

# Restaurant Growth Services 2022 Team Member Benefit Fair

Benefit Plan Year – January 1 – December 31, 2022





# 2022 Annual Enrollment

October 18 – October 31

Whether you choose to enroll in 2022 benefits or not, all eligible Team Members **MUST** either ELECT or WAIVE benefits.

Benefit selections from the prior year (2021) *will not* rollover to 2022.

# How to Enroll:



## **Dayforce**

- Log in to Dayforce at [www.dayforcehcm.com](http://www.dayforcehcm.com)
- Select the Benefit icon and then click on "Start Enrollment"
- Follow the prompts to complete the enrollment process
- Save a copy of your enrollment confirmation for your records
- You may make changes to your completed submission through October 31, 2021



## **One-to-One Enrollment**

- New for this year, we're extending the resource of licensed benefit counselors to help you enroll in your benefits
- Enrollment counselors are available during the Annual Enrollment weekdays to support your benefit questions, guidance with decision making and walk you through enrollment in Dayforce.



## **Part Time Team Members**

- If you are a part-time Team Member, you are eligible for certain benefits. To learn more and to enroll, visit [enrollvb.com/RGS](http://enrollvb.com/RGS)



# #MyLifeMyBenefits One-to-One Enrollment

For the 2022 annual enrollment, Restaurant Growth Services is providing team members access to a **BENEFIT EXPERT** to assist with your enrollment. Simply schedule an appointment and a Benefit Counselor will walk you through your 2022 benefit options and help you make the best decisions for you and your family.

**To schedule an appointment visit:**

[www.calendly.com/the-cason-group/rgs.com](https://www.calendly.com/the-cason-group/rgs.com) OR call **855-520-6769**.

Appointments are available from 8:00 AM - 5:00 PM EST

October 18 - October 22  
&  
October 25 – October 29

**Benefit decisions made easy with the help of an Expert!**

# 2022 Benefit Offerings



# Concierge Service

**Restaurant  
Growth  
Services**

**MyQHealth**®  
by QUANTUM HEALTH





# WHATEVER IT TAKES

We're problem-solving, frustration-fighting people on a mission to make your healthcare simpler.

## Introducing Your Care Coordinators



**MyQHealth.**  
by QUANTUM HEALTH



# OUR MISSION

We believe no one should have to navigate the cost and complexity of healthcare alone.

We are big-hearted, fast-thinking people on a mission to make healthcare smarter, simpler and more cost effective.





## When to contact MyQHealth

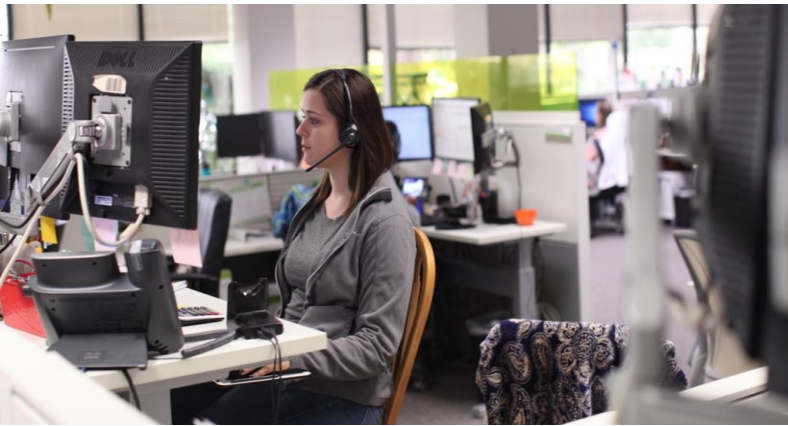
- Verify coverage
- Provide health-education resources
- Connect you to all your health benefit programs
- Advocate for your care
- Help manage chronic conditions
- Find providers
- Contact providers to discuss treatment
- Answer claims, billing and benefits questions
- Create health-improvement plans
- Avoid unnecessary out-of-pocket costs

**MyQHealth**  
**877.498.4476**



## Care Coordinators connect you to all your RGS health benefit providers

- MagellanRx pharmacy benefit management
- Teladoc telemedicine
- Magellan Employee Assistance Program
- Health Equity Health Savings & Flexible Spending Accounts
- Allstate Critical Illness, Accident & Hospital Indemnity
- Delta Dental care
- EyeMed Vision care
- Tobacco Cessation



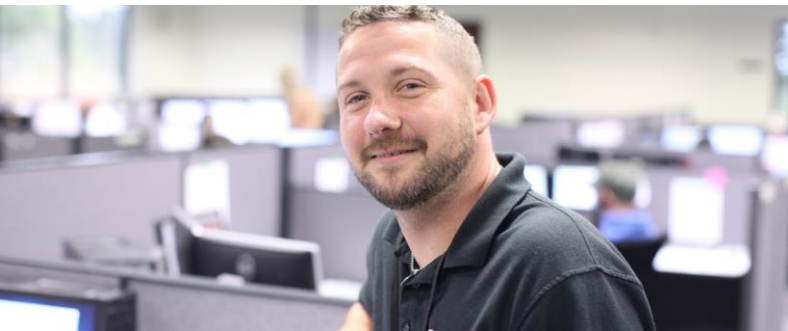
## YOUR DEDICATED TEAM

We work in small dedicated teams called pods. Your RGS pod is made up of claims experts, customer experience professionals and nurses to ensure you get the help you need every time you call.



Pods are designed to optimize their effectiveness for:

**PERSONALIZED SERVICE**  
**CROSS-FUNCTIONAL COLLABORATION**  
**MULTI-DISCIPLINARY EXPERTISE**



# HEALTHCARE, **SIMPLIFIED**



877-498-4476

**RGSBenefits.com**

Download our app

**MyQHealth - Care Coordinators**

## **Your Health Benefits**

Provider Network

**Open Access Plan**

Medical Claims Payer

**HealthScope/UMR**

Pharmacy Claims Payer

**MagellanRx**

When you need care, contact your care coordinators.

WE'LL TAKE CARE OF THE REST.

# MEDICAL

**Restaurant  
Growth  
Services**

**MyQHealth®**  
by QUANTUM HEALTH



# Medical Insurance 101

## **Coinsurance**

The plan's share of the cost of covered services, which is calculated as a percentage of the allowed amount. This percentage is applied after the deductible has been met. You pay any remaining percentage of the cost until the out-of-pocket maximum is met. Coinsurance percentages will be different between in-network and non-network services.

## **Copays**

A fixed amount you pay for a covered health care service. Copays can apply to office visits, urgent care or emergency room services. Copays will not satisfy any part of the deductible. Copays should not apply to any preventive services.

## **Deductible**

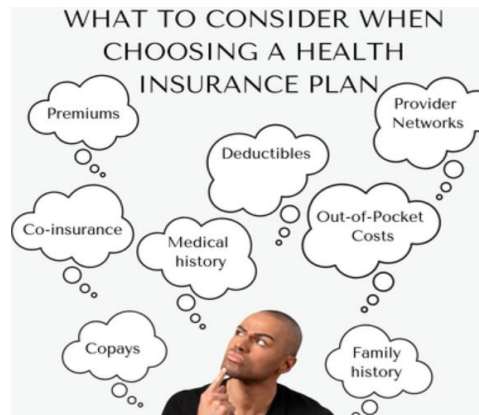
The amount of money you pay before services are covered. Services subject to the deductible will not be covered until it has been fully met. It does not apply to any preventive services, as required under the Affordable Care Act.

## **Lifetime Benefit Maximum**

All plans are required to have an unlimited lifetime maximum.

## **Preventative Services**

All services coded as Preventive are covered 100% without a deductible, coinsurance or copayments.



## **Out-of-Pocket Maximum**

The most you will pay during a set period of time before your health insurance begins to pay 100% of the allowed amount. The deductible, coinsurance and copays are included in the out-of-pocket maximum.



MyQHealth  
877.498.4476



## Traditional Copay Plan

	Employee	Family
Deductible	\$1,750	\$3,000
Max out-of-pocket	\$6,000	\$12,000
Plan pays 80% after deductible		

Service	Benefit
PCP office visit	\$35 Copay
Specialist office visit	\$70 Copay
Urgent Care	\$50 Copay
Diagnostic Test (simple lab & X-ray)	100% - deductible waived
MRI/CT Scan	20% after deductible
Preventive care/screenings/immunizations	100% - deductible waived
Emergency room	\$500 Copay, then 20% after deductible



## High-Deductible Health Plan (HDHP)

	Employee	Family
Deductible	\$6,350	\$12,700

Plan pays 100% after deductible

Service	Benefit
Preventive care/screenings/immunizations	100% - deductible waived



## Network = Open Access Complete

Open Access Complete gives you the complete choice of your healthcare providers. All healthcare services are covered at the in-network level – regardless of the source of care. Each time you need care, you choose the doctor or facility that is right for you.

### **Open Access Complete benefits include:**

- Open Access to all providers
- Non PCP selection required
- No referral for specialist care
- Wellness care is covered at 100%
- Access to Patient Advocacy Center

**Remember – there is no network for physicians or facilities.** Open Access Complete enables you to determine the physician or facility that works best for you. Precertification may be required for some types of services.





## Preventative Services are covered at 100%

Service	Benefit
Routine physical exams	As recommended for children, 1 annually for adults
Routine GYN exam	2 annually
Routine mammogram, including 3D mammogram	Every 1-2 years, beginning at age 40
Routine lab work	Covered at 100%
Routine bone density scan/screening	Age 65 and older
Routine prostate exam and PSA	Age 40 and older
Flu shot and mist	Ages 6 months and older
Routine immunizations	Covered at 100%
Gardasil® immunization	Ages 9-26
HPV testing	Covered at 100%
Colonoscopy (including surveillance colonoscopy) and sigmoidoscopy, including anesthesia	1 every 5 year, age 50 and older
Cologuard®	Once every 3 years



# Access all your Teladoc benefits from one place. **Set up your account today.**

Download the app |  Teladoc.com  
 1-800-TELADOC (835-2362)



Whether your child wakes up with a fever at 2 a.m.  
or you've just received a serious diagnosis, we're here.



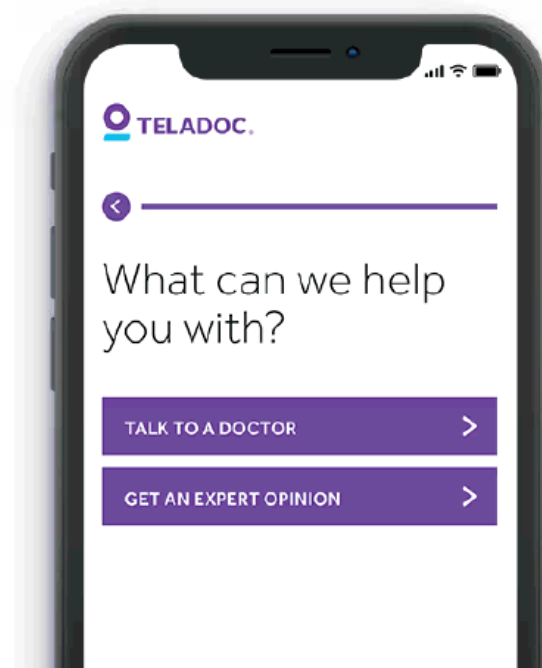
Talk to a U.S.  
board-certified  
doctor, 24/7



Get prescriptions  
when medically  
necessary



Confirm or adjust  
diagnosis and  
treatment for an  
existing condition





promoting a healthy workplace

Enroll today! **ANYTIME FITNESS**  
*Let's make* HEALTHY HAPPEN

Restaurant Growth Services Team Members and their immediate family members are eligible to enjoy the following at participating Anytime Fitness clubs:

- 10% standard monthly dues
- 50% off standard enrollment

**Restaurant  
Growth  
Services**

**MyQHealth.**  
by QUANTUM HEALTH

# PHARMACY

**Restaurant  
Growth  
Services**

**MyQHealth.**  
by QUANTUM HEALTH

**Magellan Rx**  
MANAGEMENT<sup>SM</sup>

# MagellanRx Pharmacy Benefit

**MagellanRX will continue to serve as RGS's pharmacy benefit manager**

Formulary list can be found at [www.magellanrx.com](http://www.magellanrx.com)

## **Copay Plan Rx Benefits**

Generic Drugs - \$10 copay

Preferred Brand - \$40 copay

Non-preferred Brand - \$80 copay

## **HDHP Plan Rx Benefits**

100% after deductible

## » **Two Plan Types**

- HDHP
- Traditional

## » **MagellanRx Home Delivery**

- Traditional and Specialty Medications Delivered Right to Your Door



## **Pay'd Health Select Savings Program**

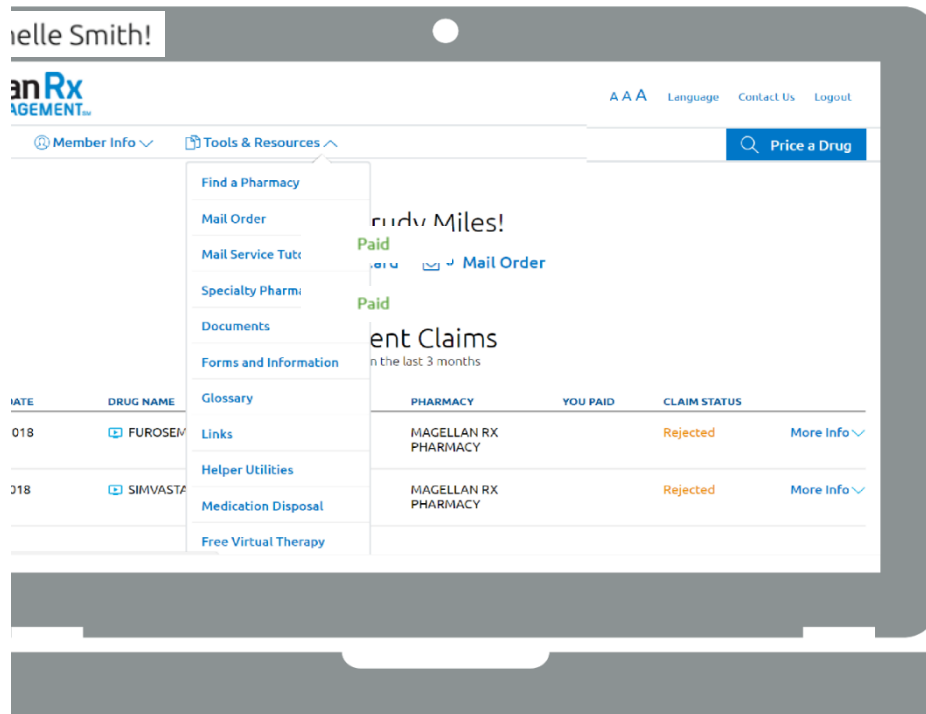
- Specialty Medication Copay Assistance



**MagellanRx**  
MANAGEMENT<sup>SM</sup>

# MagellanRx Digital Member Portal

## Helpful online resources



Pharmacy  
Locator



Medication  
Videos



Price a  
Drug



Virtual  
Therapy



# Coming Soon: Magellan Rx Mobile App

## On-hand prescription drug management tools for members



Members will have access to real-time prescription updates, critical clinical information and cost management tools all in the palm of their hand.



**Check the status of prescriptions**



**Price a drug**



**Get detailed clinical content for prescriptions**



**Receive refill reminders**

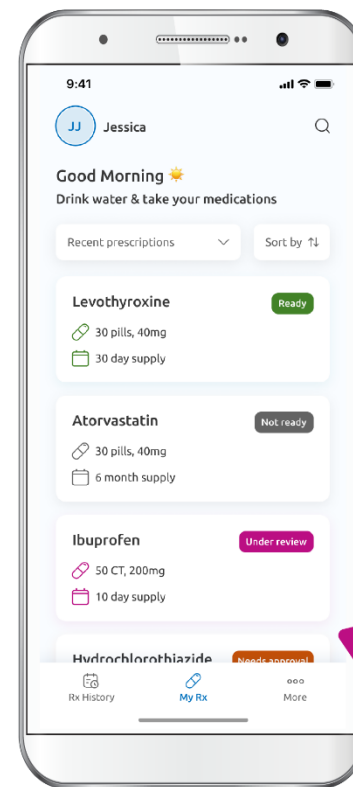
**Coming in 2022!**



**Live chat with a customer service agent**



**Schedule home delivery for prescriptions**



**Coming  
October 1**

# MINIMAL ESSENTIAL PLAN



# Minimal Essential Coverage Plan

## Services 100% covered for Minimal Essential Coverage Plan

### **For Adults:**

- Screening for high blood pressure, cholesterol, colon cancer and depression
- Screening for Hepatitis
- Certain immunizations
- Annual Physical

### **For Women:**

- Screenings for breast cancer, cervical cancer and osteoporosis,
- FDA-approved contraception
- Certain Pregnancy screenings

### **For Children:**

- Screenings for child development, vision and hearing
- Immunizations
- Certain types of testing, intervention and counseling

These lists summarize some but not all services. Please reference the US Preventive Services Task Force website for the entire list. [www.HealthCare.gov/center/regulations/prevention.html](http://www.HealthCare.gov/center/regulations/prevention.html)

*MEC is administered by the Loomis Company and Global Life.*

# Minimal Essential Coverage Plan



FirstHealth is a national PPO network with broad network access

- You may use any provider for care that you choose
- If you use a First Health network provider, you may receive a discount off the total due for the services you received
- This could reduce the total due after the insurance benefits have been paid

## Other covered services:

Benefit	Benefit amount/maximum
Hospital Confinement	\$200 per day   60 days per year
Hospital Intensive Care Unit	\$400 per day   60 days per year
Inpatient Surgery	\$1,000 per day   1 day per year
Anesthesia	\$300 per day   1 day per year
Emergency Room – Sickness	\$100 per day   3 days per year
Physician's Office/Urgent Care	\$50 per day   6 days per year
Outpatient Lab	\$25 per day   3 days per year
Outpatient X-Ray	\$75 per day   2 days per year
Outpatient Major Diagnostic	\$500 per day   2 days per year
Prescription Drug	\$25 per day   7 days per year
Substance Abuse Confinement	\$200 per day   60 days per year 1 confinement per year
Mental/Nervous Disorders Confinement	\$200 per day   60 days per year 1 confinement per year



# **EMPLOYEE ASSISTANCE PROGRAM**

**Magellan**  
**HEALTHCARE®**



# Employee Assistance Program

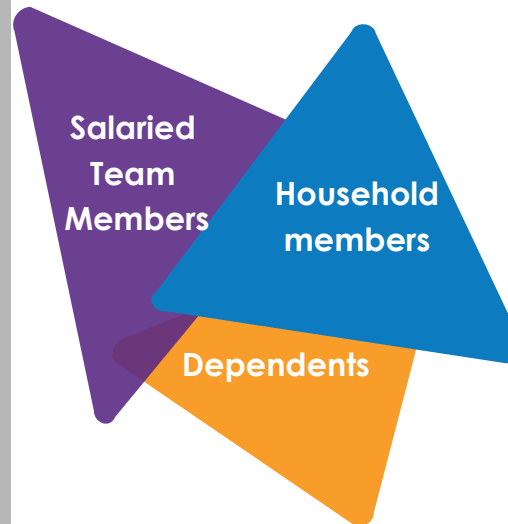
Your Life's Journey – Made Easier



3 Free Telephonic  
Consultations

Consultants can  
provide support for  
challenges such as:

- ✓ Stress
- ✓ Relationship concerns
- ✓ Anxiety
- ✓ Grief



Access  
[Magellanascend.com](http://Magellanascend.com) for

- ✓ Program tiles for easy access
- ✓ Live Chat
- ✓ Monthly newsletter & live webinar
- ✓ Learning center
- ✓ A robust collection of health and wellness information

# SPENDING ACCOUNTS

The logo consists of a solid purple rectangle with the text "HealthEquity" in white. The "H" is capitalized and the "E" is also capitalized, while the rest of the letters are lowercase. A small registered trademark symbol (®) is located at the end of the word "Equity".

HealthEquity®

# HealthEquity administers the following spending accounts:

- Health Savings Account (HSA)
- Flexible Spending Account (FSA)
- Dependent Care Flexible Spending Account (DCFSA)

If you *newly* enroll in the HSA or FSA plans, you'll receive a debit card in the mail, which you may use at point of service to pay for qualified expenses.



# Why choose a Health Savings Account?

There are many benefits an HSA provides that differ from other healthcare plans:

- ✓ Maximize tax savings
- ✓ Pay for eligible healthcare expenses
- ✓ Keep your money
- ✓ Save for retirement
- ✓ Make changes to contribution at any time

You can use your HSA to pay for eligible health care, dental, and vision expenses for yourself, your spouse, or eligible dependents (children, siblings, parents, and others who are considered a tax exemption).

## Examples of Eligible Expenses:

Blood pressure monitoring device  
Breast pumps and lactation supplies  
Chiropractor  
Doctor's office visits and co-pays  
Drug prescriptions  
Fertility enhancement (including in-vitro fertilization)  
Hearing aids and batteries  
Infertility treatment  
Insulin  
Laboratory fees  
Medical alert bracelet  
Medical records charges  
Orthodontics  
Physical and Speech Therapy  
Vision exam

# Why choose a Flexible Health Savings Account?

Flexible Spending Accounts are used with health plans, and funds contributed to the account are deducted from your earnings pre-tax, lowering your taxable income, meaning you aren't paying federal income tax on your FSA contributions.

- ✓ Maximize tax savings
- ✓ Pay for eligible healthcare expenses
- ✓ Roll over up to \$550 (*remaining funds forfeited*)
- ✓ May only change contribution with QLE



#### Medical care

- Doctor visits
- Hospital services
- Prescriptions



#### Vision

- Eye exams
- Prescription glasses/contacts
- Lasik surgery



#### Dental

- Teeth cleaning
- Dental reconstruction
- Orthodontia



#### Personal health

- OTC pain relievers
- Feminine care products
- Medical alert bracelet



#### Alternative care

- Chiropractic care
- Acupuncture
- Infertility Treatments

You can easily search for eligible expenses to use your Flexible Spending Account funds on at [learn.healthequity.com/qme](https://learn.healthequity.com/qme)



# Why choose a Dependent Care FSA?

## 1. Significant tax savings

Since each dollar you contribute to your DCFSA is tax-deductible<sup>1</sup> you could potentially save \$1500 on eligible medical expenses.<sup>2</sup>

## 2. Combine with an HSA

Pairing a DCFSA with a health savings account (HSA) allows you to maximize your pre-tax HSA contributions and contribute additional pre-tax dollars to your DCFSA.

## 3. Cover more than you think

Use DCFSA dollars to cover a wide variety of eligible dependent care expenses,<sup>3</sup> including: daycare, nursery school, and preschool; summer day camp; before or afterschool programs; elder daycare.

<sup>1</sup>FSAs are never taxed at a federal income tax level when used appropriately for qualified medical expenses. Also, most states recognize FSA funds as tax-deductible with very few exceptions. Please consult a tax advisor regarding your state's specific rules. Estimated savings are based on an assumed combined federal and state income tax bracket of 30%. Actual savings will depend on your taxable income and tax status. | <sup>2</sup> Estimate for illustrative purposes only | <sup>3</sup>Eligible expenses may vary by plan design. Your employer determines which expenses are eligible for reimbursement. Please review plan documents carefully and consult your benefits team for a full list of eligible expenses. It is the member's responsibility to ensure eligibility requirements as well as if they are eligible for the expenses submitted.

# What's needed for reimbursement

Documentation that includes  
the following should be provided:

- ✓ Name(s) of provider
- ✓ Name(s) of patient
- ✓ Date(s) of service
- ✓ Description(s) of services
- ✓ Cost(s) of service

\*Keep your receipts in case you need to  
substantiate a purchase





**Don't Forget**

## **2022 CONTRIBUTION LIMITS**

HSA	FSA	DCFSA
Single \$3,650	\$2,750	\$2,500 individual or \$5,000 household
Family \$7,300		

If you enroll in a Health Savings Account or Flexible Spending Account plan..

- Your current card will renew, if you newly enroll, you'll receive a new debit card in the mail (branded from HealthEquity)
- Keep your receipts in case you need to substantiate a purchase
- Be mindful of your contribution goal amounts and how much you have remaining at year end

# DENTAL



# 2022 Plan Designs

- No plan changes
- Three plans: Voluntary, Basic, and Select
- Access to PPO and Premier Networks

Delta Dental of Tennessee  
Dental Benefits Highlights for  
Restaurant Growth Services, LLC. 87870

**DELTA DENTAL**

Delta Dental PPO\* (Point of Service)  
Coverage effective January 1, 2022

Services	Delta Dental PPO* Plan Payor	Delta Dental PPO* Plan Payor	Non-participating Dental Plan Payor
<b>Diagnostic and Preventive Services</b> - exams, cleanings, fluoride, and space maintainers	100%	100%	100%
<b>Restorative</b> - to prevent decay of permanent teeth	100%	100%	100%
<b>Orthodontics</b> - Limited	100%	100%	100%
<b>Emergency/Palliative Treatment</b> - to temporarily relieve pain	85%	85%	85%
<b>Basic Surgery</b> - to treat oral cancer	85%	85%	85%
<b>Minor Restorative Services</b> - fillings and crown repair	85%	85%	85%
<b>Periodontal Maintenance</b> - cleanings following periodontal therapy	85%	85%	85%
<b>Oral Surgery Services</b> - extractions and dental surgery	85%	85%	85%
<b>Other Basic Services</b> - minor services	85%	85%	85%
<b>Adjustments and Repairs</b> - to bridges and dentures	85%	85%	85%
<b>Major Services</b>			
<b>Endodontic Services</b> - root canals	50%	50%	50%
<b>Periodontal Services</b> - to treat gum disease	50%	50%	50%
<b>Major Restorative Services</b> - crowns	50%	50%	50%
<b>Anesthesia Services</b> - other medically necessary	50%	50%	50%
<b>Refill and Refabricate</b> - to dentures	50%	50%	50%
<b>Prosthodontic Services</b> - dentures and dentures	50%	50%	50%
<b>Orthodontic Services</b> - Limited	50%	50%	50%
<b>Orthodontic Age Limit</b> - through age 18 and under	50%	50%	50%

1. When you receive services from a Nonparticipating Dental Plan, the percentage in this column indicates the portion of Delta Dental's Nonparticipating Dental Plan fee that will be paid for those services. The Nonparticipating Dental Plan fee may be less than what the dental charges and you are responsible for the difference.

**Maximum Payment** - \$100 per person total per Benefit Year for all services, except orthodontics. No. phobias, diagnostic tests, and orthodontics. \$100 per person total per Benefit on capitalization. No. phobias, diagnostic tests, and orthodontics.

**Deductible** - \$50 Deductible per person total per Benefit Year. The deductible does not apply to exams, cleanings, preventive, x-rays, sealants, orthodontics, periodontics, diagnostic tests, phobias, and orthodontics.

2. If you have questions, please call our Customer Service team at 800-223-0104 or visit [www.dental.com](http://www.dental.com).

7870-1001, 1001, 1001, 46

Delta Dental of Tennessee  
Dental Benefits Highlights for  
Restaurant Growth Services, LLC. 87870

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Delta Dental PPO\* (Point of Service)  
Coverage effective January 1, 2022

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<b>Prosthodontic Services</b> - dentures and dentures	50%	50%	50%
<b>Orthodontic Services</b> - Limited	50%	50%	50%
<b>Orthodontic Age Limit</b> - through age 18 and under	50%	50%	50%

1. When you receive services from a Nonparticipating Dental Plan, the percentage in this column indicates the portion of Delta Dental's Nonparticipating Dental Plan fee that will be paid for those services. The Nonparticipating Dental Plan fee may be less than what the dental charges and you are responsible for the difference.

**Maximum Payment** - \$1,500 per person total per Benefit Year for all services, except orthodontics. No. phobias, diagnostic tests, and orthodontics. \$1,500 per person total per Benefit on capitalization. No. phobias, diagnostic tests, and orthodontics.

**Deductible** - \$50 Deductible per person total per Benefit Year. The deductible does not apply to exams, cleanings, preventive, x-rays, sealants, orthodontics, periodontics, diagnostic tests, phobias, and orthodontics.

2. If you have questions, please call our Customer Service team at 800-223-0104 or visit [www.dental.com](http://www.dental.com).

7870-1001, 1001, 1001, 46

Delta Dental of Tennessee  
Dental Benefits Highlights for  
Restaurant Growth Services, LLC. 87870

**DELTA DENTAL**

Delta Dental PPO\* (Point of Service)  
Coverage effective January 1, 2022

Services	Delta Dental PPO* Plan Payor	Delta Dental PPO* Plan Payor	Non-participating Dental Plan Payor
<b>Diagnostic and Preventive Services</b> - exams, cleanings, fluoride, and space maintainers	100%	100%	100%
<b>Restorative</b> - to prevent decay of permanent teeth	100%	100%	100%
<b>Orthodontics</b> - Limited	100%	100%	100%
<b>Emergency/Palliative Treatment</b> - to temporarily relieve pain	85%	85%	85%
<b>Basic Surgery</b> - to treat oral cancer	85%	85%	85%
<b>Minor Restorative Services</b> - fillings and crown repair	85%	85%	85%
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<b>Orthodontic Services</b> - Limited	50%	50%	50%
<b>Orthodontic Age Limit</b> - through age 18 and under	50%	50%	50%

1. When you receive services from a Nonparticipating Dental Plan, the percentage in this column indicates the portion of Delta Dental's Nonparticipating Dental Plan fee that will be paid for those services. The Nonparticipating Dental Plan fee may be less than what the dental charges and you are responsible for the difference.

**Maximum Payment** - \$1,000 per person total per Benefit Year for all services.

**Deductible** - \$75 Deductible per person total per Benefit Year. The deductible does not apply to exams, cleanings, preventive, x-rays, sealants, orthodontics, periodontics, diagnostic tests, phobias, and orthodontics.

2. If you have questions, please call our Customer Service team at 800-223-0104 or visit [www.dental.com](http://www.dental.com).

7870-1001, 1001, 1001, 46

# Delta Dental Savings

## Save when you see a network dentist

Your plan gives you access to Delta Dental's two networks.

Check your benefit summary for details on your specific plan.

*Example: You have met your deductible and visit a dentist for a Basic Service, which your plan covers at 80%. The estimated charge for the service is \$120.*

NETWORK	ESTIMATED CHARGE	MAXIMUM ALLOWED FEES	AMOUNT DELTA DENTAL PAYS	AMOUNT YOU PAY
Delta Dental PPO	\$120	\$84 $\times 80\% =$	\$67.20	\$16.80
Delta Dental Premier	\$120	\$113 $\times 80\% =$	\$90.40	\$22.60
Out-of-Network Dentist	\$120	\$100 $\times 80\% =$	\$80	\$40.00

\*This example is an estimate. Fees and reimbursements can vary by state.

Set by Delta Dental



Best Deal!

20% + \$20 balance billing\*





# Website: DeltaDentalTN.com


- Search for a Provider
- Member Portal
- Download the Mobile App
- FAQs
- Access Oral Health Education Information

 [Individuals & Family](#) [Members](#) [Dentists](#) [Employers](#) [Brokers](#)  


Delta Dental of Tennessee Log In/ Register

## Find a dentist


 [My list](#) 





 participating in 




 Sort by 







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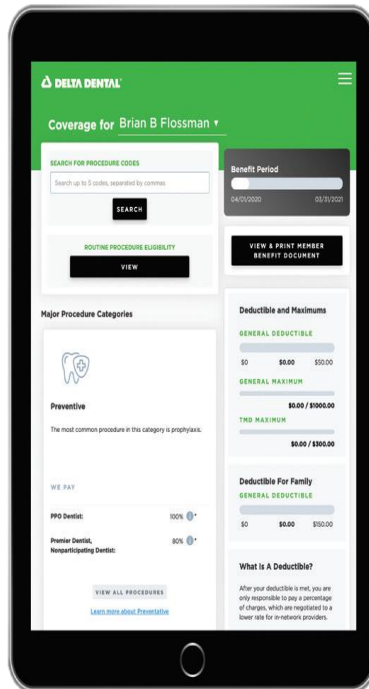


# Delta Dental Member Portal

**www.memberportal.com**

You can:

- View eligibility status
- Check the status of a claim
- View and print ID cards
- View or download EOBs
- Access educational tools

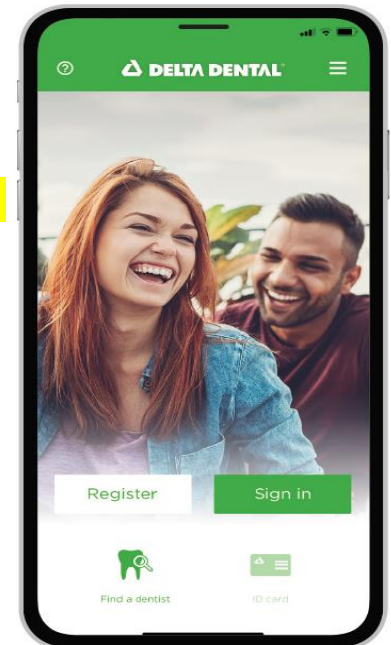


# Delta Dental Mobile App

**Available for iOS or Android**

You can:

- Search for a provider
- View digital ID card
- Check the status of a claim
- Verify benefits





Thank you  
from the  
Delta Dental team  
and our  
Ambassador of Smiles,  
**Marshall Molar!**

# EYE CARE



# A few more benefit basics

## Your frequency is based on: Calendar Year

So, if you receive an exam today, you are eligible again on January 1, 2022.

## Contacts are in lieu of lenses only

That means you are entitled to a full pair of glasses (frame & lenses) OR contacts and frames (you would then receive a 20% discount on your lenses).



# How to find an eye doctor



Use the Provider Locator  
at [eyemed.com](https://eyemed.com) – choose the Select  
Network

---



Download and use the EyeMed Members App  
(available in the App Store or Google Play)

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Check the listing of the closest  
eye doctors from your Welcome Kit (you'll get this  
after you enroll)





# Enjoy more extras: Member-only savings & discounts



40% off

additional pair of glasses



15% off

standard LASIK prices or  
5% off the promotional price



20% off

any remaining balance  
over the frame allowance



15% off

any balance over the conventional  
contact lens allowance



20% off

any non-covered items,  
including non-prescription  
sunglasses



up to 40% off

hearing exams and discounted,  
set pricing on hearing aids

At participating in-network providers. Some exclusions may apply. Log into Member Web for details.

# LIFE & DISABILITY



# Life and AD&D insurance help protect those who matter most

## Life Benefits:

- Pays for everyday expenses, i.e. rent/mortgage, groceries, medical bills, etc.
- Pays off loans
- Covers current and future education cost.
- Provides for final expenses
- Protects savings

## AD&D Benefits:

- For your loved ones if you die in a covered accident (in addition to the cause benefit they receive from Life Insurance).
- For you & your insured dependents if either suffer a covered loss in an accident (losing a limb or eyesight)

## Cost:

- Available at group rates – often less expensive than rates for individual policies.
- Add your loved ones to the Supplemental Life plans for just a little bit more.

## Convenience:

- Payroll deduction is easy
- You get prompt, responsive claims process
- You may continue your coverage for Supplemental Life plans if you leave your job.



# Supplemental Life – Evidence of Insurability (EOI)

## **TMs currently enrolled**

Any increase of more than one level above the current benefit level or amounts over the Guarantee Issue amount require EOI

Benefit is paid for by you through payroll deductions

## **TMs NOT currently enrolled**

If you waived coverage as a new hire and enroll during the Annual Enrollment period, the annual enrollment election will require EOI

Benefit is paid for by you through payroll deductions

## **Supplemental Dependent Spouse Life Insurance**

Any increases above the current benefit level will require EOI.

Benefit is paid for by you through payroll deductions

## **Supplemental Dependent Child Life Insurance**

Does not require EOI

Live birth but under 26 years

Benefit is paid for by you through payroll deductions

# Disability insurance helps protect your paycheck and so much more.

Get a weekly cash Short Term Disability benefit during your recovery from:

- Injury
- Illness
- Surgery
- Childbirth

Long-term disability insurance coverage helps you keep up with bills and expenses during recovery from:

- Injury
- Illness
- Surgery

Keep up with bills and expenses, such as:

- Rent/Mortgage
- Childcare
- Medical Bills
- Car payments/repairs
- Groceries
- Utilities and more...



*It pays to have disability insurance!*

# VOLUNTARY BENEFITS





# Allstate Accident Plan

## Coverage

Accident coverage helps provide protection for accidental injuries. The coverage pays cash benefits directly to the employee that correspond with hospital and intensive care confinement.

## Benefits

- Initial Hospital Confinement
- Daily Hospital Confinement
- Intensive Care
- Accident Treatment and Urgent Care Rider
  - Ground or Air Ambulance
  - Accident Physician's Treatment
  - X-ray
  - Urgent Care
- Dislocation or Fracture Rider
- Emergency Room Services Rider

## Optional Riders

- Outpatient Physician's Benefit - includes sickness
- Accidental Death, Dismemberment and Functional Loss Rider, including a benefit for Common Carrier Accidental Death

## Key Features

- Off-the-job-only coverage
- Guaranteed Issue
- No Pre-Ex, no waiting period
- Coverage available for dependents
- Pays in addition to other insurance
- Portability

# Allstate Accident Plan

## Covered Accidents:

- Lacerations
- Burns
- Skin Graft
- Brain Injury Diagnosis
- Paralysis
- Coma with Respiratory Assistance
- Open Abdominal or Thoracic Surgery
- Ruptured Spinal Disc Surgery
- Eye Surgery
- General Anesthesia
- Blood and Plasma
- Appliance
- Medical Supplies
- Medicine
- Prosthesis
- Physical, Occupational, or Speech Therapy
- Rehabilitation Unit
- Non-Local Transportation
- Family Member Lodging
- Post-Accident Transportation
- Broken Tooth
- Residence/Vehicle Modification
- Pain Management (Epidural Injection)
- Miscellaneous Outpatient Surgery
- Accident Follow-up Treatment
- Tendon, Ligament, Rotator Cuff or Knee Cartilage Surgery
- Computed Tomography (CT) Scan and Magnetic Resonance Imaging (MRI)

# Allstate Critical Illness

## Critical Illness Benefits

- Heart Attack
- Stroke
- Coronary Artery Bypass Surgery
- Major Organ Transplant
- End Stage Renal Failure
- Invasive Cancer
- Carcinoma in Situ

## Supplemental Critical Illness

- Advanced Alzheimer's Disease
- Advanced Parkinson's Disease
- Benign Brain Tumor
- Coma
- Complete Loss of Hearing
- Complete Loss of Sight
- Complete Loss of Speech
- Paralysis

- **Specified Chronic Illness\***
- **Specified Chronic Illness or Injury**
- **Fixed Wellness**

Biopsy for skin cancer; Blood tests for triglycerides, CA15-3 (breast cancer), CA125 (ovarian cancer), CEA (colon cancer), PSA (prostate cancer); Bone Marrow Testing; Sampling of blood or tissue for genetic testing for cancer risk; Chest X-ray; Colonoscopy; Doppler screening for carotids or peripheral vascular disease Echocardiogram; EKG; Flexible sigmoidoscopy; Hemoccult stool analysis; HPV (Human Papillomavirus) Vaccination; Lipid panel (total cholesterol count) Mammography, including Breast Ultrasound; Pap Smear, including ThinPrep Pap Test; Serum Protein Electrophoresis (test for myeloma); Stress test on bike or treadmill; Thermography; Ultrasound screening for abdominal aortic aneurysms.

\*Benefits paid once per covered person. When all benefits have been used, the coverage terminates.

# Allstate Critical Illness

## Key Features

- Guaranteed Issue coverage without a Pre-existing Condition Limitation
- Coverage available for individual and child(ren) or family
- Covered dependents receive 50% of the Basic Benefit Amount
- Benefits paid regardless of other medical or disability coverage
- Premiums are affordable and conveniently payroll deducted
- Portability
- 100% of the Basic Benefit Amount is paid for Advanced Alzheimer's Disease and Advanced Parkinson's Disease



**Allstate**  
BENEFITS



## Allstate Hospital Indemnity

### Coverage

Offers protection for hospitalization when a sickness or injury occurs. This is especially helpful as a financial safety net when an insured is hospitalized before their major medical deductible has been met.

### Hospitalization Benefits\*\*

**Daily Hospital Confinement** – *Up to 180 Days for each confinement- \$50 or \$100*

Hospitalization due to pregnancy is covered. Not paid for any day the first Day Hospital Confinement benefit is paid

**First Day Hospital Confinement - \$500 or \$1,000 – once per year**

Once per year per covered person.

(Not paid for newborn child's initial confinement after birth)

**Hospital Intensive Care - \$50 or \$100**

Up to 180 days for each confinement.\* Pays in addition to the First Day Hospital Confinement benefit and Daily Hospital Confinement benefit

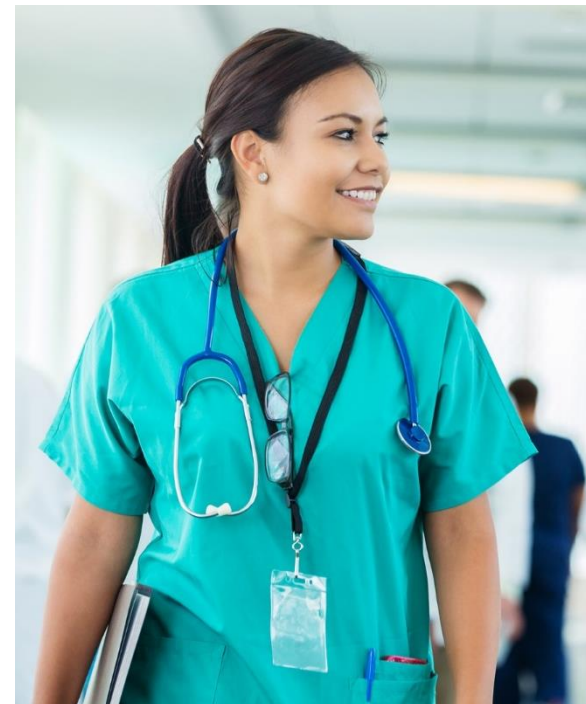


## Allstate Hospital Indemnity

### Key Features

- Guaranteed Issue coverage  
Without a pre-existing condition exclusion and other exclusions and limitations
- Major medical coverage not required  
(except in CA)
- Coverage available for dependents
- Insured may be eligible to continue coverage  
when coverage under the policy ends  
Refer to Certificate of Insurance for details

\* State variations may apply



**Allstate**  
BENEFITS



# Pet Benefits Total Pet Plan



Your pets are part of your family, and you'll do anything to keep them happy and healthy. But with the cost of pet care on the rise, it isn't always easy. That's why we're offering Total Pet Plan, which makes pet care more affordable. Enroll in Total Pet and get the same high-quality products and services your pets are used to, just at a lower price! All of the below products are included in one low rate:



Discounted Pet Products, Prescriptions and Preventative Drugs



Discounts on Veterinary Care.  
To locate a participating provider go to  
[www.petbenefits.com/search](http://www.petbenefits.com/search)



27/7 telehealth, access to real-time support with AskVet.  
U.S.-based veterinarians available to support unlimited  
calls on your pets health, wellness and behavior.



Lost pet recovery service. Receive a durable ID tag to  
attach to your pet's collar.

For more details and how to enroll, visit  
[petbenefits.com/land/restaurantgrowthservices](http://petbenefits.com/land/restaurantgrowthservices).



## WHO WE ARE

Sontiq is an enterprise high-tech security and identity protection company. Through our brands, **IdentityForce**, **Cyberscout**, and **EZShield** we offer a full range of identity monitoring, restoration, and response products and services. We empower enterprises of all sizes, including the public sector, and consumers, to be less vulnerable to the financial and emotional consequences of cyber threats and identity crimes.

WITH SONTIQ,  
YOU CAN GO ABOUT YOUR  
BUSINESS INTELLIGENTLY,  
**KNOWING THAT THE  
INDUSTRY'S TOP  
BRANDS ARE WORKING  
FOR YOU.**

# Our background



# IdentityForce EB Plan Capabilities

Plan Features	UltraSecure ID	UltraSecure Premium
<b>IDENTITY THEFT PROTECTION</b>		
Financial Account Takeover Monitoring		●
Mobile Attack Control		●
Secure My Network (VPN)		●
Online PC Protection Tools		●
BreachIQ™		●
Password Manager	●	●
Bank and Credit Card Activity Alerts	●	●
Identity Vault and Secure Storage	●	●
Auto On Monitoring	●	●
Advanced Fraud Monitoring (Instant Inquiry Alerts)	●	●
Change of Address Monitoring	●	●
Court Records Monitoring	●	●
Fraud Alert Reminders	●	●
Dark Web Monitoring	●	●
Compromised Credentials Alerts	●	●
Sex Offender Notification	●	●
Social Media Activity Alerts (Adult and Child)	●	●
Data Breach Notification	●	●
Identity Threat Alerts	●	●
Junk Mail Opt Out	●	●
Smart SSN Tracker (SSN Monitoring)	●	●
Medical ID Fraud Protection	●	●
Mobile App (iOS and Android)	●	●
Two Factor Authentication	●	●
Lost Wallet Assistance	●	●
Child Monitoring (SSN and Dark Web)	●	●
401(K), HSA & Investment Account Activity Alerts	●	●

Plan Features	UltraSecure ID	UltraSecure Premium
<b>CREDIT MONITORING</b>		
Credit Report Assistance	●	●
Credit Freeze and Lock Assistance (Adult and Child)	●	●
Credit Report Monitoring (Daily)	1B	3B
Credit Report and Score (Quarterly)	1B	3B
Credit Score Simulator	●	●
Credit Score Tracker (Monthly)	●	●
<b>RESTORATION SERVICES</b>		
Ransomware Expense Reimbursement		\$25,000
Social Engineering Expense Reimbursement		\$25,000
Senior Fraud Resolution (Insurance Included with Family Plan)		●
White Glove Restoration	●	●
Pre-existing Identity Theft Restoration	●	●
Deceased Family Member Fraud Remediation*	●	●
Identity Theft Insurance	\$1,000,000	\$2,000,000
Stolen Funds Reimbursement	●	●
Any Financial Account Covered	●	●

# Employee benefit plans | UltraSecure ID

## Plan Features: UltraSecure ID

### IDENTITY THEFT PROTECTION

Password Manager	●
Bank and Credit Card Activity Alerts	●
Identity Vault and Secure Storage	●
Auto On Monitoring	●
Advanced Fraud Monitoring (Instant Inquiry Alerts)	●
Change of Address Monitoring	●
Court Records Monitoring	●
Fraud Alert Reminders	●
Dark Web Monitoring	●
Compromised Credentials Alerts	●
Sex Offender Notification	●
Social Media Activity Alerts (Adult and Child)	●
Data Breach Notification	●
Identity Threat Alerts	●
Junk Mail Opt Out	●
Smart SSN Tracker (SSN Monitoring)	●
Medical ID Fraud Protection	●
Mobile App (iOS and Android)	●
Two Factor Authentication	●
Lost Wallet Assistance	●
Child Monitoring (SSN and Dark Web)	●
401(K), HSA & Investment Account Activity Alerts	●

### CREDIT MONITORING

Credit Report Assistance	●
Credit Freeze and Lock Assistance (Adult and Child)	●
Credit Report Monitoring (Daily)	1B
Credit Report and Score (Quarterly)	1B
Credit Score Simulator	●
Credit Score Tracker (Monthly)	●

### RESTORATION SERVICES

White Glove Restoration	●
Pre-existing Identity Theft Restoration	●
Deceased Family Member Fraud Remediation*	●
Identity Theft Insurance	\$1,000,000
Stolen Funds Reimbursement	●
Any Financial Account Covered	●

\* **Deceased Family Member Fraud Remediation** | Available for adults or eligible dependents enrolled in an active IdentityForce Family Plan at the time of their death.

# Employee benefit plans | UltraSecure premium

## Plan Features: UltraSecure Premium

### IDENTITY THEFT PROTECTION

Financial Account Takeover Monitoring	●
Mobile Attack Control	●
Secure My Network (VPN)	●
Online PC Protection Tools	●
Password Manager	●
BreachIQ™	●
Bank and Credit Card Activity Alerts	●
Identity Vault and Secure Storage	●
Auto On Monitoring	●
Advanced Fraud Monitoring (Instant Inquiry Alerts)	●
Change of Address Monitoring	●
Court Records Monitoring	●
Fraud Alert Reminders	●
Dark Web Monitoring	●
Compromised Credentials Alerts	●
Sex Offender Notification	●
Social Media Activity Alerts (Adult and Child)	●
Data Breach Notification	●
Identity Threat Alerts	●
Junk Mail Opt Out	●
Smart SSN Tracker (SSN Monitoring)	●
Medical ID Fraud Protection	●
Mobile App (iOS and Android)	●
Two Factor Authentication	●
Lost Wallet Assistance	●
Child Monitoring (SSN and Dark Web)	●
401(K), HSA & Investment Account Activity Alerts	●

### CREDIT MONITORING

Credit Report Assistance	●
Credit Freeze and Lock Assistance (Adult and Child)	●
Credit Report Monitoring (Daily)	3B
Credit Report and Score (Quarterly)	3B
Credit Score Simulator	●
Credit Score Tracker (Monthly)	●

### RESTORATION SERVICES

Ransomware Expense Reimbursement	\$25,000
Social Engineering Expense Reimbursement	\$25,000
Senior Fraud Resolution (Insurance Included with Family Plan)	●
White Glove Restoration	●
Pre-existing Identity Theft Restoration	●
Deceased Family Member Fraud Remediation*	●
Identity Theft Insurance	\$2,000,000
Stolen Funds Reimbursement	●
Any Financial Account Covered	●

\* **Deceased Family Member Fraud Remediation** | Available for adults or eligible dependents enrolled in an active IdentityForce Family Plan at the time of their death.

# 401k/RETIREMENT





# 401 (K) RETIREMENT SAVINGS ACCOUNT

**We're committed to helping you take care of your financial health and planning for you and your family's future.**

2022 Plan Rules:  
401k Limit **\$20,000**  
401k Catch up **\$6,500**

- A 401(k) savings account is a great way to set aside money for retirement, no matter where you are on that journey. You can participate if you are 21 years of age and have completed one year of service. You choose how much to contribute. Through convenient payroll deductions, you can contribute up to 60% of your pay on a pretax basis, up to IRS limits, and make changes to that contribution level any time.
- Less taxable income, more savings for you. Your pretax contributions come out of your paycheck before federal and state taxes, reducing your taxable income. So, you pay less in taxes!
- We contribute, too. Restaurant Growth Services contributes a matching amount to your account, up to a *percentage* voted upon annually by the Board of Directors.
- You decide how to invest. Merrill Lynch offers a variety of professionally-managed funds, and you choose how your contributions are invested.

# VALUE ADD BENEFITS



# PayLogix and EC Purchasing

## ❖ PayLogix



If your paycheck doesn't cover enough to pay the costs of your healthcare premium, you can still maintain insurance coverage by making payments through Paylogix. If you receive an email from Paylogix alerting you to a missed payment, click on the link in the email and follow the online steps. If you have questions about paying a missed healthcare premium, contact Restaurant Growth Services HR Department at 800-432-4275 (option 1).

## ❖ EC Purchasing



Our partnership with EC Purchasing gives you access to great discounts on products and services you use all year long. Save on your favorite brands through our discount portal — hotels, wireless plans, phones, travel, and more.

# Questions?



MyQHealth is available to you and your enrolled dependents regarding any health insurance question or concern.

Care Coordinators are available 8:30 a.m. - 10:00 p.m. EST, Monday- Friday.

MyQHealth is available to support you with any personal or private questions regarding your healthcare journey. All calls are confidential.

**Call MyQHealth at 877.498.4476**



**Restaurant  
Growth  
Services**

**O'Charley's**  
RESTAURANT + BAR

**Ninety  
Nine** 

RESTAURANT & PUB

**Thank You**