

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
- 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 you 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



#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 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!

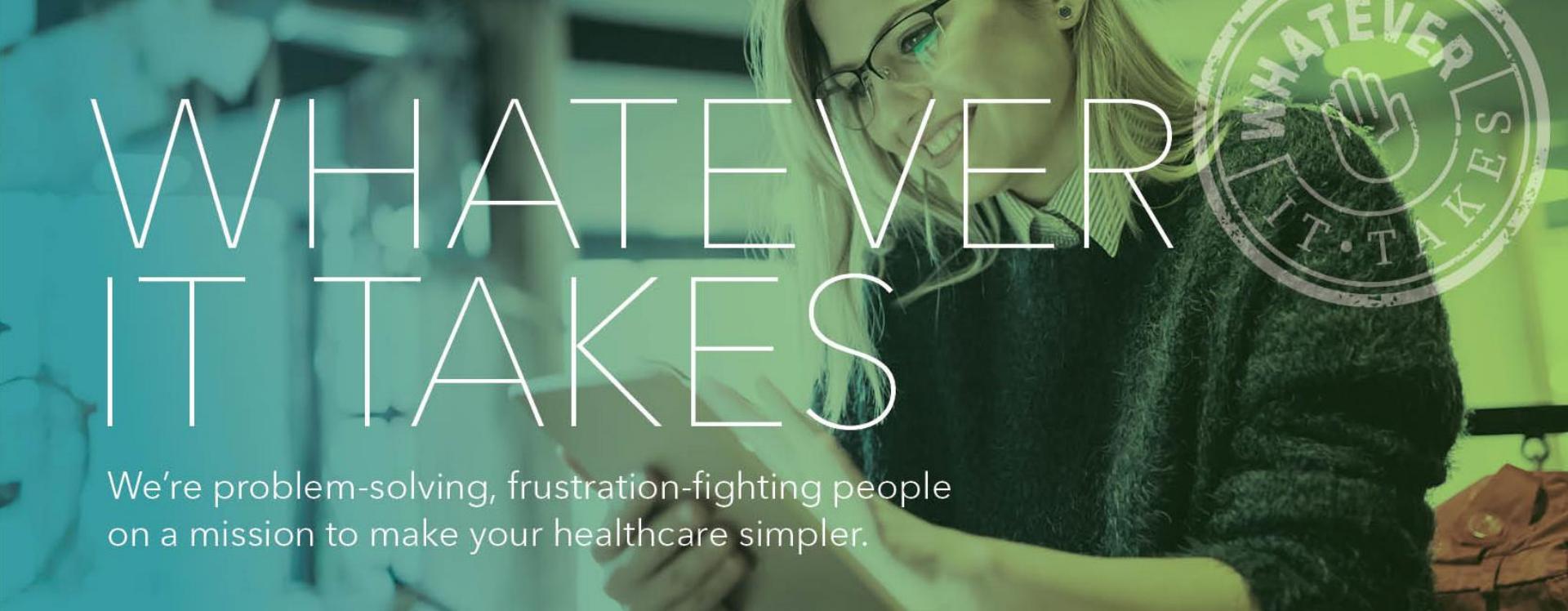
2022 Benefit Offerings



Concierge Service



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

**Restaurant
Growth
Services**

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



MyQHealth.[®]
by QUANTUM HEALTH

Medical Insurance 101

Coinurance

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

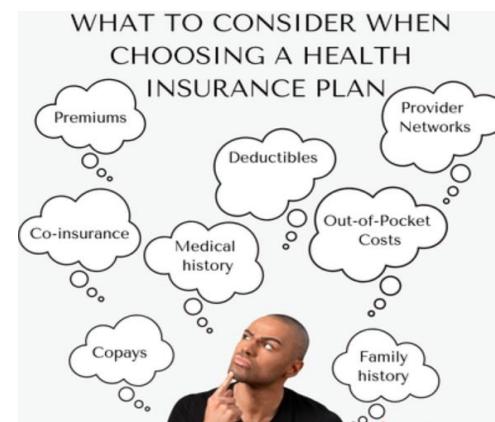
The amount of money you pay before services are covered. Services subject to the deductible will not be covered until it has been fully met. It does not apply to any preventive services, as required under the Affordable Care Act.

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.



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 years, 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.



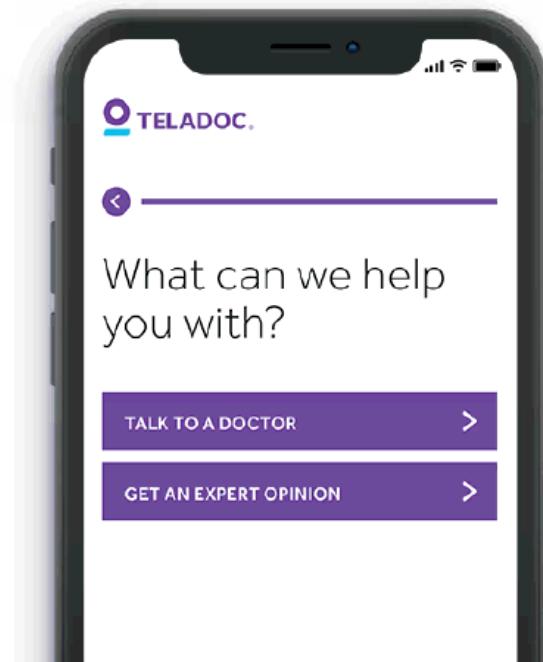
Talk to a U.S.
board-certified
doctor, 24/7

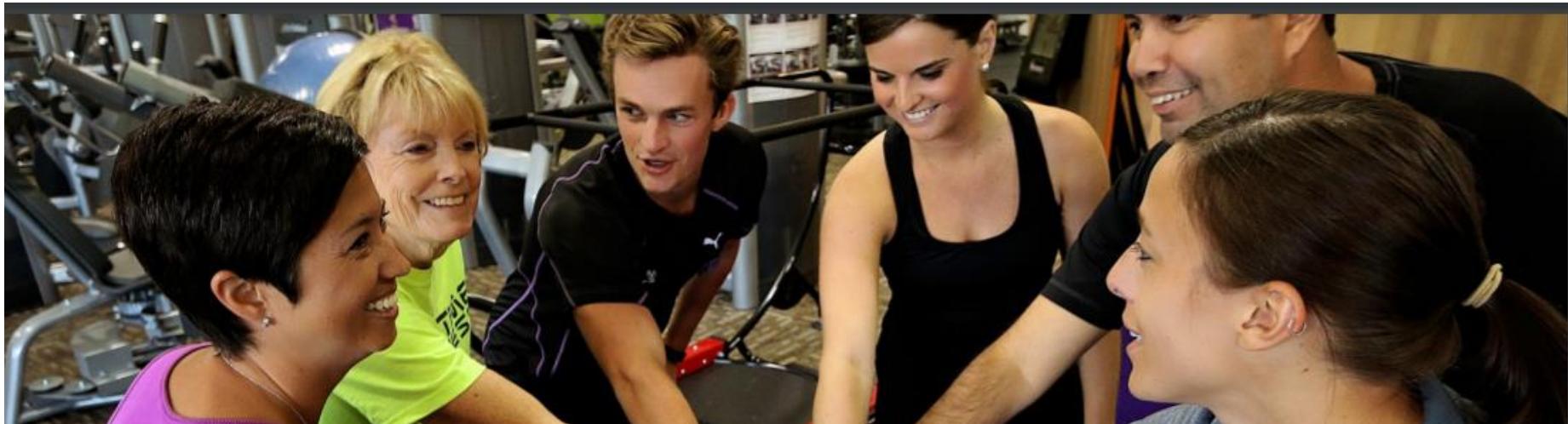


Get prescriptions
when medically
necessary



Confirm or adjust
diagnosis and
treatment for an
existing condition





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



MyQHealth.[®]
by QUANTUM HEALTH



MagellanRx Pharmacy Benefit

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

Formulary list can be found at 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 Digital Member Portal

Helpful online resources



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



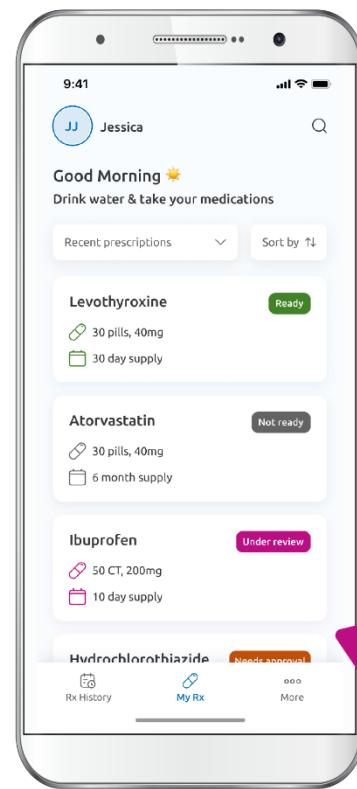
Price a drug



Get detailed clinical content for prescriptions



Receive refill reminders



Coming October 1

Coming in 2022!



Live chat with a customer service agent



Schedule home delivery for prescriptions

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

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

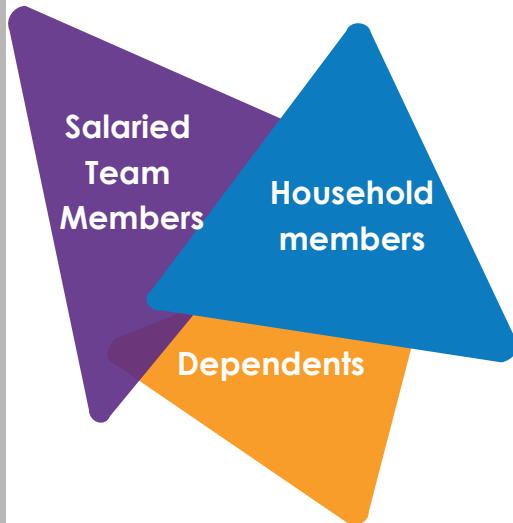
Your Life's Journey – Made Easier

3 Free Telephonic
Consultations



**Consultants can
provide support for
challenges such as:**

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



**Access
MagellanAscend.com for**

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

SPENDING ACCOUNTS



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

Why choose a Dependent Care FSA?

1. Significant tax savings

Since each dollar you contribute to your DCFSA is tax-deductible¹ you could potentially save \$1500 on eligible medical expenses.²

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,³ including: daycare, nursery school, and preschool; summer day camp; before or afterschool programs; elder daycare.

¹FSAs 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. | ² Estimate for illustrative purposes only | ³Eligible 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		
Family \$7,300	\$2,750	\$2,500 individual or \$5,000 household

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

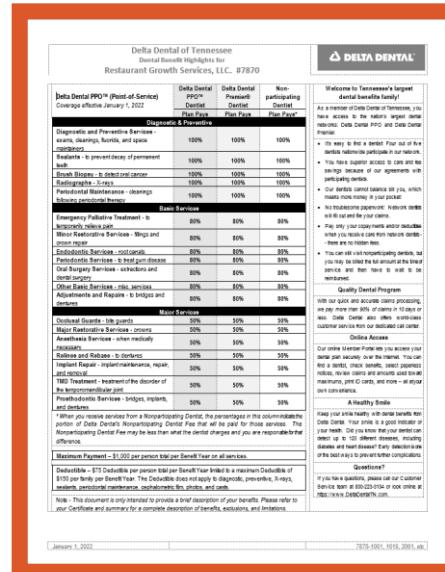
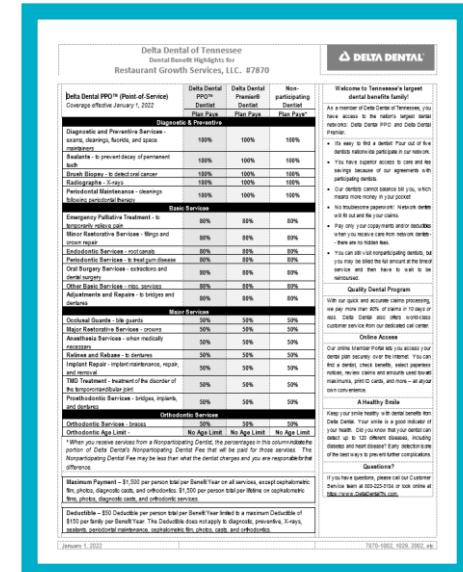
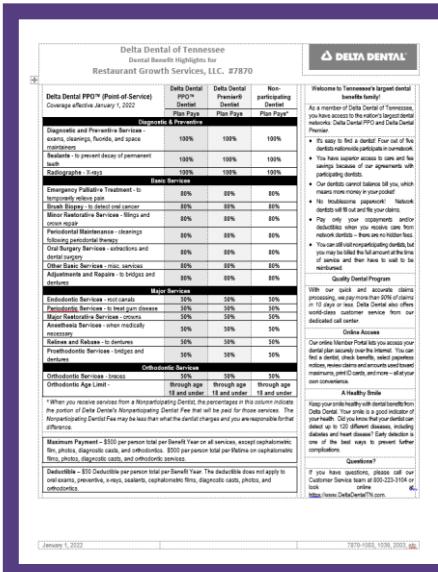
- Your current card will renew, if you newly enroll, you'll receive a new debit card in the mail (branded from HealthEquity)
- Keep your receipts in case you need to substantiate a purchase
- Be mindful of your contribution goal amounts and how much you have remaining at year end

DENTAL



2022 Plan Designs

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



Delta Dental 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	\$67.20	\$16.80
Delta Dental Premier	\$120	\$113 \times 80% = \$90.40	\$90.40	\$22.60
Out-of-Network Dentist	\$120	\$100 \times 80% = \$80	\$80	\$40.00

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

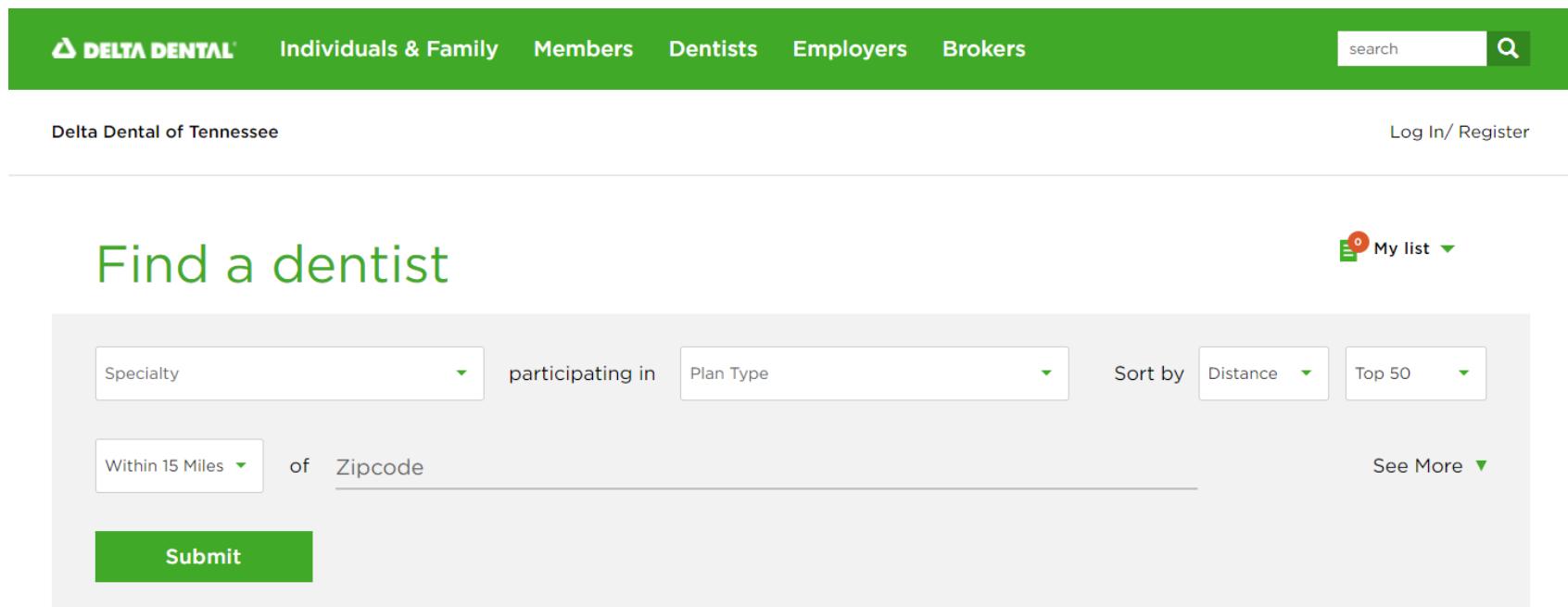
Set by Delta Dental

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



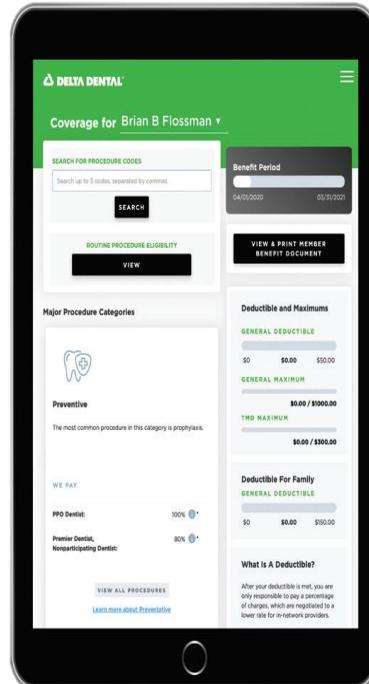
The screenshot shows the Delta Dental of Tennessee website. At the top, there is a green navigation bar with the Delta Dental logo, links for 'Individuals & Family', 'Members', 'Dentists', 'Employers', and 'Brokers', a search bar, and a 'Log In/ Register' button. Below the navigation bar, the text 'Delta Dental of Tennessee' is displayed. On the right side of the page, there is a 'My list' button with a red notification badge showing '0'. The main content area is titled 'Find a dentist' and features a search form. The search form includes dropdown menus for 'Specialty' (with a dropdown arrow), 'participating in' (with a dropdown arrow), 'Plan Type' (with a dropdown arrow), 'Sort by' (with dropdown arrows for 'Distance' and 'Top 50'), and input fields for 'Within 15 Miles' (with a dropdown arrow) and 'Zipcode'. A 'Submit' button is located at the bottom left of the search form. To the right of the search form, there is a 'See More' link.

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

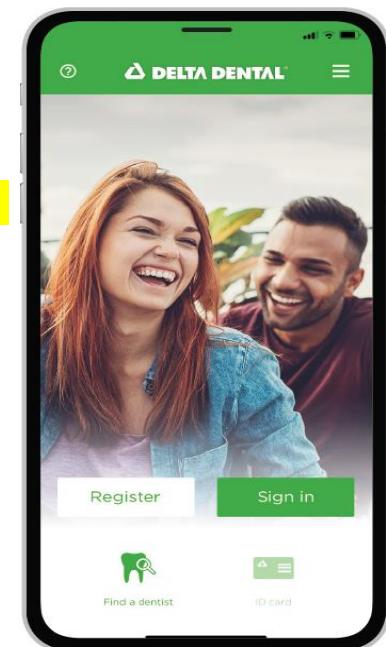


Delta Dental Mobile App

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 – choose the Select
Network



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



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.

|

eyemed

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)

TM^s 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

TM^s 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

- **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.

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

*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



NEW

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



NEW

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



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



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.



SONTIQ™

Intelligent identity security.

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
IDENTITY THEFT PROTECTION		
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
CREDIT MONITORING		
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)	●	●
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	\$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

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RESTAURANT & PUB

Thank You