YOUR WELL-BEING

YOUR HEALTH YOUR CHOICE

2026

Open Enrollment

November 5 –21, 2025

Invited

AGENDA

- What to Expect in 2026
- Preventive Diagnostic Screening
- 2026 Benefit Plans
- ACA Look-back Period
- 2026 Open Enrollment – November 5–21

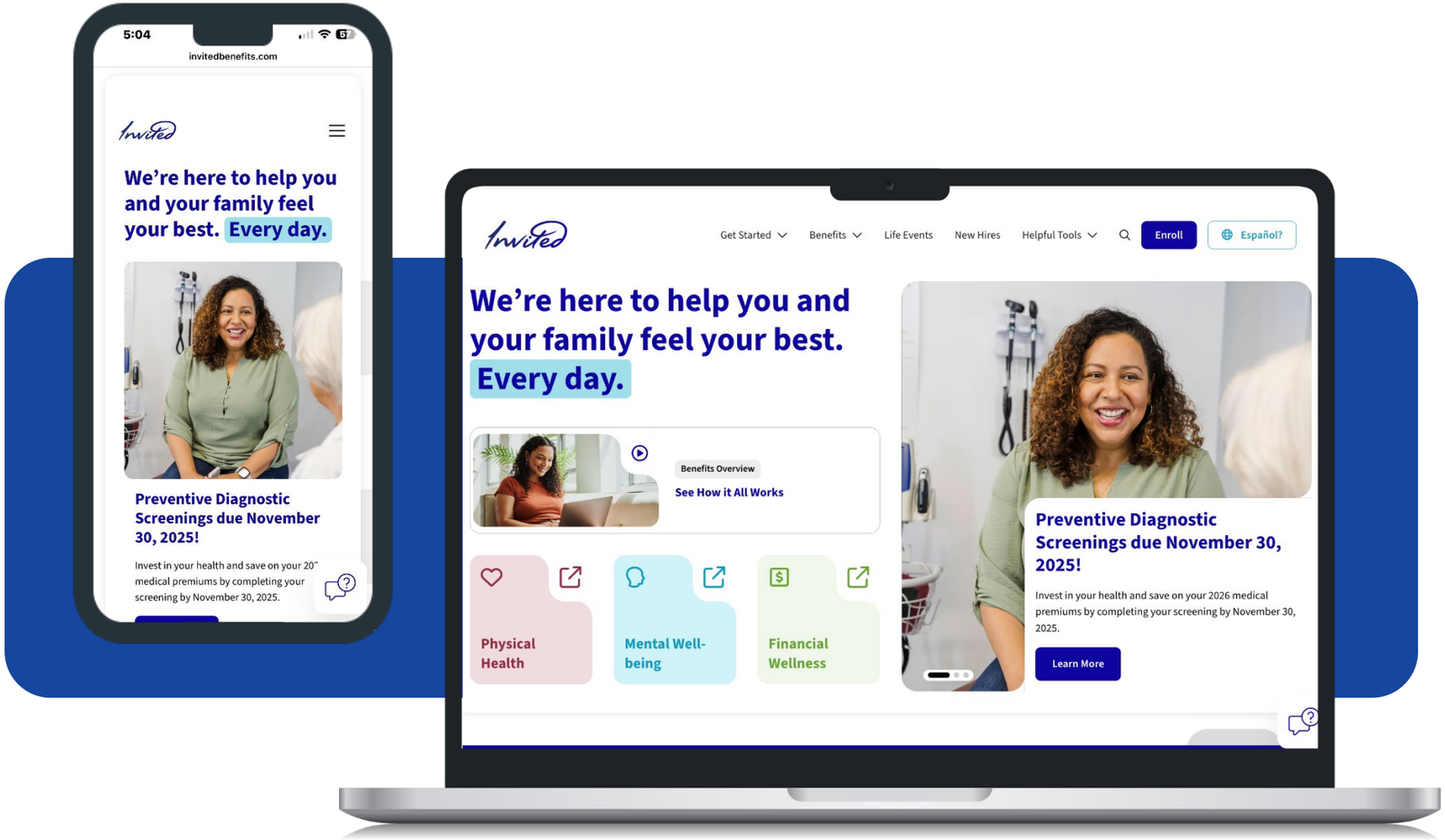
WHAT TO EXPECT IN 2026

- **Increased Medical Premiums:** Driven by rising healthcare costs and trends
- **SimplePay**: Same great plan offering better value - you will now pay at the time of service instead of receiving one monthly bill
- **Preventive Diagnostic Screening:** Due by **November 30, 2025**, to avoid a surcharge on 2026 medical plan premiums
    - ***New*** Additional option for a more comprehensive screening at a discounted rate
- ***New*** **Medicare Resource — Medicare Choice Group:** For Employees and family who are 65 or turning 65 in 2026
- ***New*** **Dental Plan Option:** Three Dental plan options going forward - DHMO and a PPO that includes orthodontia coverage and a PPO with 90% out-of-network coverage but excludes orthodontia
- ***Update*** **Taxsaver Now Navia Benefit Solutions:** Same great pretax spending accounts, now with a new name
- ***New*** **ACA Look-Back Period (for 2027):** Starting next year (2026), the ACA look-back period will take place earlier and Employees will know by October 1 about their benefit status.
- ***New*** **401(k) Administrator — Fidelity** will be the new 401(k) plan administrator starting November 1. Visit **401k.com** to register and set up your account.

INVITEDBENEFITS.COM

The information you need at your fingertips:

- **Benefits Guide** - searchable tools & downloadable
- **Preventive Diagnostic Screening** – instructions & lab test locator
- **Decision Support Tool** - get help to select your medical plan
- **Learning Library** — videos, glossary of terms and other information
- **Enrollment Instructions**
- **Password Reset Instructions**
- **Find a Provider**
- **FAQs**



Preventive Diagnostic Screening

Complete your screening by November 30, 2025

PREVENTIVE DIAGNOSTIC SCREENING

3 in 5 U.S. adults avoid or delay in-person healthcare

67% of Americans have a chronic health condition

2 in 5 Americans are concerned that they may have an undiagnosed health condition

Get screened by the **November 30 deadline** to avoid the 2026 medical plan premium surcharge.

Can help detect health risk factors early — when you have the best chance to avoid developing chronic diseases.

Save up to $780 per year ($1,560 with spouse) in paycheck deductions for you, plus $780 for your covered spouse. Dependents are not required to complete.

Test results are private & confidential

- Invited will not receive your results
- Your medical plan coverage is not affected by your results

TWO SCREENING OPTIONS AVAILABLE

Option 1
Quest
Basic Screening

COST: Free

ELIGIBILITY: Employees & their spouse

WHAT IT COVERS: One-time lab visit

TESTS INCLUDED: Basic blood work, such as cholesterol and blood count

ONGOING SUPPORT: Take results to your primary care physician for ongoing care, if needed

my.questforhealth.com

Registration Key: **InvitedClubs**

Option 2
Function Health
Comprehensive Screening

New

COST: $399 discounted price[1]

ELIGIBILITY: Employees Only

WHAT IT COVERS: Lab visits and ongoing membership

TESTS INCLUDED: Basic blood work plus 100+ advanced lab tests

ONGOING SUPPORT: Includes mid-year follow-up testing and tracking; take results to your primary care physician for ongoing care, if needed

functionhealth.com/c/invited1

Function Membership Includes

- 100+ whole-body lab tests at the start of your membership and 60+ follow-up test midyear
- A detailed results summary and targeted action plan from a licensed clinician
- Results stored in one secure platform for easy access anytime

Screening results are NOT shared with Invited and have no impact on your medical plan coverage

[1]Due to state regulations, individuals testing in New York or New Jersey will be charged additional fees of ~$250 per year.

QUEST PREVENTIVE DIAGNOSTIC SCREENING

1

Register Yourself & Your Covered Spouse

my.questforhealth.com

Returning user: Use last year's username & password

New user: Follow the prompts to create a new account; *Registration Key*: **InvitedClubs**

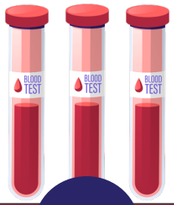
2

Schedule Your Screening

(select an option)

1. **Attend an On-Site Event** (registration required)
2. **Visit a Quest Patient Service Center**
3. **Physician Results Form** Visit your doctor & submit completed bloodwork

(12/1/24–11/30/25)



3

Attend your Screening

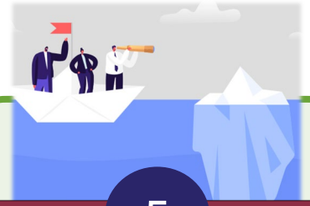
Tips:

- Fast 9–10 hours before your appointment
- Drink plenty of water

4

Review Your Results

- Available 5–7 days after screening at: my.questforhealth.com



5

Avoid a Medical Plan Surcharge

Complete your screening by November 30 or you will pay an additional biweekly surcharge on your 2026 medical biweekly paycheck deductions:

- $30 for you, and
- $30 for your covered spouse

FUNCTION PREVENTIVE DIAGNOSTIC SCREENING

New

Invited

1

Register Yourself

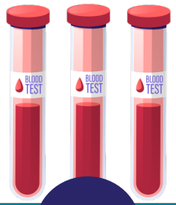
functionhealth.com/c/invited1

1. Click on ‘Start Testing’ button
2. Complete the consent form to create your account
   - You’ll need your Employee ID
   - Verify your eligibility by entering the primary email you have listed in Oracle

2

Schedule Your Screening

- Once you submit your registration, you’ll receive an email & text to schedule your screening; select from various locations & times.
- Add-on tests are available for an additional fee; FSA or HSA can be used



3

Attend your Screening

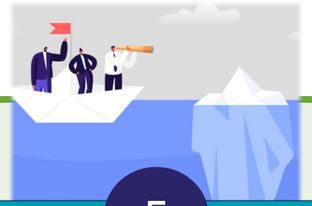
Tips:

- Fast 9–10 hours before your appointment
- Drink plenty of water

4

Review Your Results

- Available 5–7 days after screening
- Log in to your Function account to view your results
- A clinical summary & targeted action plan will also be included
- Review your results with your primary care physician
- Take part in your six-month follow-up testing (60+ follow-up tests to measure progress)



5

Avoid a Medical Plan Surcharge

Complete your screening by November 30 or you will pay an additional biweekly surcharge on your 2026 medical biweekly paycheck deductions:

- $30 for you, and
- $30 for your covered spouse

Medical Plans

- Aetna SimplePay Health
- United Healthcare (UHC) High-Deductible Plan
- UHC Choice Plus Plan
- UHC Minimum Essential Coverage

KEY MEDICAL PLAN TERMS TO KNOW

PREMIUM

OUT-OF-NETWORK (OON)

SURCHARGE

ANNUAL DEDUCTIBLE

Click here for downloadable key medical terms .

IN-NETWORK (IN)

OUT OF POCKET MAXIMUM (OOP)

PROVIDER TIERS

COPAY

PRIMARY CARE PHYSICIAN (PCP)

SPECIALIST

COINSURANCE

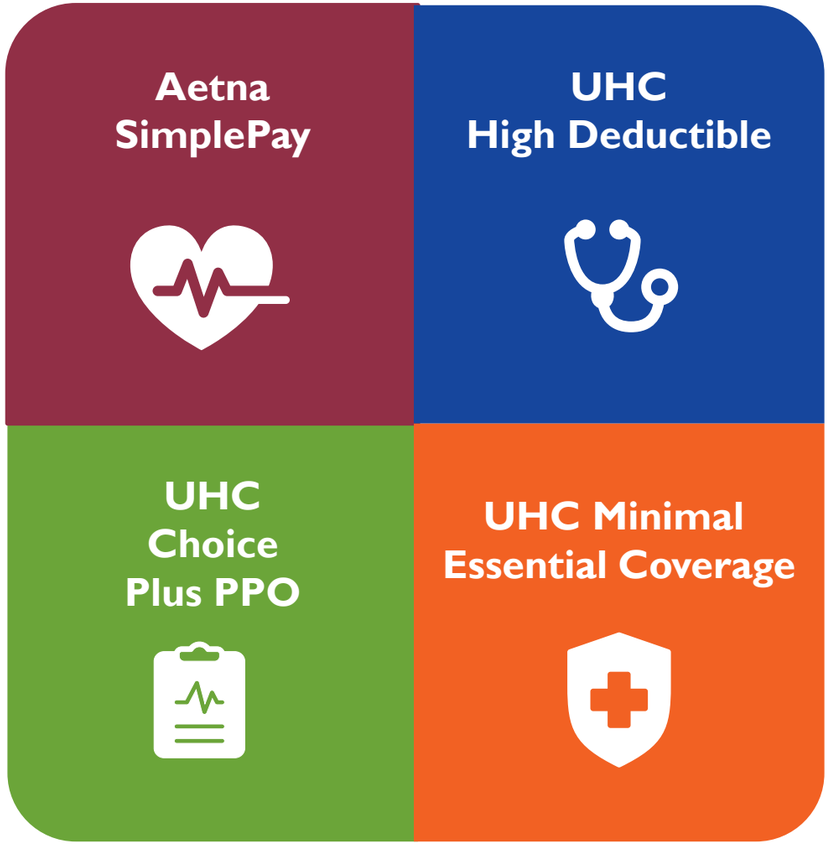
MEDICAL PLANS

Aetna SimplePay

Copay-only plan with no deductibles or coinsurance, broad network of providers & transparent up-front pricing

UHC Choice Plus PPO

Comprehensive coverage with smaller deductible, reduced co-pays & enhanced pharmacy benefits



UHC High Deductible

Allows for pretax contributions to an HSA. Requires a primary care physician selection

UHC Minimal Essential Coverage

Low biweekly contributions to cover limited preventive services

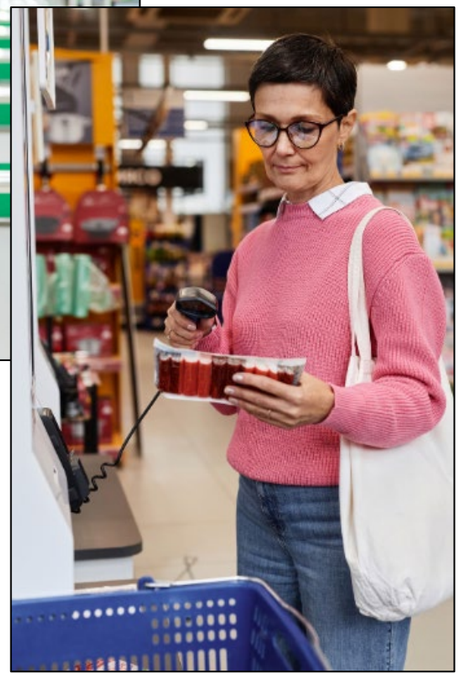
Excludes hospital services, emergency care or pharmacy needs

2026 MEDICAL PLAN OVERVIEW

What's Important to Me?	Aetna SimplePay Health	UHC HDHP with HSA	UHC Choice Plus PPO	UHC Healthy Start MEC Plan
Premium (Cost per Paycheck)	**$$**	**$$**	**$$$$**	**$**
Deductible	**Copays Only** ***No Deductible***	$4,000 Individual $8,000 Family	$2,500 Individual $6,250 Family	N/A Limited Care Plan
Copay/Coinsurance Cost when you go to an In-Network doctor	$30 Tier 1 PCP $65 Tier 1 Specialist	$4,000 Deductible, then 20% coinsurance	$10 / $40 PCP[1] $30 / $90 Specialty	$25 PCP $50 Specialists **Limited to 4 visits per year**
Telehealth (Medical & Mental)	$0 through HealthJoy	$0 through HealthJoy	$0 through HealthJoy	$0 through HealthJoy
Prescription Drug cost	$20 Generic Drug $50 Brand Name Drug	$4,000 Deductible, then 20% coinsurance	$15 Generic Drug $40 Brand Name Drug	**Not Covered**
Annual Out of Pocket maximum	$6,500 Individual $13,000 Family	$8,000 Individual $16,000 Family	$7,900 Individual $15,800 Family	$9,100 Individual $18,200 Family
Total Per Paycheck and Out of Pocket Costs Based on Average Utilization	**$$**	**$$$**	**$$$$**	**$**
Ease of use	Pay the tiered price at the time of service	You pay the estimate at the time of service Claim filed with insurance company to determine final amount due		

[1] Tier 1 is only available for the following provider types. All others will receive tier 2 pricing: PCPs – Family, Internal, and Pediatrician, OB-GYN, Allergy, Cardiology, Endocrinology, Gastroenterology, General Surgery, Nephrology, Neurology, Neurosurgery, Orthopedics and Spine, Otolaryngology, Pulmonology

They all work, but …



THINK

DIFFERENTLY

YOUR DOLLARS: PAYCHECK DEDUCTIONS

DEDUCTIONS			
	AETNA SIMPLEPAY	UHC PPO	UHC HDHP
INDIV.	$2,167	$2,985	$1,084
FAMILY	$8,182	$11,269	$7,285

$3,087 difference

Money you could keep in your pocket (annually) each year before you even use the plan.

YOUR DOLLARS: MEDICAL NEEDS

Save anywhere between **$2.5 - $8k** on deductible expenses

ANNUAL DEDUCTIBLE

	AETNA SIMPLEPAY	UHC PPO	UHC HDHP
INDIV.	$0	$2,500	$4,000
FAMILY	$0	$6,250	$8,000

Note: Amount you pay for in-network covered healthcare services before your insurance kicks in; copays do not count toward deductible

COPAY/COINSURANCE

	AETNA SIMPLEPAY	UHC PPO	UHC HDHP
PCP	$30 Tier 1	$10 Tier 1	$4,000 deductible then 20%
SPECIALIST	$65 Tier 1	$30 Tier 1	

Copay: A fixed fee paid for doctor visits, services or prescriptions, 98% spend is in network
Coinsurance (HDHP): % of covered expenses you pay after meeting annual deductible

YOUR DOLLARS: MAX OUT OF POCKET (OOP)

MAX OUT OF POCKET	AETNA SIMPLEPAY	UHC PPO	UHC HDHP
INDIV.	$6,500	$7,900	$8,000
FAMILY	$13,000	$15,800	$16,000

OOP within Network: Maximum amount you will pay for all deductibles, copayments or coinsurance during calendar year

Save anywhere between **$1.4 - $3k** on out-of-pocket expenses if you have a lot of medical expenses

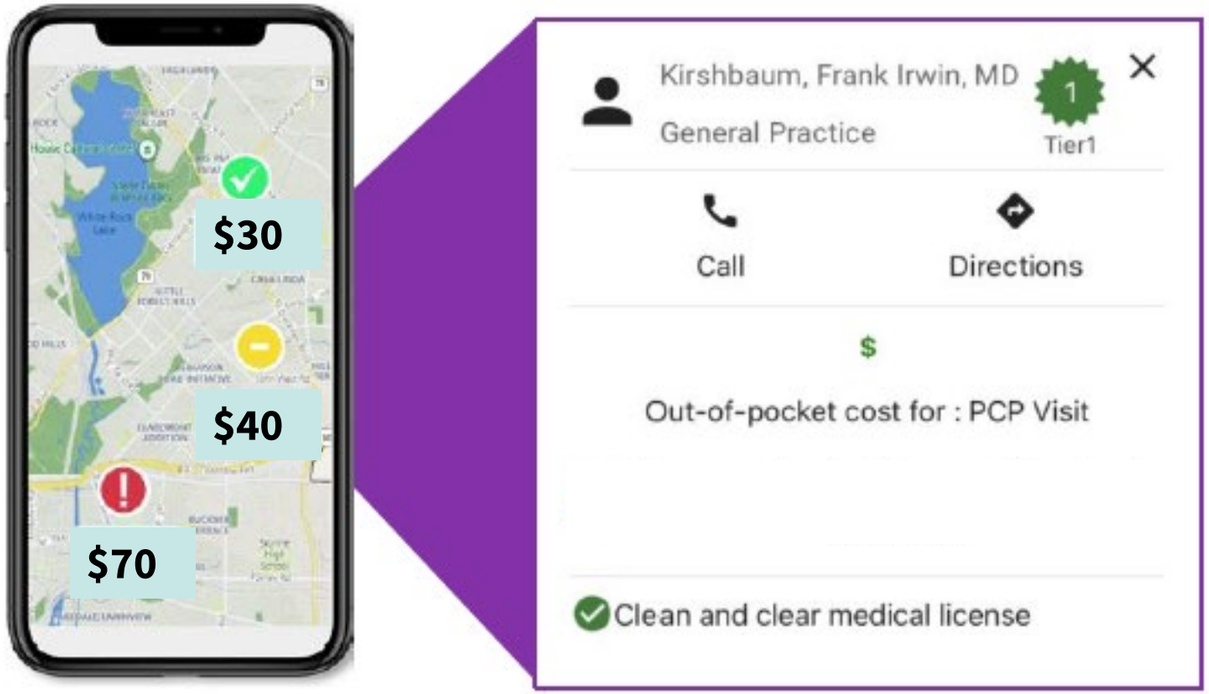
WHY SIMPLEPAY: EASY & TRANSPARENT

Offers Better Value

- ✓ No deductibles
- ✓ Broad network of providers (Aetna's largest network)
- ✓ Medical services and prescriptions have preset copays – no surprise expenses

Easy to Use

- ✓ SimplePay app allows you to compare providers (cost, quality rankings) & plan ahead
- ✓ Cost transparency - know all costs up-front
- ✓ Easily see contact info for a provider



MEDICAL PLANS

Biweekly Deductions **BEFORE** Surcharge				
Enrollment Tier	**Aetna SimplePay Plan**	**UHC High-Deductible Health Plan**	**UHC Choice Plus PPO**	**UHC Minimum Essential Coverage**
Employee Only	$83.35	$41.72	$114.81	$29.00
Employee + Spouse	$250.06	$217.40	$344.42	$52.08
Employee + Child(ren)	$205.83	$173.92	$283.50	$52.08
Employee + Family	$314.71	$280.21	$433.46	$52.08

AVOID THE SURCHARGE

To avoid a $30 biweekly surcharge, you and your covered spouse must complete the Preventive Diagnostic Screening by **November 30**

Have you considered the Aetna Simple Pay Plan?

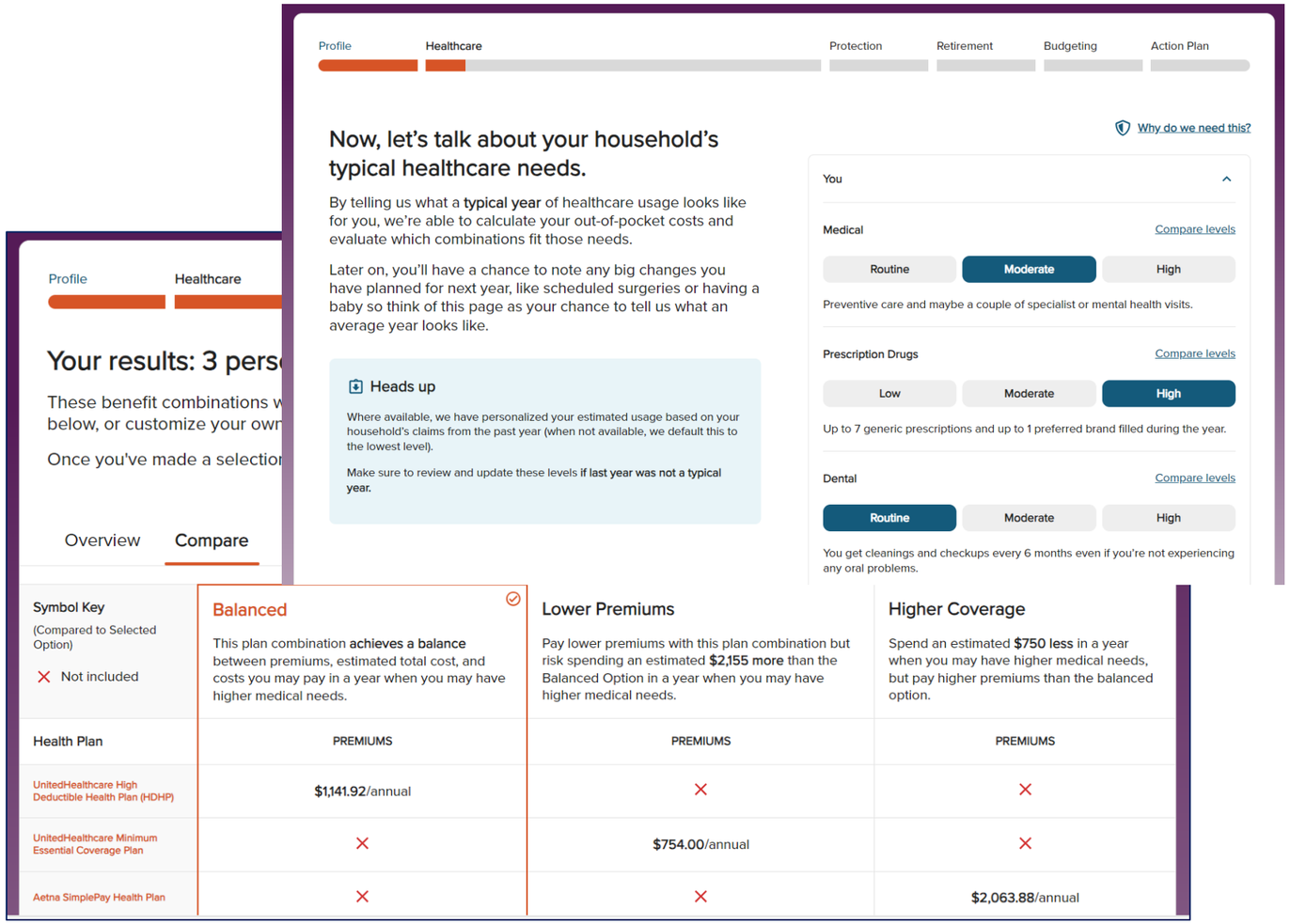
TAX-FREE SAVINGS ACCOUNTS

TaxSaver is Now Navia Benefit Solutions

	Health Savings Account (HSA)	Health Care Flexible Spending Account (HCFSA)	Dependent Care Flexible Spending Account (DCFSA)	Commuter Spending Account
Plan Enrollment	UHC High-Deductible Health Plan only	Aetna SimplePay UHC Choice Plus UHC MEC	N/A – available to all	N/A – available to all
Eligible Expense Type	Medical, prescription, vision & dental expenses	Medical, prescription, vision & dental expenses	Child/Day care & adult dependent care expenses	Parking & public transportation expenses
When Funds Available	Funds available in the account as deducted from paycheck	Full amount Jan. 1	Funds available in the account as deducted from paycheck	Funds available in the account as deducted from paycheck
Rollover Option	Yes: Can roll over & invested	No: “Use it or lose it”*	No: “Use it or lose it”*	Yes: Can roll over to the next month
Deposit Limit	Individual – $4,400 Family – $8,750	$3,400 per year	$7,500 per year	$340 per month

**Ability to rollover $680 into the following plan year for reimbursement to prior plan year*

MEDICAL PLAN DECISION TOOL



Need help choosing a medical plan option for 2026?

Use this interactive tool to simplify your choices and make an informed decision.

Click Here

Tools and Resources

- Medicare Resources
- HealthJoy
- Teladoc – FREE Virtual Care
- Mental Well-being Resources
- Know Where to Go for Care
- ER vs. Urgent Care

MEDICARE RESOURCES

New

Working past 65 and starting to think about Medicare?

Invited has partnered with **Medicare Choice Group** to provide free Medicare education and personalized enrollment support.

Licensed advisors offer one-on-one, unbiased guidance to help you understand your Medicare options and make confident decisions — **at no cost to you**.

Available to all Invited Employees, as well as their spouses, parents and loved ones who are eligible for Medicare.

During your free consultation, your Medicare advisor will:

- Review your current coverage and compare Medicare options
- Assess your needs to identify the right plan
- Explain benefits, costs and provider access
- Recommend a transition timeline
- Guide you through enrollment

HEALTHJOY

Don’t have HealthJoy? Download the app now!

HealthJoy is an easy-to-use mobile app that makes accessing healthcare benefits simple and convenient.

- FREE 24/7 General Medical Telemedicine
- FREE 24/7 Mental Health Telemedicine
- Healthcare Concierge
- Provider Recommendations
- Appointment Booking
- Rx Savings Review
- Medical Bill Review
- HSA / FSA Support

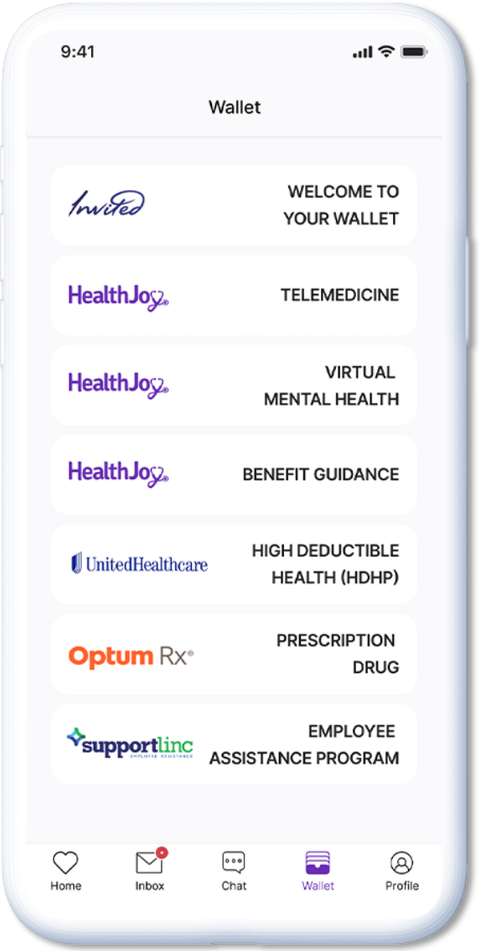
With Teladoc Health, you can access FREE care for:

General Medical services

- Provides critical care for non-emergency conditions
- Covers cold, flu, sinus infections, allergies and more

Mental Health services[1]

- High-quality virtual therapy and psychiatric services
- Provided by board-certified psychiatrists and licensed therapists
- Supports a wide range of conditions



[1]Mental Health services are for employees and dependents 13 years of age and older. Visit your provider website for other low-cost options available

EMPLOYEES ENROLLED IN A MEDICAL PLAN OPTION

FREE MENTAL WELL-BEING RESOURCES

BENEFIT FOR **ALL** EMPLOYEES

Services through SupportLinc are $0 cost to you.

Phone: 888-881-LINC (5462)
Web: supportlinc.com
Username: invitedclubs

In-the-Moment Support

- Provides up to six face-to-face visits per incident with licensed counselors
- Available for you, your spouse and child(ren) — with appointments 24/7

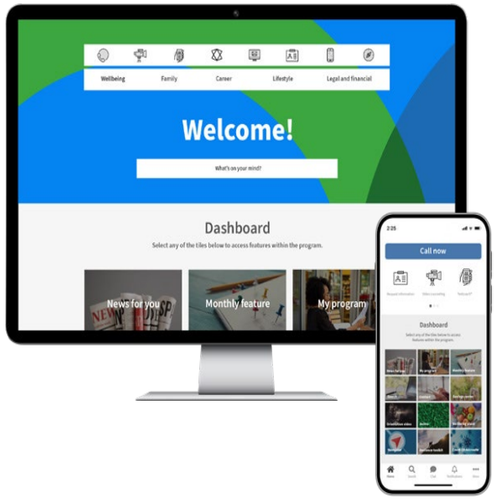
In-the-moment support and short-term counseling

Mobile app and web access on the go

Text-based therapy services

Personalized emotional wellbeing coaching

Expert assistance with legal concerns, financial planning, child care, elder care and more



KNOW WHERE TO GO FOR CARE

Best Care	**Symptoms**	**Cost to You** (Tier 1)	**Wait Time**	**Hours**
Medical Telehealth	Common cold or flu, sinus & ear infection, mild COVID-19, allergies and UTI	**$0**	10-15 minutes (*no appointment*)	24/7
Mental Telehealth	Anxiety, depression, mood disorders, PTSD, other mental well-being challenges	**$0**	10-15 minutes (*no appointment*)	24/7
Primary Care Physician (PCP) or Specialist	General health concerns, wellness exams, ear and sinus pain, chronic conditions	Varies by medical plan **($)**	Varies (*appointment needed*)	Business office hours (*check with provider*)
Urgent Care	When you PCP isn't available, minor cuts, burns, sprains, allergic reactions, animal bites, broken bones	Varies by medical plan **($$)**	Varies (*usually no appointment available*)	Extended hours (*evenings, weekends, holidays*)
Emergency Room (go to nearest hospital)	Chest pain or pressure, sudden numbness, uncontrolled bleeding, difficulty breathing, seizure, loss of consciousness	Varies by medical plan **($$$$)**	Long wait times (*usually no appointment available*)	24/7

KNOW WHERE TO GO FOR CARE

Urgent Care or ER?

It can be easy to confuse an ER facility with an urgent care clinic, especially when you're eager to get medical care. **Here's are examples of how to determine the difference**.

Urgent Care

- Lower cost than ER ($$)
- Extended but limited hours (*often close by 8 p.m.*)
- Found in standalone buildings or medical plazas

Emergency Room (ER)

- Highest cost ($$$)
- Open 24/7, always staffed for emergencies
- Often connected to a hospital
- Standalone ER clinics = not recommended (*high cost + extra transfers*)

Quick Tip:

If the clinic has ER doctors, ambulances or advanced imaging — it's an ER (and higher cost), <u>not</u> urgent care.

Dental and Vision Plans

DENTAL PLANS: DELTA DENTAL

ORTHO DPO PLAN

- Choose from **in-network and out-of-network providers**
- 100% coverage for preventive services at in-network dentists
- Small deductible and coinsurance for other services
- Includes orthodontia coverage

New

NO ORTHO DPO PLAN

- Choose **in-network and out-of-network providers**
- 100% coverage for preventive services at in-network dentists
- ***90% coverage for out-of-network services***
- Small deductible and coinsurance for other services
- ***Orthodontia is <u>not</u> covered***

DHMO PLAN

- **Must use an in-network dentist**
- 100% coverage for preventive services at in-network dentist
- Copays for other services (no deductibles or coinsurance)
- Lower paycheck cost compared to DPOs
- Available in certain states (AZ, CA, FL, GA, TX & more)

Biweekly Paycheck Deduction

Dental Plan Cost	Ortho DPO Plan	<u>No</u> Ortho DPO Plan	DHMO Plan
Employee Only	$16.53	$18.12	$7.23
Employee & Spouse	$35.01	$38.36	$12.42
Employee & Children	$34.33	$37.67	$12.50
Employee & Family	$55..66	$61.05	$18.01

Find a Provider
<u>www.DeltaDental.com</u>
Click “Find a Dentist”

VISION PLAN: METLIFE

Plan features:

- In-Network & Out-of-Network providers
- $15 copay for annual eye exam at in-network providers
- $15 copay for glass lenses at in-network providers
- Frames are available every 2 years
- $0 for medically necessary contacts and $120 allowance for elective contacts

Biweekly Paycheck Deduction

Employee Only	$2.93
Employee & Spouse	$4.36
Employee & Children	$4.66
Employee & Family	$7.45

Find a Provider

www.SuperiorVision.com

Click “Find a Vision Provider”

then "Superior Vision by MetLife”

Additional Benefit Offerings

- Life Insurance
- Disability
- 401(k)
- Voluntary Benefits

BASIC LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

Invited provides — ***at no cost to you*** — comprehensive life and accident coverage to protect you and your family.

	Description	Eligible Amount	Age Reduction
Basic Life	Pays in the event of death	Hourly = $10,000 Salary = $25,000	35% at age 65 55% at age 70
Accidental Death & Disability	Pays in the event of death or injury due to an accident	Hourly = $10,000 Salary = $25,000	35% at age 65 55% at age 70

IMPORTANT: Identify a Designated Beneficiary

SUPPLEMENTAL LIFE INSURANCE

In addition to the Basic Life insurance provided by Invited, you can purchase Supplemental Life Insurance for additional financial protection.

For You

Increments of $10,000

Maximum: Lesser of $500,000 or 7 times annual salary

EOI not required if:

- Coverage amount is $380,000 or less

EOI required if:

- Coverage amount exceeds $380,000

For Your Spouse

Increments of $5,000

Maximum: Lesser of $100,000 or 50% of Employee amount.

EOI not required if:

- Coverage amount is $30,000 or less

EOI required if:

- Coverage amount exceeds $30,000

For Your Child

Increments of $5,000

Maximum: $25,000

EOI not required

SHORT-TERM DISABILITY (SALARIED)

Income supplement when you are unable to work due to a short-term illness or an injury. Pays a portion of your income to you in a weekly benefit.

Corporate/Salaried Employees

66.67% of earnings up to $1,500 per week

Paid for by Invited

Plan Details

14-Day elimination period

11 Weeks benefit duration

SHORT-TERM DISABILITY (HOURLY)

Income supplement when you are unable to work due to a short-term illness or an injury. Pays a portion of your income to you in a weekly benefit.

Hourly Employees*

60% of earnings up to $1,000 per week

Voluntary Benefit

Plan Details

14-Day elimination period

11 Weeks benefit duration

**Eligible Hourly Employees working in clubs may participate in the Voluntary STD Plan (except for Employees working in clubs located in HI, NJ, NY or RI due to state-mandated disability plans available to you).*

VOLUNTARY LONG-TERM DISABILITY

CORPORATE/SALARIED EMPLOYEES

Income supplement when you are unable to work due to a longer-term illness or injury.

- Pays a portion of your income to you in a monthly benefit
- Premiums are based on your monthly earnings

Benefit

60% of earnings up to $10,000 per month maximum

Plan Details

90-Day elimination period

Benefit duration to normal retirement age

Preexisting condition limitation:
3 months/12 months*

**Preexisting Condition Limitation: A preexisting condition is an injury or illness for which you have received advice or treatment from a doctor within three months prior to the effective date of your insurance plan. Any conditions deemed preexisting will be excluded from the policy for the first 12 months.*

FIDELITY: Our NEW 401(k) Vendor

New

Fidelity is the new 401(k) record keeper for Invited – effective November 1, 2025

Key Dates:

- Blackout Starts: October 29, 2025
- Blackout Ends: December 1, 2025

Your savings, investments, assets, and any loans will **automatically transfer** to Fidelity — no action needed.

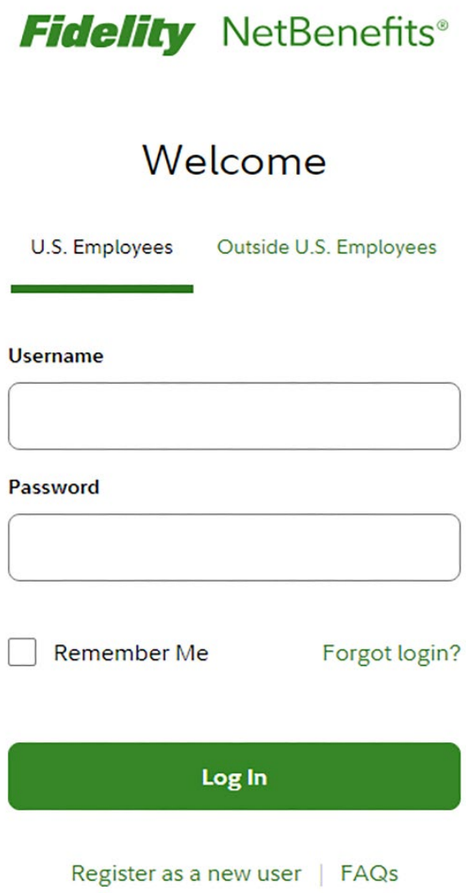
You'll **keep saving for retirement without interruption!**

What's New

Invited is excited to introduce the **Roth 401(k)**, a **post-tax savings option** offering tax-free growth potential for your future.

After the blackout, log into explore and update your contributions:

Log in or create an account: 401k.com



VOLUNTARY BENEFITS

Offset out-of-pocket healthcare expenses with supplemental health options:

Accident

- Provides benefits for injuries and accidents
- Amount varies by accident type
- Coverage for on- and off-job incidents

Critical Illness

- Pays lump-sum benefit for specific illnesses (e.g., heart attacks, strokes, cancer, paralysis)
- Coverage levels: $15,000 or $30,000

Hospital Indemnity

- Pays benefits for hospital admissions due to sickness, injury, or pregnancy
- $1,000 per admission, up to 4 times a year
- $200 daily confinement benefit for up to 15 days a year

- ✓ No preexisting condition limitations
- ✓ No offsets or coordination with other insurance plans
- ✓ No restrictions on how benefit payment is used
- ✓ Helps cover deductibles, copays and out-of-pocket expenses

$100 payment available if you complete a health screening in 2026!

VOLUNTARY BENEFITS

Additional offerings available to you

Legal Protection

- Covers various legal issues
- Access to attorneys for estate planning, traffic matters, etc.
- Contact attorneys via phone, email, or online
- Reduced costs through MetLife group rates

ID Theft and Fraud Protection

- Monitors personal info and accounts for security
- Alerts for suspicious credit inquiries
- Digital safety tools: VPN/Wi-Fi security and antivirus software

Pet Insurance

- Flexible insurance plans for all pets, no breed exclusions
- Visit any U.S. veterinarian, reimbursement up to 90%; direct billing
- 24/7 access to Telehealth Concierge Services
- Enroll at: www.metlife.com/getpetquote

BenefitsMe

- Make interest-free purchases with payroll deductions
- Buy quality brand-name items
- No background checks or down payments
- Includes furniture, appliances, tech, and more
- Create a BenefitsMe account at shop.benefitsme.com

ACA Look-back Period

LOOK-BACK PERIOD: 2026 BENEFITS YEAR

Measurement Window
1,560 hours worked
(30 hours per week average)

Oct. 1– Sept. 30

Oct. – Nov.

Data Analysis
Determine Employee eligibility

Dec

Employee Notification
Employees notified of benefits revocation and alternative options for coverage (COBRA, Marketplace, etc.)

Benefits Revocation
Effective Dec. 31

LOOK-BACK PERIOD: 2027 BENEFITS YEAR

New Invited

Measurement Window
1,560 hours worked
(30 hours per week average)

July 1, 2025 – June 30, 2026

July – Aug.

Data Analysis
Determine Employee eligibility

Sept.

Employee Notification
Employees notified of benefits revocation
and alternative options for coverage
(COBRA, Marketplace, etc.)

Benefits Revocation
Effective Sept. 30

Open Enrollment

November 5–21

You must enroll by November 21 to have coverage in 2026!

HOW TO ENROLL

ACTIVE ENROLLMENT: November 5–21

All Employees MUST enroll (or decline) for benefit coverage in 2026.

Ready, Set, Enroll.

THREE WAYS TO ENROLL:

Online: Oracle at **MyClubLifeOnline.com**

Phone: Call an Invited Benefits Specialist at (833) 964-2967

Schedule an appointment to enroll by scanning the QR code or **click here**

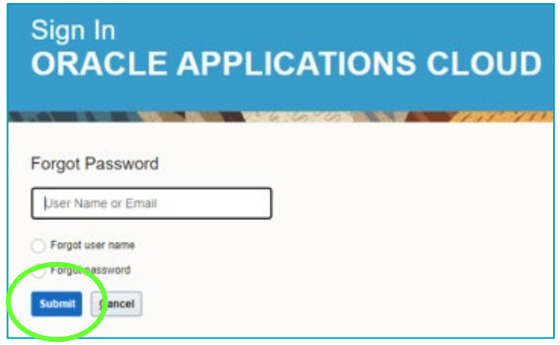
- If you enroll your spouse or child(ren) in a medical plan option, you must submit documentation by **November 30**, or they will not be covered in 2026.
- Receive an **email confirmation** once your enrollment is complete — *review it carefully*!
- Changes are only allowed outside of Open Enrollment with a **qualifying life event** (e.g., marriage, birth, etc.)
- **IMPORTANT:** SSNs will be required for all contacts during open enrollment period

ENROLLMENT ACCESS: MyClubLifeOnline.com

- **It is important to ensure you have access to the Oracle system PRIOR to Open Enrollment**
  - Users with email accounts in Active Directory (Invited email users) can use Single Sign-on
  - Users NOT in Active Directory must log in with username and password

- **If you need to *reset your password*, follow these steps:**
  1. Click on "Forgot Password" and enter email (*must match the work email in Oracle to send*)
  2. Enter your Username or Email address in the blank field then press "Submit" button
  3. You will receive instructions to reset your password (sent to work email on file in Oracle)

  Note: Email will come from ecwl.fa.sender@workflow.mail.us2.cloud.oracle.com



- **If you *forgot your User ID and/or work email* associated with your account**
  - Contact your Office Manager

- **If you need to *change the work email associated with your account*, follow these steps:**
  1. Change your personal email in Oracle
  2. Next day, follow the 'reset your password' process outlined above

  Note: Click here to view directions on how to update personal information in Oracle

- **Still need assistance?** Contact the Invited IT Support Team at 972-888-7777 | Email: help@invitedclubs.com

WHERE TO GO FOR SUPPORT

CURRENT PLAN INFORMATION

Oracle or on the HealthJoy App: Access details on current plans (enrolled in).

DECISION SUPPORT TOOL

Interactive Tool: Compare plan offerings through a series of questions & analysis to better understand choices and make an informed decision.

DETAILS ON 2026 PLANS & BENEFITS

Benefits Website (**Invitedbenefits.com**): Benefits guide, details on screenings, plans, additional benefits, steps to enroll, etc.

QUESTIONS?

- ✓ Attend an education session
- ✓ Contact Invited Benefits Specialist at 833-964-2967 or invitedbenefits@avantsb.com

QUESTIONS?

Invited

THANK YOU

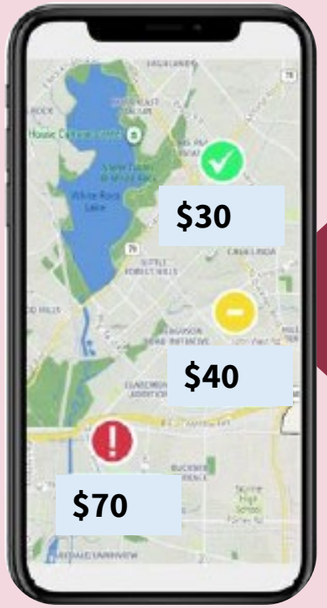
MEDICAL PLANS

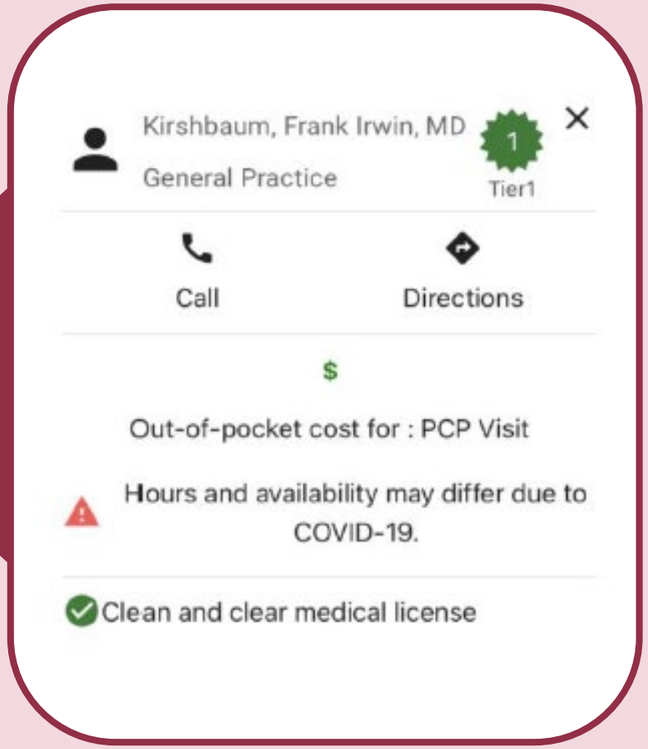
Aetna SimplePay

Simple, transparent and more cost-effective for your budget

Offers better value & easy to use:

- ✓ No deductibles
- ✓ Copay pricing for all care and services
- ✓ Premiums lower than the UHC PPO Plan
- ✓ Robust network of providers
- ✓ Dedicated health concierge
- ✓ Easy App that identifies exceptional providers and up-front pricing





MEDICAL PLANS

UHC High-Deductible Health Plan with Health Savings Account

Ideal if you want lower monthly premiums and the ability to save pretax dollars for future medical expenses

The UHC HDHP with HSA includes:

- ✓ Nationwide network of doctor through UnitedHealthcare
- ✓ Pay for care at UHC negotiated network rates until you meet the deductible, then pay coinsurance
- ✓ Health Savings Account (HSA)
- ✓ Premiums lower than the UHC PPO Plan

MEDICAL PLANS

UHC Choice Plus PPO Plan

Smaller deductible, comprehensive coverage and reduced co-pays

The UHC Choice Plus PPO Plan includes:

- ✓ Nationwide network of doctors through UnitedHealthcare
- ✓ See any provider without a referral
- ✓ Copays for doctor visits, medications, and more
- ✓ Per paycheck premiums higher than other plans

MEDICAL PLANS

UHC Minimum Essential Coverage Plan

Affordable essential coverage — ideal for those with minimal medical needs

The UHC MEC Plan includes:

- ✓ Lowest per paycheck premiums
- ✓ No deductibles or coinsurance
- ✓ Copay pricing for doctor visits, up to 4 per year
- ✓ Must use an in-network doctor
- ✓ **No coverage for prescriptions or emergency medical care**