low premiums of Blue Cross Blue Shield'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

How It Works

The chart at right illustrates in-network deductible costs.

Single coverage:

The employee is responsible for the first \$2,500 in deductible costs. The next \$3,850 in claims is paid through the HRA (Omaha Track).

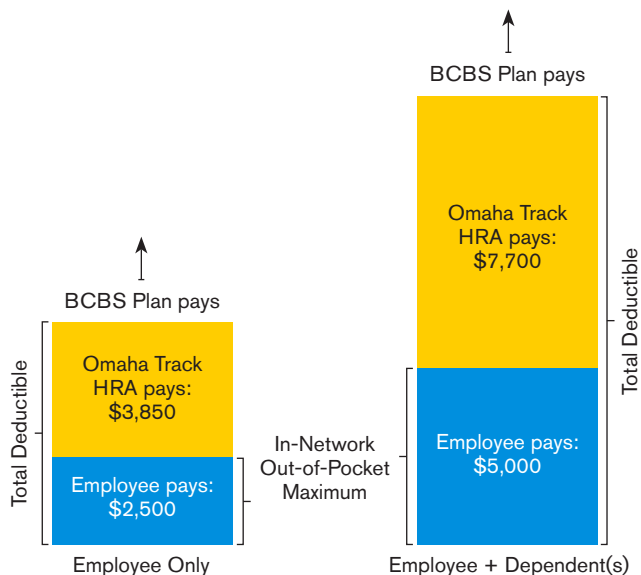
Family coverage:

The family is responsible for the first \$5,000 in deductible. The next \$7,700 in claims is paid through the HRA (Omaha Track).

HRA | Mid-American Benefits

The HRA is funded 100 percent by Omaha Track. Once the employee deductible is met, Omaha Track pays the remaining deductible balance.

In-Network Deductible and Out-of-Pocket Maximum



Note: The employee deductible portion is also the employee out-of-pocket maximum for the plan year for in-network medical care.

Health Savings Account (HSA) | Fidelity

Employees who participate in the medical plan may also contribute to a Health Savings Account (HSA) through Fidelity. An 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 2025, the annual contribution limits set by the government are \$4,300 for individuals and \$8,550 for families. You may change your HSA election at any time throughout the year on your PrimePay employee portal.

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.

Contact the HR Service Center:

phone: (402) 339-0332

email: HR@omahatrack.com

fax: (402) 932-6628

website: omahatrack.com/benefits

Dental and 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	\$1,500	\$1,500
Orthodontics	50%	50%
Lifetime maximum, per covered person, separate from dental maximum	\$1,000	\$1,000

Dental Rewards program: Carry over up to \$250 annually with a maximum 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.

Dental Only Benefits*

Coverage Level	Weekly Cost
Employee only	\$0.96
Employee + Child(ren)	\$4.52
Employee + Spouse	\$4.62
Family	\$8.18

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



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.

In-network deductibles:

- \$10 exam deductible
- \$25 eyeglass lenses or frames
- Up to \$60 for contact lenses exams

Coverage includes:

- Annual eye exam covered in full
- Lenses covered in full
- Elective contacts up to \$130/year
- Exam/lens/frame every 12/12/25

Vision Benefits

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



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 2025 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 | Mutual of Omaha

- A cash benefit of \$50,000 to your loved ones designated as your beneficiaries 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
- 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: paralysis, education, child care, spouse training, and more
- At age 70, benefits reduce to 75%; at age 75 benefits reduce to 45%
- Will & Legal Document Center online resources and tool to prepare essential legal documents
- Hearing Discount Program provides you and your family discounted hearing products, including hearing aids and batteries
- Travel assistance services give you and your family access to emergency medical assistance when you're on a trip 100+ miles from home

Short-Term Disability | Mutual of Omaha

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 | Mutual of Omaha

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
- Monthly earnings for salaried employees is the gross annual salary in effect immediately prior to the date disability begins, divided by 12. Monthly earnings for hourly employees is the hourly rate of pay multiplied by the average number of hours worked per month during the 6 month period immediately prior to the date disability begins. If employed for part of the prior 6 month period, monthly earnings is the hourly rate of pay multiplied by the average number of hours worked.
- If you become disabled and can work part-time (but not full-time), you may be eligible for partial disability benefits. Additional benefits for child care expenses for eligible dependent children are also available while receiving partial disability benefits.



Employee Assistance Program | SupportLinc

All employees and their dependents are eligible to receive assistance and counseling through our Employee Assistance Program (EAP) program. SupportLinc 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 in-the-moment support, short-term counseling, coaching, and work-life benefits.

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.

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

Phone number: 1-888-881-5462

Website: supportlinc.com

Group Code: omahatrack



Voluntary Life and AD&D Insurance

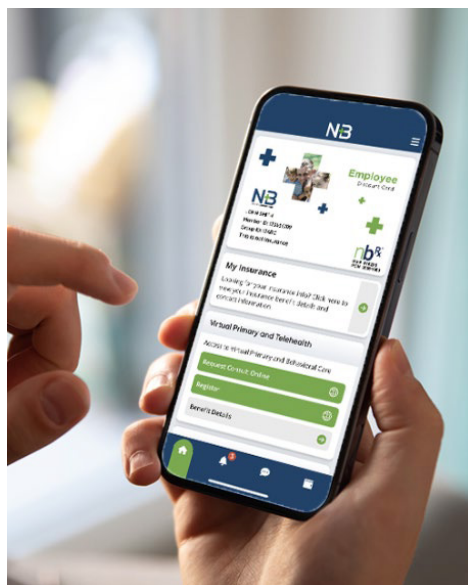
Voluntary Term Life and AD&D Insurance | Mutual of Omaha

- Provides a cash benefit to your loved ones in the event of your death
- Features group rates for Omaha Track, Inc. employees in \$10,000 increments for you or \$5,000 increments for your spouse
- Benefit amounts over the guaranteed issue shown in the table below for you and your spouse may require you to provide health information
- Coverage rates are available in your PrimePay benefit wizard or can be found by going to www.omahatrack.com/benefits-2, scrolling to the Voluntary Financial Protection Insurance Benefits section and clicking on Voluntary Life and AD&D Insurance | Benefits At-A-Glance
- Coverage reduces 65% upon the Insured's attainment of age 70, an additional 45% of the original amount at age 75, and will terminate upon retirement.

	Employee	Spouse	Dependent Children
Guaranteed Issue for you (or your spouse) if age 70 or under	5x annual salary, up to \$150,000	100% of employee's benefit, up to \$30,000	100% of employee's benefit, up to \$10,000*
Maximum coverage amount	\$500,000 maximum in \$10,000 increments	50% of employee election to \$200,000 in \$5,000 increments*	\$10,000*
Minimum coverage amount	\$10,000	\$5,000	\$10,000 – 6 months and older is the amount elected \$1,000 – 14 days to less than 6 months \$1,000 – Less than 14 days

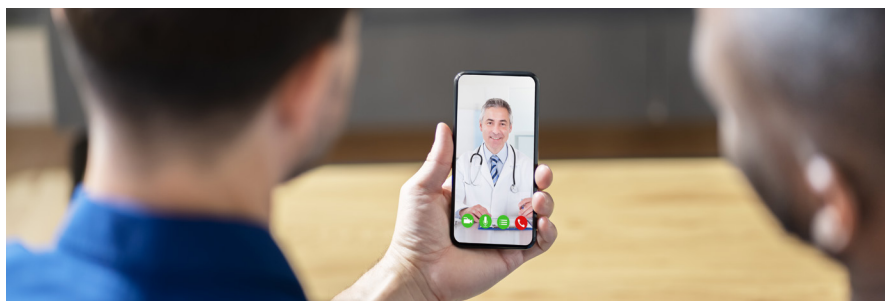
* Insurance benefits and guarantee issue amounts are subject to age reductions:

- At age 70, amounts reduce to 65%
- At age 75, amounts reduce to 45%



Meet New Benefits

NewBenefits is the virtual access point for all your healthcare navigation and employee benefits needs through an online app. This benefit is provided at no cost by your employer to help understand and make the most of your benefits. To qualify for this benefit, employees must be enrolled in at least one of the following lines of coverage: Medical, Dental, or Vision.



Download the **My Benefits Work Mobile App**
800.800.7616 | **MyBenefitsWork.com**

Voluntary Benefits

Accident | Mutual of Omaha

Benefits are paid directly to you:

- If you have a covered accidental injury, Mutual of Omaha will send you a check. You decide how to spend it.
- Cash benefits cover a full range of injury expenses and treatments, including fractures, lacerations, burns, concussions, and more
- Benefits are focused on the family, safety and accident prevention
- No exclusions for pre-existing injuries
- No medical questions are required to receive coverage

Accident Weekly Rates	
Coverage Level	Weekly Cost
Employee only	\$2.31
Employee + Spouse	\$3.81
Employee + Child(ren)	\$5.52
Family	\$7.28

Hospital Indemnity | Mutual of Omaha

Benefits are paid directly to you:

- If you are admitted to the hospital as an inpatient for a covered injury or illness, Mutual of Omaha will pay an admission benefit to help ease your mind about handling hospitalization costs
- Cash benefits are paid for regular inpatient and ICU admissions, up to 2 days per policy year. A daily confinement benefit for each day of your stay is provided as well, up to 30 days per policy year. Newborn nursery care confinement is payable up to two days per policy year.
- Benefits help pay out-of-pocket medical expenses, supplement your daily living expenses and cover unpaid time off work
- No exclusions for pre-existing conditions, including pregnancy
- No medical questions are required to receive coverage

Hospital Indemnity Weekly Rates	
Coverage Level	Weekly Cost
Employee only	\$3.78
Employee + Spouse	\$8.69
Employee + Child(ren)	\$5.21
Family	\$10.42

Critical Illness | Mutual of Omaha

Benefits are 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
- Critical illness benefits are eligible for payment if an insured person is diagnosed with a covered critical illness after the effective date of the policy
- Coverage reduces to 50% of your original elected amount at the age of 70 for both you and your spouse
- Benefits are focused on family needs and early detection of critical illnesses
- Annual wellness - if you or your covered dependent has a covered screening test performed you each may receive a \$50 benefit, one per calendar year up to a maximum of six per family
- Coverage rates are available in your PrimePay benefit wizard or can be found by going to www.omahatrack.com/benefits-2, scrolling to the Voluntary Financial Protection Insurance Benefits section and clicking on Group Critical Illness Insurance | Benefits At-A-Glance

	Employee	Spouse	Dependent Children
Guaranteed Issue	\$50,000	\$50,000	
Maximum coverage amount	\$50,000	100% of employee's Principal Sum, up to \$50,000	50% of employee's Principal Sum, up to \$5,000
Minimum coverage amount	\$5,000	\$5,000	