



Benefits Enrollment

September
23 - 26!

Welcome

Open enrollment for our benefit programs will run from September 23 - 26, 2014. We are excited to announce that we are offering new employee benefits in 2015. Read on to learn more about your options and how to enroll.

Your Benefit Choices

During this enrollment period, you will have the option to enroll in:

- **Three Plan Options**
 - Low, Medium, and High
 - Pharmacy Discounts
 - Term Life & Disability Options
- **Dental**
- **Discount Vision Plan**
- **Accident**
- **Universal Life**

Enrollment Process

Professional benefit counselors will be available to help you understand your benefits package and help you enroll yourself and your dependents in coverage. Please have your dependent information, including dates of birth and social security numbers available for your meeting with a counselor.

Schedule your appointment at www.collegechefs.schedapple.com.

Important Note About Health Care Reform and the Individual Mandate

Starting April 1, 2014, the Affordable Care Act (ACA), often called Obamacare, requires most individuals to have health insurance. If you do not have health insurance, you may be required to pay a penalty. If you have a family, your family members must also have health insurance. To help you and your family members avoid the penalty, College Chefs is happy to announce that we are now offering three plan options that will meet the mandate for "Minimum Essential Coverage", meaning that if you choose to enroll in this plan, your coverage will satisfy your requirement for maintaining health coverage under the individual mandate.

Your Plan Options

We are happy to introduce three new plans from which you may choose to enroll: the Low, Medium, and High Plans. Depending on the plan you select, you may be able to receive additional benefits, such as term life insurance and short term disability insurance. Please speak with a benefit counselor for more information.

Plus, speak with a counselor to learn how taking advantage of the dental, life, and accident plans can help offset non-medical costs.

PLAN OPTIONS

	Low	Medium	High
<i>Preventive Care/Screening/Immunization</i>	✓	✓	✓
Daily In-Hospital	\$100 Benefit	\$400 Benefit	\$800 Benefit
Surgical and Anesthesia	N/A	\$800	\$1,500
Outpatient Physician Office Visit	\$50 Benefit	\$15 Copay	\$15 Copay
Outpatient Diagnostic X-Ray/Lab	\$200 Benefit	\$50 Copay	\$50 Copay
Hospital Confinement	\$500 Benefit	\$1,000 Benefit	\$2,500 Benefit
Prescription Drug	Discount Only	\$15 Generic \$25 Brand	\$15 Generic \$25 Brand
Emergency Room Sickness Benefit	N/A	\$400 Copay	\$400 Copay
Term Life	\$20,000 available; see a benefit counselor for more information		
Short Term Disability <i>6 month max. benefit, 14 day elimination period</i>	Up to \$600 per month available; see a benefit counselor for more information		



Dental Insurance

Because your smile is important, College Chefs offers dental benefits through TransSmile®. You have the option to see any provider you wish, but will pay less if you see a network-participating dentist.



DENTAL PLAN FEATURES	
Deductibles and Maximums	
Annual Deductible	\$50 per person
Annual Maximum	\$1,000 per person
Services	
Diagnostic and Preventive	80% (excluded from deductible)
Basic	50%
Major	50%

Vision Insurance

We are proud to introduce a vision discount plan. This discount card offers employees access to a discount Vision Plan through Coast to Coast network. This plan allows employees to receive discounts of 20% to 60% on eyeglasses, non-prescription sunglasses, contact lenses (including disposables), and frames from over 10,000 retail optical locations nationwide.



Accident Insurance

Having an unexpected accident can cause more than physical injury, it can hurt your bank account, too. Since accidents can happen at any time, 24 hours a day, 7 days a week, it's important to prepare for the unexpected. This policy can help you pay for out-of-pocket expenses associated with an accident by paying you a benefit depending on the injuries you receive. You can then use the money as you see fit, whether to pay for expenses associated with your accident, like a trip to the emergency room, or to pay for childcare so you can get to the doctor for a follow up visit. And, since the policy does not coordinate with any other coverage, you can still receive benefits on top of what other plans provide. Plus, the policy will pay you a \$50 wellness benefit when you take a covered health screening. The policy includes coverage for events like: ambulance transportation, trips to the emergency room, dislocations and fractures, burns, and more.

Universal Life Insurance

TransLegacy® Universal Life Insurance offers you the financial protection you need. The unique feature of universal life insurance is that you build cash value on a tax-deferred basis (until withdrawn) which may allow your premiums to remain level throughout the life of the contract. Universal life insurance offers flexibility to adjust your benefit amount up or down depending on your current insurance needs.

Good News!

During this enrollment period, you will have the opportunity to get coverage without answering any medical questions!

You can get up to \$100,000 of coverage for yourself without answering any medical questions. If you elect coverage, you may also receive up to \$15,000 in coverage for your spouse without any medical questions.

Rates

MEC AND MVP BI-WEEKLY RATES			
	Low	Middle	High
Employee	\$13.85	\$41.54	\$50.77
Employee + Spouse	\$40.46	\$109.00	\$147.77
Employee + Child(ren)	\$59.46	\$93.04	\$116.68
Family	\$83.29	\$157.39	\$205.24

Ask the benefit counselor about adding term life and short term disability to your plan!

DENTAL AND ACCIDENT BI-WEEKLY RATES			
	Dental	Accident Plan 1	Accident Plan 2
Employee	\$9.70	\$7.89	\$9.50
Employee + Spouse	\$18.88	\$12.27	\$14.75
Employee + Child(ren)	\$20.50	\$9.91	\$11.81
Family	\$31.68	\$14.65	\$17.60

UNIVERSAL LIFE WEEKLY RATES

Please speak with a benefit counselor for a customized quote.
Your rate will depend on your level of coverage, age, and tobacco status.

Don't miss out!

Schedule your appointment today!
www.collegechefs.schedapple.com



This Benefit Overview is only intended to highlight some of the major benefit provisions of the College Chefs plan and should not be relied upon as a complete, detailed representation of the Plan. Please refer to the Plan's Summary Plan Descriptions (SPD) for further detail. Should this Overview differ from the SPD, the SPD will prevail.