2027 Open Enrollment

November 4 – November 20, 2026

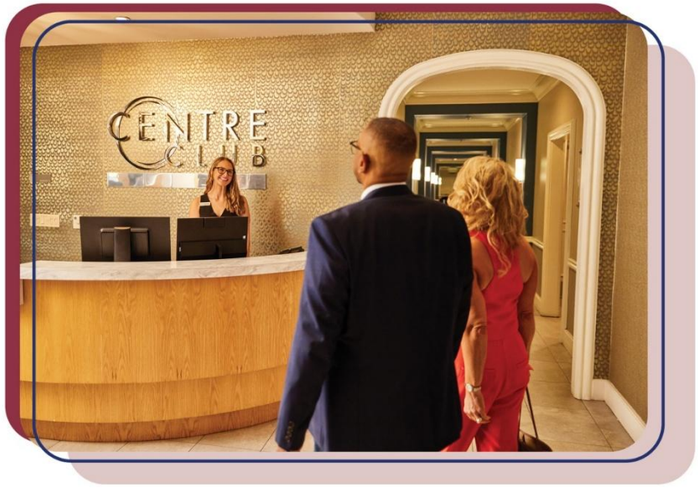
Invited Clubs











Every Choice Counts

“

“At Invited Clubs, we’re committed to offering benefits that genuinely support your health and well-being. This year, we’ve made big changes to simplify your care journey and connect you with high-quality, more affordable care. We encourage you to review your options and choose the benefits that are right for you and your family.”

David Pillsbury
Chief Executive Officer



Agenda

Invited Clubs



- What to Expect in 2027
- Your 2027 Benefits
- How to Enroll

What to Expect for 2027!



2027 Benefits: What to Expect and Why

Invited Clubs



Simplified carriers

BCBS, Aflac and WEX handle most core benefits.

Less benefits hassle



More care support

Lantern & OneImaging for specified care.

Hinge Health virtual PT

Quality care and better value



Enhanced protection

Enhanced Aflac benefits.

New pet and identity protection carriers.

More support for your family



Changing costs

Medical and dental premiums rise.

Smart plan choices can help you save.

Healthcare costs are rising

Every Choice Counts.
Your choices affect what you pay today and the benefits we can offer tomorrow.

Only Three Carriers for Core Benefits

Invited Clubs

BlueCross BlueShield

Medical, Dental & Vision

- Medical – Four plan options
- Dental – Two plan options
- Vision – One plan

Aflac™

Life, AD&D, Disability & Voluntary

- Basic & AD&D, Supplemental Life, Short and Long-Term Disability
- Accident, Critical Illness, Hospital Indemnity
- Prior approved coverage levels grandfathered

wex

Tax-Advantaged Accounts

- Health Savings Account (HSA)
- Flexible Spending Accounts (FSA)
- Commuter benefits

Optum Rx®

Prescription Drugs

OptumRx will be the prescription drug provider for all BCBS medical plans that include pharmacy.

supportlinc

No Change

Employee Assistance Program (EAP)

SupportLinc will remain the provider for EAP.

HealthJoy

No Change

HealthJoy

HealthJoy telehealth services and easy-to-use mobile app will still be available.

What This Means for You: 3 Steps to Take

Invited Clubs

BlueCross BlueShield

YOUR TO-DOs

If you do nothing else, take these 3 steps:



Questions?

Find plan details and links at InvitedBenefits.com

1 Check your providers

Scan the QR code or visit **BCBStx.com** to confirm your doctors and facilities are in the BCBS network. If a provider is out of network, explore in-network alternatives.

Network = Blue Choice PPO [BCA]

2 Compare your options

Choose the plan that fits your needs.

Need help? Make an appointment with an Invited Benefits Specialist.

3 Enroll by Nov. 20 at 5 p.m. CST

Reminder! Choosing Tier 1 providers in the BCBS network can help you maximize your benefits and lower your out-of-pocket costs for medical care services in 2027.

Your 2027 Benefits



4 Plan Options and How They Work

BlueCross BlueShield Invited Clubs

PLAN	FIRST, YOU PAY	THEN, YOU PAY	ANNUAL PROTECTION
Easify Edge No deductible or coinsurance	Set copays Based on provider tier	Continue copays until you reach your out-of-pocket maximum	After you reach the out-of-pocket maximum **Invited Clubs pays 100%** of eligible in-network care for the rest of the year
Standard HDHP with HSA Pretax savings with an HSA*	Full cost Until deductible is met	Coinsurance (a share of the cost) until you reach your out-of-pocket maximum	
Classic PPO Smaller deductible and lower copays	Copays Until deductible is met	Copay/Coinsurance - until you reach your out-of-pocket maximum	
Limited Care Plan Low biweekly contributions	Set copays Up to 4 visits per year	You pay all costs Beyond 4 covered visits	**No hospital, emergency or pharmacy coverage**

How the Medical Plans Compare

Invited Clubs

All plans provide telemedicine (medical and mental) through HealthJoy at ***$0 cost to you***

Easify Edge

You value knowing the cost before care. No deductible.

COST PER PAYCHECK

$$$$ Middle

COST AT THE DOCTOR

$$$$ Middle

Standard HDHP

You prefer lower paycheck costs and pretax HSA savings.

COST PER PAYCHECK

$$$$ Lower

COST AT THE DOCTOR

$$$$ Higher

Classic PPO

You prefer lower doctor costs and accept higher paycheck costs.

COST PER PAYCHECK

$$$$ Highest

COST AT THE DOCTOR

$$$$ Lower

Limited Care Plan

Lowest paycheck cost, with coverage limited to 4 annual doctor visits.

COST PER PAYCHECK

$$$$ Lowest

COST AT THE DOCTOR

$$$$ Highest

You pay your copay

You know your copay up front, based on your provider's tier.

You pay an estimate

You pay an estimate at your visit. The insurance claim determines the final amount due.

You pay all other costs

No hospital, emergency or pharmacy coverage

More dark $ symbols = higher relative cost. Actual costs vary. See the Summary Plan Description for full coverage rules.

Could Medicare Offer More for Less?

Invited Clubs

KINGDOM INSURANCE

$0

MONTHLY PLAN PREMIUM OPTIONS

Available with many Medicare Advantage plans

Medicare Advantage
Most plans include dental, vision, hearing and drug coverage.

Medicare Supplement
Predictable costs. See any U.S. doctor that accepts Medicare.

Specialized Plans
For qualifying conditions; some offer food, utility and OTC allowances.

Compare With Your Group Plan
Review costs, doctors and prescriptions side by side.

Part B premiums generally still apply. Supplement drug coverage requires a separate Part D plan. Benefits and eligibility vary by plan.

SCHEDULE YOUR PRIVATE MEDICARE REVIEW
Call 877-694-2322 or visit InvitedBenefits.com for details

Required: Lantern and OneImaging

Invited Clubs

These services provide you with high-quality care at a little to no cost.

Lantern Specialty Care

REQUIRED IN 2027

Employees and covered family members planning joint or bariatric surgery or cancer and infusion treatments, will be required to connect with Lantern before receiving care.

Benefits of Lantern:

- Trusted, high-quality providers for surgery, cancer and infusion therapy
- Personalized support to understand your options
- Confident navigation to the best possible outcomes
- $150* Copay

These same benefits also apply to other voluntary procedures

OneImaging

REQUIRED IN 2027

Employees and covered family members who need diagnostic (specifically MRI or CT scans) will be required to work with OneImaging to coordinate care before receiving a scan.

Benefits of OneImaging:

- Help locating high-quality imaging providers and comparing options
- Convenient scheduling
- $25* Copay

*The copay amounts above are for Easify Edge and Classic PPO plan participants. Standard HDHP plan participants must meet the plan deductible first.

Hinge Health

Invited Clubs



VIRTUAL PHYSICAL THERAPY

Free virtual physical therapy:

- **All-in-one app:** virtual PT from anywhere, on your own schedule
- **Dedicated clinical team:** physical therapists, health coaches and PT specialists
- **Motion tracking:** for full-body assessments and progress
- **Integrated data with providers:** for personalized care, plus early intervention for those at high risk of injury
- **Enso device:** FDA-approved, drug-free pain relief in as little as 15 minutes

No cost to you — available to all medical plan participants in 2027.

Better Experience, Better Care, Bigger Savings

Invited Clubs



CHRIS'S KNEE PAIN JOURNEY

Two paths. Two very different experiences.

PATH 1: TRADITIONAL HEALTHCARE JOURNEY

1. SEE DOCTOR
Chris sees his doctor about knee pain.



2. MRI ORDERED
Doctor recommends an MRI.



3. COMMUNITY IMAGING CENTER
Chris goes to a community imaging center.



4. COMMUNITY HOSPITAL OR SURGICAL CENTER
Chris has surgery at a community hospital or surgical center.



5. IN-OFFICE PHYSICAL THERAPY
Chris does in-office physical therapy at a brick-and-mortar location.



ESTIMATED COSTS (ADJUSTABLE)

EMPLOYER (ER) COST ESTIMATE
$42,306

EMPLOYEE (EE) COST ESTIMATE
$8,000*

*Employee cost estimate may vary based on plan design, deductible status, and services received.

PATH 2: OPTIMIZED CARE JOURNEY WITH REQUIRED ONE, LANTERN & HINGE HEALTH

1. SEE LANTERN DOCTOR
Chris meets with a Lantern doctor virtually or in-person.



2. REQUIRED ONEIMAGING
Doctor orders imaging at a Required OneImaging facility.

OneImaging

3. SURGERY AT LANTERN FACILITY
If surgery is needed, Chris has it at a Lantern partner facility.



4. HINGE HEALTH RECOVERY
Chris recovers with Hinge Health — personalized, digital physical therapy from home.



ESTIMATED COSTS (ADJUSTABLE)

EMPLOYER (ER) COST ESTIMATE
$21,354

EMPLOYEE (EE) COST ESTIMATE
As low as $175*

*Classic PPO and Easify Edge participants pay up to $175. Standard HDHP participants must meet the deductible first.

BETTER CARE. BETTER EXPERIENCE. BETTER OUTCOMES.
The smarter path saves time, money, and gets Chris back to doing what he loves—faster.

ESTIMATED SAVINGS PER KNEE SURGERY EPISODE

EMPLOYER SAVINGS	EMPLOYEE SAVINGS	TOTAL POTENTIAL SAVINGS
$20,952	Up to $8,000	$28,952

BETTER EXPERIENCE
BETTER OUTCOMES
LOWER COST

*Cost estimates are adjustable based on plan design, provider contracts, and services received.

Here's how it all comes together!

One Employee. One knee surgery. Two very different journeys.

- **Path 1:** five steps, four separate providers.
- **Path 2:** three connected providers, working as one.
- **Same care:** $28,952 saved, and as little as $175* out of pocket for most Employees.

Every Choice Counts!

** Classic PPO and Easify Edge participants pay up to $175. Standard HDHP participants must meet the deductible first.*

Your Role in Managing Healthcare

Invited Clubs

Ways Employees can take an active role in 2027

1. Schedule preventive care

Book recommended checkups and screenings. Complete follow-up care.

2. Research before you book

Research providers and choose Tier 1, in-network doctors before scheduling.

3. Ask what you'll pay

Confirm network status and request a cost estimate before care.

4. Connect before care

Contact Lantern for required procedures and treatments. Use OneImaging for MRI and CT scans.

Your choices help protect affordable benefits for everyone.
Get the care you need. Make each decision an informed one.

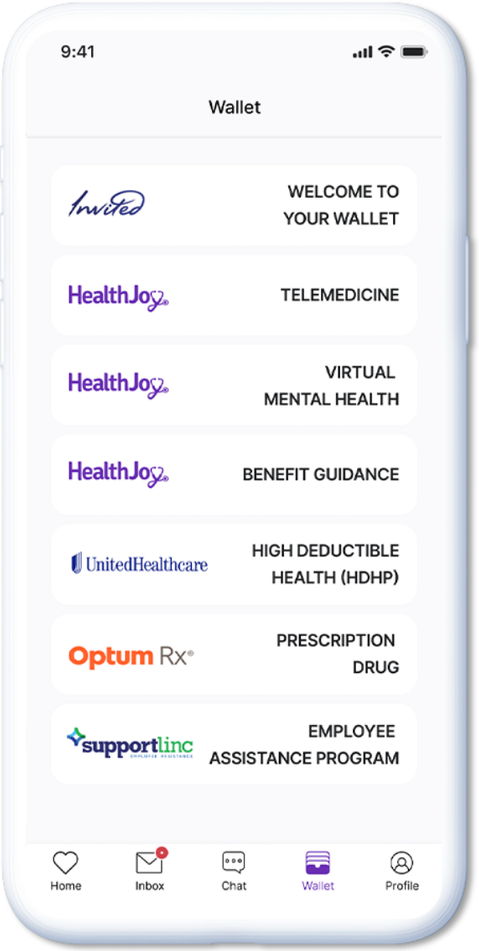
HealthJoy

Don’t have HealthJoy?
Download the app now!

Invited Clubs

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
- Benefits Wallet
- Healthcare Concierge
- Provider Recommendations
- Medical Bill Review
- Appointment Booking
- HSA / FSA Support
- Rx Savings Review



[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

supportlinc

Support for Whatever Life Brings

Invited Clubs







SupportLinc Employee Assistance Program (EAP) connects you to everyday guidance, resources and confidential support across work, home and family life. You also get up to 6 free counseling sessions per person, per issue, every year. Reach out whenever you need confidential emotional support, practical guidance, everyday resources, or help navigating a difficult life event.

Emotional Well-being

- Stress, anxiety or depression
- Emotional Fitness
- Digital wellbeing programs
- Coaching and self-care resources

Relationships & Family

- Marriage or relationship strain
- Parenting challenges
- Family conflict or life transitions

Daily Life Demands

- Community resources
- Housing, food or transportation
- Referrals for home repairs and services
- Childcare and elder care
- Savings center discounts
- Gym and fitness discounts

Legal & Financial Questions

- Budgeting or debt concerns
- Retirement and college planning
- Legal consultations
- Identity theft resources

Workplace Challenges

- Work stress or burnout
- Difficult conversations
- Being a supportive co-worker

Urgent or Disruptive Events

- In-the-moment support
- Grief and loss
- Safety concerns or domestic violence
- Natural disasters

Call 24/7

888-881-5462

Visit the web portal

mysupportlinc.com

code: invitedclubs

Scan the QR code to download the mobile app

Confidential, 24/7/365 support for employees, spouse/domestic partner, dependents and other household family members, connecting everyone to the right kind of help at the right time

Know Where to Go for Care

Invited Clubs

The right care setting depends on how urgent your need is

BlueCross BlueShield

HOW DO YOU FEEL?	WHERE SHOULD YOU GO?	WHAT ARE YOUR NEEDS?	COMMON REASONS	HOW SOON CAN YOU GET CARE?
Very mild	**HealthJoy virtual care**	• Busy traveling • After hours care	• Colds or flu • Allergies or sinus issues	24/7 $0 virtual care
Moderate	**Your doctor**	• Need preventative care • Willing to wait • Wanting doctor to track history	• Checkups and immunizations • Ongoing health concerns	Business hours By appointment
Severe*	**Urgent care**	• Experience serious issue • Need fast care • After hours care	• Sprains and strains • Minor infections or injuries	Extended hours Check facility hours
Very severe	**Emergency room**	• Need immediate care • Life threatening condition • Multiple specialists	• Chest pain or trouble breathing • Uncontrolled bleeding or major trauma	24/7 For emergencies

**Urgent care is for non-life-threatening issues. Use emergency care for life-threatening symptoms.*

The above information is a summary only. Refer to the Summary Plan Description for complete details.

Enrollment Resources

Invited Clubs

Need help choosing a medical plan option for 2027? Have questions about your benefits?

1 Connect with an Invited Benefits Specialist

Call **(833) 964-2967** or email invitedbenefits@bpaenroll.com

Schedule an appointment. Support is available in multiple languages.

Scan to schedule

2 Oracle AI Help Agent

When you log in to MyClubLifeOnline.com to enroll, the Oracle AI Help Agent can give you instant answers to your benefits questions.

Scan to log in

Medical Premiums

Invited Clubs

You (and your covered spouse) save by completing the Preventive Diagnostic Screening.

2027 Bi-weekly Premiums before surcharges				
Enrollment Tier	Easify Edge	Standard HDHP	Classic PPO	Limited Care Plan
Employee Only	$89.60	$42.77	$132.03	$29.75
Employee + Spouse	$268.81	$222.84	$396.08	$58.00
Employee + Child(ren)	$221.27	$178.27	$326.03	$53.38
Employee + Family	$338.31	$287.22	$498.47	$62.61

AVOID THE SURCHARGE

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

Reminder! Preventive Diagnostic Screening *Invited Clubs*



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 2027 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 Clubs will not receive your results
- Your medical plan coverage is not affected by your results

Additional information at InvitedBenefits.com

Reminder! Preventive Diagnostic Screening *Invited Clubs*

TWO WAYS TO SCREEN:

Option 1
Quest
Basic Screening

COST: Free

ELIGIBILITY: Employees & their spouses

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

Option 2
Function Health
Comprehensive Screening

COST: Up to $295 discounted price[1]

ELIGIBILITY: Employees & their spouses

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 tests mid-year
- 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.

Dental Plans and Bi-weekly Premiums

Invited Clubs

Dental benefits

Benefit	High Plan	Low Plan
Calendar-Year Maximum Benefit	$1,500	$750
Calendar-Year Deductible Individual / Family	$50 / $150	$75 / $225
Preventive Exams, cleanings, X-rays, sealants	100% in-network	100% in-network
Basic Services Fillings and simple extractions	80% covered	70% covered
Major Services Crowns, endodontics, bridges, dentures	50% covered	40% covered
Orthodontia	50% covered $1,500 lifetime max	Not covered

2027 Bi-Weekly Premiums

Enrollment Tier	High Plan	Low Plan
Employee Only	$17.32	$8.22
Employee + Spouse	$36.69	$14.10
Employee + Child(ren)	$35.98	$14.21
Employee + Family	$58.33	$20.46

Both dental plans use the BCBS provider network. Scan the QR code or visit BCBStx.com to find a BCBS provider.

Vision Benefits and Premiums

Invited Clubs

BCBS is the carrier for the vision plan: and the provider network is through EyeMed.

EyeMed: in- and out-of-network providers, including LensCrafters, Target Optical, Pearle Vision, Costco and Walmart.

Scan the QR code to find an EyeMed provider.

Vision benefit	Coverage
Eye exam	$15 in-network copay Once every 12 months
Lenses & frames	$15 in-network lens copay $125 frame allowance every 24 months
Contacts	$0 for medically necessary lenses $120 allowance for elective lenses

2027 Bi-weekly Vision Premiums	
Enrollment Tier	**Vision Plan**
Employee Only	$2.63
Employee + Spouse	$3.90
Employee + Child(ren)	$4.18
Employee + Family	$6.67

Invited Clubs

Every Choice Counts

Life, AD&D, Disability and Voluntary benefits

Aflac is the carrier for Life, AD&D, Disability and Voluntary benefits including Accident, Critical Illness and Hospital Indemnity



Basic Life and AD&D

Invited Clubs

Invited Clubs provides — ***at no cost to you*** — comprehensive life and accidental death and dismemberment (AD&D) 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
AD&D	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

If a beneficiary is not on file, benefits will be paid to your estate — not directly to a loved one

Aflac™

Voluntary Life Insurance

Invited Clubs

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

Aflac™

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

Special Enrollment Opportunity! During Open Enrollment, Employees can elect up to $380,000 and covered spouses up to $30,000 with no Evidence of Insurability (EOI). Prior approved coverage levels grandfathered.

AFLAC | Term Life To Age 120 with LTC Product Overview

Life Protection + Long-Term Care

Invited Clubs

GROUP LIFE TERM-TO-120 WITH TAX-QUALIFIED LTC RIDER

Permanent-style coverage with living benefits that can help pay for long–term care.

Aflac™

LIFE COVERAGE

Protect what matters

- **Coverage to age 120**
  No scheduled benefit reduction
- **Guaranteed issue**
  Employee: up to $150,000
- **Family coverage**
  Spouse and child coverage available

LTC LIVING BENEFITS

Access benefits while living

- **4% monthly LTC benefit**
  25 monthly payments; 90-day elimination period
- **Lump-sum option**
  50% of the life benefit available as a one-time lump sum
- **Extension of LTC**
  Included: 25 additional months when periodic payments are selected

ADDITIONAL PLAN FEATURES

Included protections

- **Accidental Death**
  Additional benefit equal to the face amount
- **Waiver of Premium**
  Premiums waived after 3 months of total disability, up to 24 months
- **Portability**
  Employee and spouse coverage may continue after leaving employment

LTC BENEFIT: 4% of life benefit per month for 25 months OR 50% one-time lump sum
+ Extension adds 25 months to periodic payments

Short-Term Disability (Salaried & Hourly)

Invited Clubs

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.

Aflac™

Corporate/Salaried Employees

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

Paid for by Invited

Hourly Employees*

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

Voluntary Benefit

Plan Details

14-day elimination period

11-week 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

Invited Clubs

Aflac™

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

Pre-existing condition limitation:
3 months/12 months*

**Pre-existing 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.*

Voluntary Benefits

Invited Clubs

Offset out-of-pocket health care 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, etc.)
- 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, up to 15 days a year

$100 Health Screening Benefit!

Every plan pays $100 once per calendar year for all enrolled — just complete an eligible annual wellness visit.

Aflac™

Additional information at InvitedBenefits.com

Invited Clubs

Every Choice Counts

Health Savings Account, Flexible Spending Account and Commuter

WEX Health is the carrier for HSA, FSA and Commuter benefits



Tax Free Savings Accounts

Invited Clubs

	Health Savings Account (HSA)	Health Care Flexible Spending Account (HCFSA)	Dependent Care Flexible Spending Account (DCFSA)	Commuter Spending Account
What Plan Do You Need to Be Enrolled in?	Standard HDHP only	Easify Edge Classic PPO Limited Care	N/A – available to all	N/A – available to all
What Can You Use it For?	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
Do Funds Rollover?	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
What You Can Contribute?	Individual – $4,500 Family – $9,000 (add'l $1000 for 55+ catch up)	$3,500 per year	$7,500 per year	$350 per month

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

Additional Benefits

Invited Clubs

Legal Protection

- Employees enrolled in Aflac Accident, Critical Illness or Hospital Indemnity will receive free legal resources through Health Advocate℠, an Aflac partner.
- Visit healthadvocate.com/Aflac to get started.

ID Theft and Fraud Protection

- Norton is the carrier for ID theft protection, offering a High and Low plan
- Monitors personal info and accounts for security
- Alerts for suspicious credit inquiries
- Digital safety tools: VPN/Wi-Fi security and antivirus software

Pet Insurance

- TruPanion is the carrier for 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: Aflac@Trupanion.com

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

How to Enroll

Open Enrollment
Nov. 4–Nov. 20



Open Enrollment: Enroll by Nov. 20 at 5 p.m. CST

Invited Clubs

ACTIVE ENROLLMENT: November 4–20

All Employees MUST enroll for benefit coverage in 2027.

THREE WAYS TO ENROLL:

Online: Via Oracle at MyClubLifeOnline.com

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

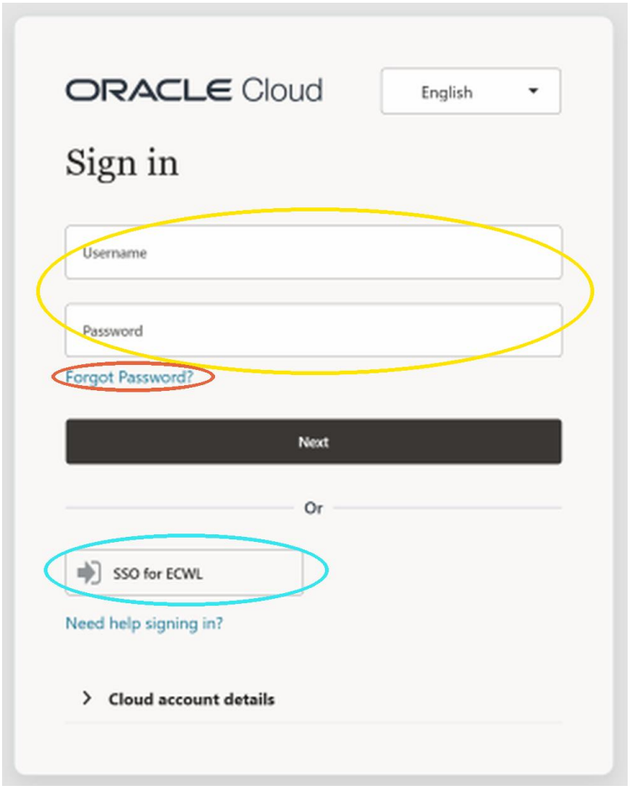
Schedule an appointment to enroll by scanning the QR code or visit InvitedBenefits.com

- 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 2027.
- 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 Invited Clubs

☑ **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

QUESTIONS?

Invited Clubs