



2023

EMPLOYEE BENEFITS GUIDE



Our business begins with you.



WELCOME

to the 2023
Benefits Open Enrollment

Open enrollment runs November 28 – December 9

At MGM Healthcare, we offer our employees a competitive and comprehensive benefits program. This is one of many ways we recognize how important you are to the company. This benefits guide briefly summarizes our program in a quick and easy-to-understand way.

How to Enroll

Call Center: Call 314.997.3835 8am - 5pm, Monday - Friday to speak with a licensed benefit counselor.

Online: Visit chubb.benselect.com/enroll.

Your username is your full social security number. Your PIN is the last four digits of your social security number, followed by the last two digits of your year of birth.

This year, Open Enrollment is Active. This means your current elections from the previous plan year will NOT roll over. You MUST make elections during this Open Enrollment period in order to have benefits effective January 1, 2023. You will need to call the number above by Friday, December 9th.

Who can enroll in benefits

Employees

You may enroll in the benefits program if you are a regular full time employee who is actively working a minimum of 30 hours per week. You are eligible for benefits as of the first of the month following 60 days of active service.

Dependents

Eligible dependents generally include your legally married spouse and children up to age 26. Some age limitations may apply to certain insurance programs. Please review your plan documents carefully for more details.

Eligibility Documentation

Please be prepared to share dependent eligibility information during enrollment, including each enrolled dependent's date of birth and Social Security Number. Other documentation may be required depending on your benefit elections.



Changing Your Coverage

Once you make your election for enrollment you will not be able to change your elections until the next annual enrollment, unless you experience a qualifying event. A qualifying event is a change in your personal life which may impact your eligibility or dependent's eligibility for benefits. If you experience a qualifying life event, you will have 30 days to notify Human Resources in order to make changes to your benefit elections.

Examples of some qualifying events include the following:

- Change of legal marital status (e.g., marriage, divorce, death of spouse, legal separation)
- Change in number of dependents (e.g., birth, adoption, death of dependent, ineligibility due to age)
- Change in employment or job status

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MEDICAL INSURANCE

SELECTING YOUR MEDICAL PLAN

✔ OPTION 1: Bronze Limited ✔ OPTION 2: Platinum Plan PPO ✔ OPTION 3: Silver HDHP ✔ OPTION 4: Gold HDHP

💡 TIP: Get the most out of your insurance by using in-network providers.

FREQUENTLY ASKED QUESTIONS



How many hours do I need to work to be eligible for insurance benefits?

You must be an employee working a minimum of 30 hours per week on a regular basis.

Will I receive a new Medical ID card?

All new medical plan participants will receive a new ID card in the mail. Currently enrolled participants will NOT receive a new Medical ID card

Who can I enroll?

Eligible dependents include your legal spouse and your children up to age 26. You will be required to provide proof of dependent eligibility such as marriage license, birth/adoption certificate, legal guardianship paperwork, etc. and identity.

How long can I cover my dependent children?

Dependent children are eligible until the end of the month in which they turn age 26. Some age limitations may apply to certain insurance programs.

I just got hired. When will my benefits become effective?

Your medical insurance benefit will begin on the first of the month following two months of employment.

Medical Coverage

Major medical coverage is offered through UnitedHealthcare. You have four plan options—Bronze, Silver, Gold, and Platinum.:

- The Platinum plan is a PPO plan that includes copays for certain services.
- The Silver and Gold plans are High Deductible Health Plans (HDHP). This plan does not include any copays for services, but does allow you to make a contribution to a Health Savings Account (HSA).
- The Bronze plan is a Limited Day Plan. The Silver, Gold, and Platinum Plans will offer you more coverage than the Bronze Limited Day plan. You will pay the Co-pays listed on page 9 based on the services you need.



Find an In-Network Provider

When you choose to visit in-network providers you'll receive the deepest level of discount on your services. You'll also have the most cost protection from your plan. This is because our in-network providers have agreed to charge negotiated rates. To find an in-network medical provider near you, visit www.umar.com and search for providers in the UnitedHealthcare Choice Plus network. To find an in-network pharmacy, visit www.caremark.com. If you decide to go to an out-of-network provider, there are benefits available. However, you will pay more out of your pocket.

How to Find an In-Network Provider

1. Go to umar.com and select "Find a provider"
2. Type "UnitedHealthcare Choice Plus" into the search box
3. For medical providers, choose "Search for a medical provider;" for behavioral health providers select "view directory for behavioral health providers"

Important Terms

- » **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.
- » **Copayment**—A fixed amount you pay for a covered health care service. Copays can apply to office visits, urgent care or emergency room services.
- » **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.
- » **Out-of-pocket limit**—The most you will pay during a set period of time before your health insurance begins to pay 100% of the allowed amount.



Prescription Drug Coverage

This year your prescription drug coverage will be offered through Optum RX. The Optum RX network is a very extensive network. Consult with your physician regarding any questions you may have about the prescription drug benefit offered.

Plan Highlights

Traditional PPO Plan

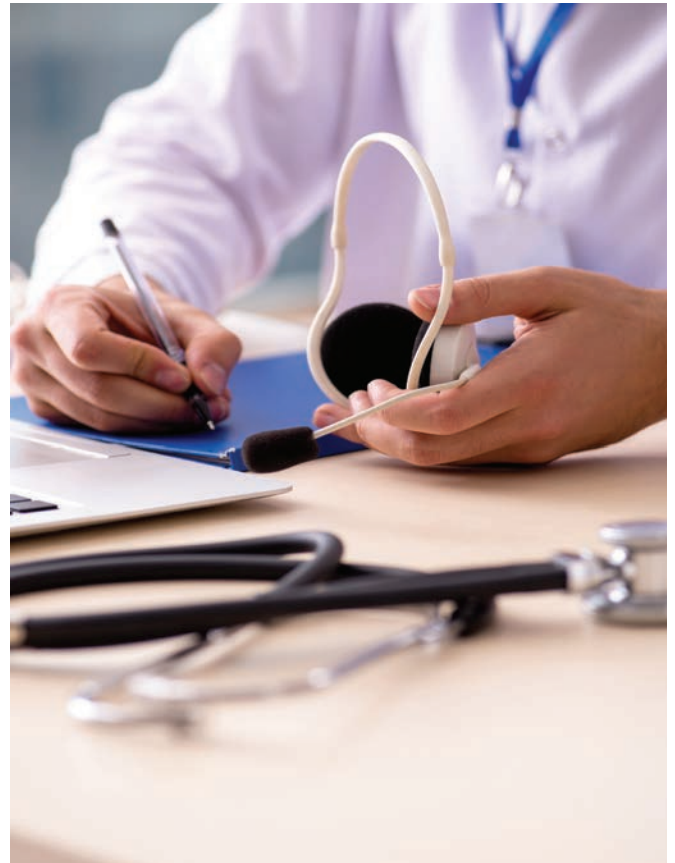
- ✔ You pay office visit/prescription drug copays and are not responsible for meeting your deductible first

High Deductible Health Plan

- ✔ The deductible must be satisfied for all medical and prescription benefits, with the exception of preventive care, in order for the plan to start cost sharing
- ✔ There are no copays offered with this plan

Teladoc

- ✔ Teladoc services will be available for anyone covered under any of the medical plans
- ✔ Teladoc is available 24/7, 365 days a year
- ✔ Use Teladoc through your phone or computer for phone or video consults
- ✔ Use Teladoc for common conditions, such as:
 - Cold and flu symptoms
 - Allergies
 - Bronchitis
 - Sinus problems
- ✔ These are US board-certified doctors who can prescribe medication as needed
- ✔ Teladoc is a much more affordable option than Urgent Care or the ER
- ✔ Call or visit [1.800.Teladoc/Teladoc.com](https://www.teladoc.com)



Health Insurance Rates - Monthly

	Limited Day Plan	Silver HDHP Plan	Gold HDHP Plan	Platinum PPO Plan
Employee Only	\$93	\$100	\$203	\$362
Employee + Spouse	\$248	\$475	\$691	\$877
Employee + Children	\$202	\$457	\$642	\$795
Employee + Family	\$351	\$636	\$965	\$1,261

Medical Insurance Plans

	Silver HDHP Plan		Gold HDHP Plan		Platinum PPO Plan	
	In Network	Out-of Network	In Network	Out-of Network	In Network	Out-of Network
Calendar Year Deductible						
Individual	\$5,000	\$10,000	\$3,000	\$6,000	\$2,500	\$5,000
Family	\$10,000	\$20,000	\$6,000	\$12,000	\$5,000	\$10,000
Co-Insurance (member pays)	30%	50%	20%	50%	30%	50%
Out-of-Pocket Maximum (includes deductible)						
Individual	\$7,000	\$14,000	\$7,000	\$14,000	\$6,250	\$12,500
Family	\$14,000	\$28,000	\$14,000	\$28,000	\$12,500	\$25,000
Physician Office Visits						
Primary Care	Deductible then 30%	Deductible then 50%	Deductible then 20%	Deductible then 50%	\$35 copay	Deductible then 50%
Specialist	Deductible then 30%	Deductible then 50%	Deductible then 20%	Deductible then 50%	\$70 copay	Deductible then 50%
Diagnostic Lab/X-Ray	Deductible then 30%	Deductible then 50%	Deductible then 20%	Deductible then 50%	Deductible then 30%	Deductible then 50%
Preventative						
	0%	Deductible then 50%	0%	Deductible then 50%	\$0 copay	Deductible then 50%
Urgent Care						
	Deductible then 30%	Deductible then 50%	Deductible then 20%	Deductible then 50%	\$100 copay	Deductible then 50%
Hospital Services						
Inpatient (Facility/Physician)	Deductible then 30%	Deductible then 50%	Deductible then 20%	Deductible then 50%	Deductible then 30%	Deductible then 50%
Outpatient	Deductible then 30%	Deductible then 50%	Deductible then 20%	Deductible then 50%	Deductible then 30%	Deductible then 50%
Major Diagnostic and Imaging	Deductible then 30%	Deductible then 50%	Deductible then 20%	Deductible then 50%	Deductible then 30%	Deductible then 50%
Emergency Room	Deductible then 30%		Deductible then 20%		\$300 copay	

Prescription Drugs

	Silver HDHP Plan		Gold HDHP Plan		Platinum PPO	
	In Network	Out-of-Network	In Network	Out-of-Network	In Network	Out-of-Network
Retail						
Generic	Deductible then 30%	Deductible then 50%	Deductible then 20%	Deductible then 50%	\$20 copay	Deductible then 50%
Brand Preferred	Deductible then 30%	Deductible then 50%	Deductible then 20%	Deductible then 50%	\$40 copay	Deductible then 50%
Brand Non-Preferred	Deductible then 30%	Deductible then 50%	Deductible then 20%	Deductible then 50%	\$70 copay	Deductible then 50%
Specialty	Deductible then 30%	Deductible then 50%	Deductible then 20%	Deductible then 50%	20%	Deductible then 50%
Mail Order—Supply Limit 90-Day Supply						
Generic	30% after deductible	Deductible then 50%	Deductible then 20%	Deductible then 50%	\$50 copay	Deductible then 50%
Brand Preferred	30% after deductible	Deductible then 50%	Deductible then 20%	Deductible then 50%	\$100 copay	Deductible then 50%
Brand Non-Preferred	30% after deductible	Deductible then 50%	Deductible then 20%	Deductible then 50%	\$170 copay	Deductible then 50%

Bronze Limited Day Plan

Plan Highlights

- ✓ 100% coverage for preventive care
- ✓ Inpatient hospital coverage
- ✓ Outpatient accident coverage
- ✓ Emergency room coverage
- ✓ Accidental death and dismemberment coverage
- ✓ Prescription drug coverage
- ✓ Critical illness coverage
- ✓ Telemedicine coverage

Limited Day Plan

In Network (Member Pays)

Plan Lifetime Maximum	\$40,000
Inpatient Hospital/Facility Services	
Inpatient Hospitalization (Includes Room & Board, Drugs, Anesthesia, ICU, Maternity Stay, Inpatient Lab)	\$500 Co-pay per day, 7 day maximum per benefit period
Inpatient Surgery	\$500 Co-pay per day, 7 day maximum per benefit period
Outpatient Services	
Free-Standing Ambulatory Surgery Center	\$400 Co-Pay per surgery, limit 2 per Benefit Period
Outpatient Hospital Surgery	\$400 Co-Pay per surgery, limit 2 per Benefit Period
Anesthesia (per day, max 2 days per year)	\$100
Physician Services	
Office, Home Visits - Primary Care	\$30 Co-Pay, limit 4 per Benefit Period
Office, Home Visits - Specialist	\$60 Co-Pay, limit 4 per Benefit Period
Adult Routine Physical Exam*	Plan Pays 100%
Female Routine Gynecological Exam*	Plan Pays 100%
Well Child Care*	Plan Pays 100%
Diagnostic Services (Lab and Radiology) Emergency Services	
Lab, Pathology, X-ray - Office or Hospital	\$60 Co-Pay limit 4 per Benefit Period
Advanced Imaging MRI, MRA, CT, SPECT, PET Scans Hospital based or Free-Standing Lab or Facility	\$250 Co-Pay limit 2 per Benefit Period
Emergency Services	
Emergency Room Facility Fee	\$500 Co-Pay limit 2 per Benefit Period
Urgent Care	\$60 Co-Pay limit 4 per Benefit Period
Behavioral Health and Substance Abuse Services	
Inpatient/Intensive Services Behavioral Health Treatment	\$60 Co-Pay, maximum 4 days
Office Visit Behavioral Health Treatment	\$60 Co-Pay, maximum 4 days
Outpatient Hospital Behavioral Health Treatment	\$60 Co-Pay, maximum 4 days
Inpatient/Intensive Services Substance Abuse Detoxification and Rehabilitation	\$60 Co-Pay, maximum 4 days
Office Visit Substance Abuse Treatment	\$60 Co-Pay, maximum 4 days
Outpatient Hospital Substance Abuse Treatment	\$60 Co-Pay, maximum 4 days
Prescription Drugs, Preventive Care Medications Only	
Retail (30 day supply): Generic*/Preferred Brand Name/ Non-Preferred Brand Name/Specialty	\$10 Copay/\$20 Copay/\$40 Copay/ Discounted and paid 100% by Member
Mail Order Pharmacy (90 day supply): Generic*/Preferred Brand Name/Non-Preferred Brand Name/Specialty	No Coverage
Teladoc	855-Teladoc (835-2362)

*These are preventive services recommend by the United States Preventive Services Task Force with grades of A or B
Please see original plan document for a list of services not covered by the plan.

Health Savings Account (HSA)

A health savings account (HSA) is a tax-favored savings account which works in conjunction with your health plan coverage. HSA dollars can be used to pay for qualified medical expenses such as deductibles, copays, dental, and vision care. MGM's preferred provider is Optum Bank. For a complete list of qualified medical expenses, visit www.irs.gov in IRS Publication 502. Please call the MGM benefit enrollment center at 314.997.3835 to enroll

HSA Major Benefits

- » Funds always belong to you
- » Funds always roll over from year to year
- » Lowers your taxable income

HSA Triple Tax Savings

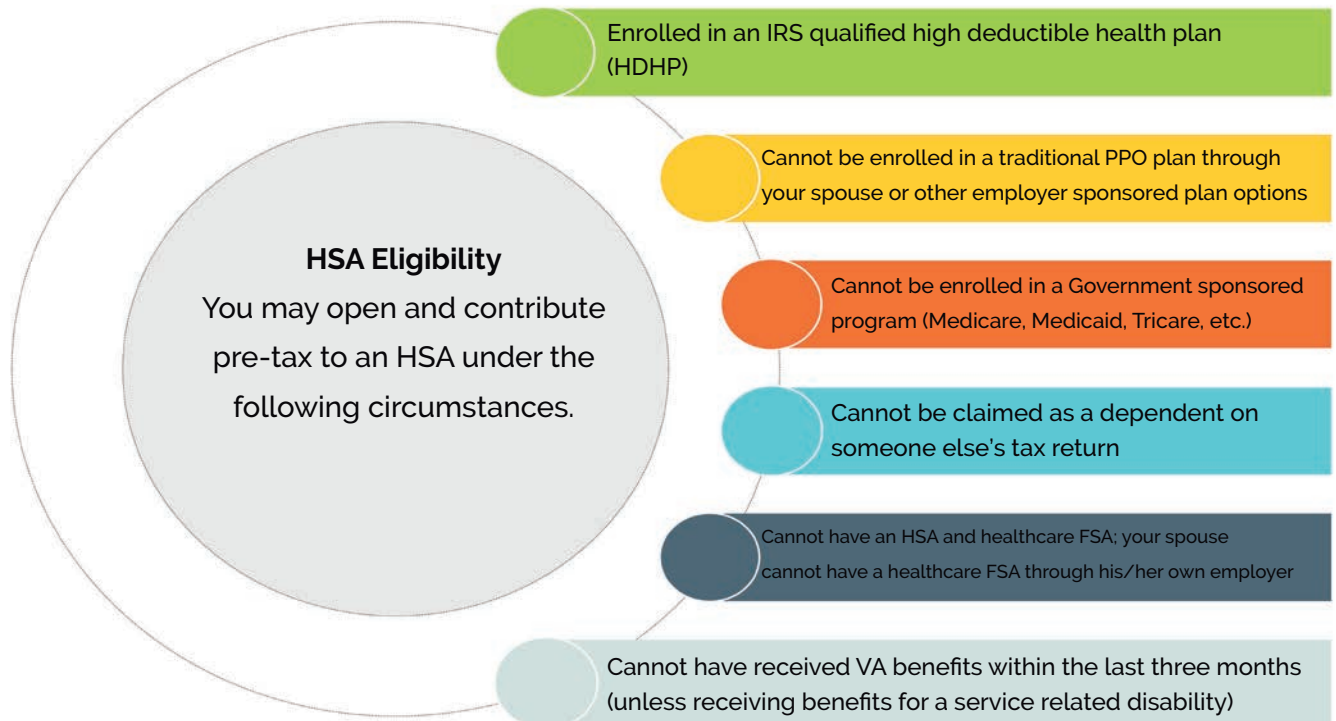
- » Tax deduction when you contribute to your account
- » Tax-free earnings through investment
- » Tax-free withdrawal for qualified medical expenses

2023 HSA Funding Limits

Coverage Level	Limit
Individual Coverage	\$3,850
Family Coverage	\$7,750

Age 55 or Older


Contribute an additional \$1,000 on top of these amounts



DENTAL INSURANCE

We partner with MetLife to offer you and your family members dental insurance. Visit www.metlife.com to find in-network providers and access a variety of online tools and programs.



 **TIP:** Remember to visit in-network dentists to receive the deepest level of discount on your services. To find a participating in-network dentist in your area, go to Metlife.com or call 1.800.438.6388 to have a list faxed to you.



Orthodontia Services Note: The lifetime maximum illustrated is different from the calendar year maximum. For orthodontia services, this limit does not reset each year. This is the most your plan will cover for your services for the lifetime of your participation in this program. Orthodontia services apply to children up to age 19. All other dental services apply to dependents up to age 26.

In-Network Providers: Provider is reimbursed based on contracted fees and cannot balance bill you.

Out-of-Network Providers: Provider is reimbursed based on Reasonable and Customary standards and balance billing is possible.

DENTAL INSURANCE PLAN OPTIONS & COSTS

MetLife	Employee Cost Per Month	
	Silver Plan	Gold Plan
Employee	\$14.19	\$26.40
Employee + Spouse	\$26.73	\$49.86
Employee + Child(ren)	\$38.01	\$70.86
Employee + Family	\$50.55	\$94.27

	Silver Plan		Gold Plan	
	In-Network % of Negotiated Fee	Out-of-Network 90% of R&C Fee	In-Network % of Negotiated Fee	Out-of-Network 90% of R&C Fee
Deductible Individual / Family	\$75/\$225	\$75/\$225	\$50/\$150	\$50/\$150
Calendar Year Maximum	\$1,000	\$1,000	\$1,000	\$1,000

	Carrier Pays			
Preventive Services (cleanings, exams, X-rays)	100%	80%	100%	100%
Basic Services (fillings, extractions)	80%	60%	80%	80%
Major Services (bridges, dentures)	50%	40%	50%	50%
Orthodontia Services (Children under age 19 only)	50% to \$1,000 Lifetime Max		50% to \$1,000 Lifetime Max	

VISION INSURANCE

FIND A PROVIDER



To find a provider in your area, visit the website at [metlife.com](https://www.metlife.com).

- ✓ Click on "Find a Vision Provider"
- ✓ Choose the "MetLife Vision PPO" network
- ✓ Enter your zip code and choose "Find A Vision Provider" for a comprehensive directory of vision providers

REVIEW YOUR VISION PLAN

The vision plan offers coverage both in-network and out-of-network. It is to your advantage to utilize a network provider in order to achieve the greatest cost savings. If you go out-of-network, your benefit is based on a reimbursement schedule. Also, if you are considering Lasik surgery or other non-covered benefits, there are discounts available with some providers. To find a participating provider, go to [metlife.com](https://www.metlife.com).

MetLife Employee Cost Per Month

Employee	\$6.30
Employee + Spouse	\$11.97
Employee + Child(ren)	\$12.60
Employee + Family	\$18.53

	In-Network	Out-of-Network
Examination Copay	\$10 copay Once every 12 months	<u>Reimbursement</u> Up to \$45
Lenses		<u>Reimbursement</u>
Single	\$25 copay	Up to \$30
Bifocal	\$25 copay	Up to \$50
Trifocal	\$25 copay	Up to \$65
Lenticular	\$25 copay	Up to \$100
Frames	\$140 retail allowance Once every 24 months Costco: \$75 allowance	<u>Reimbursement</u> Up to \$70
Contact Lenses (instead of eyeglasses)		<u>Reimbursement</u>
Contact fitting and evaluation	Maximum copay \$60	Up to \$105 allowance
Elective Lenses	\$140 allowance	Up to \$210 copay
Necessary Lenses	\$25 copay	
Frequency of Service		
Exam		Every 12 months
Lenses		Every 12 months
Frames		Every 24 months

OPTIONAL EMPLOYEE LIFE AND AD&D INSURANCE



Basic Life Insurance

When you are a full-time employee, the company provides term life insurance coverage to your dependents at no cost to you. In the event of your death, our policy helps provide a financial safety net to your beneficiaries. Your coverage is equal to 1 x your annual salary up to a maximum of \$50,000.

Basic Accidental Death and Dismemberment (AD&D) Insurance

If your death is the result of an accident or if an accident leaves you with certain debilitating injuries, you'll be covered under our accidental death and dismemberment insurance for the same amount as the basic life insurance benefit.

Important Tip:

You must be enrolled in voluntary life coverage in order for your spouse, and/or eligible dependent children to enroll.



**DID YOU
KNOW??**

The company provides
full-time employees Basic Life
and AD&D AT NO CHARGE

Additional Coverage for Term Life and AD&D

For an additional cost, you can increase your benefit amount, and add a spouse or children to your policy.

Optional Employee Life: minimum \$10,000 to a maximum of 5 x your annual salary to a maximum of \$500,000. Annual enrollment guarantee issue up to \$100,000, new hire guarantee issue up to \$200,000

Optional Spouse Life: minimum \$5,000 up to 50% of the employee amount. Annual enrollment guarantee issue up to \$10,000, new hire guarantee issue up to \$50,000

Optional Child(ren) Life: Flat \$10,000 benefit for child(ren) 15 days and older. (Birth to 15 days has a \$500 benefit) Guarantee issue is \$10,000.

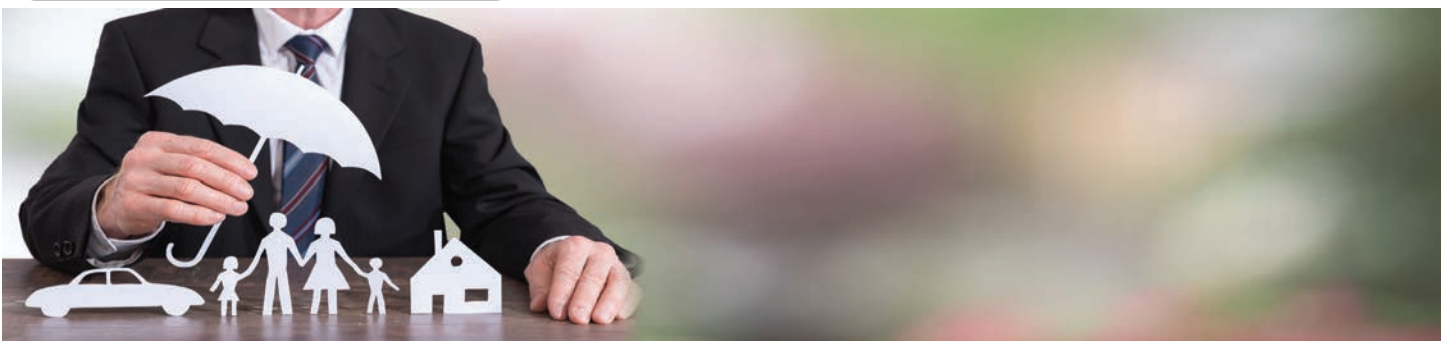
Designating Your Beneficiary

This benefit is paid to your beneficiary at death. Please designate a beneficiary during your enrollment and be sure the beneficiary information is accurate.

Extra Features

This insurance offering from MGM Healthcare and MetLife comes with a variety of added features which can provide assistance to you and your family members today and during a difficult time.

- Grief Counseling
- Funeral Planning Services - locating funeral homes, obtaining cost estimates, identifying florists, caterers, hotels, etc.
- TotalControlAccount® - Immediate access to death proceeds
- WillsCenter.com - for assistance in preparing and updating a will



LIFETIME BENEFIT TERM LIFE INSURANCE



LifeTime Benefit Term

We offer a voluntary whole life insurance option with competitive group rates so you can purchase the additional financial protection you need. LifeTime Benefit Term insurance is offered through Chubb. Coverage is available for you, your spouse, and your dependents. Please call the benefit enrollment center at 314.997.3835 for more information about enrolling.

Features

- ↪ Protection through age 120
- ↪ Premiums are guaranteed never to increase through age 100
- ↪ No medical exams required
- ↪ Fully portable - you own it and can take it with you if you leave your current employment
- ↪ Optional spouse and child coverage
- ↪ LifeTime Benefit Term life insurance up to \$250,000 for eligible actively at work employees
- ↪ No medical exams required
- ↪ Optional spouse and child coverage

Optional Benefit Riders

Accelerated Death Benefit - Automatically Included!	This rider allows an accelerated payment of 50% of the death benefit not to exceed \$100,000 if the insured's death is diagnosed to occur within a 12 month period.
Dependent Children Term Rider	One premium covers all eligible children. Coverage lasts to age 26 and may be converted up to 5 times the term amounts. Maximum initial term amount is \$25,000
Waiver of Premium	Waives the base premium and all rider premiums after the 6th month of disability if the insured becomes totally disabled prior to age 60.
Accelerated Death Benefit for Long Term Care (LTC)	If the insured is certified as chronically ill and is confined to a nursing home, assisted living facility, or receiving home health care or adult day care, the accelerated LTC benefit will pay 4% of the current death benefit amount each month for up to 25 months.

SHORT-TERM DISABILITY INSURANCE



REVIEW YOUR DISABILITY COVERAGE

Voluntary Short-Term Disability insurance is offered through MetLife. The plan benefit is 60% of basic weekly earnings up to a maximum of \$1,500 per week. Benefits are paid after a waiting period of 14 days for an accident and 14 days for sickness for up to 13 weeks or 26 weeks.

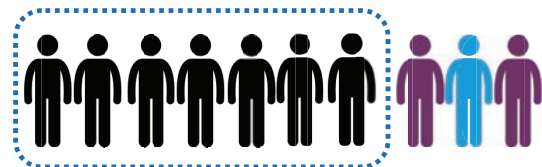
For those currently enrolled there is no pre-existing condition limitation.

For new enrollees, if you have been treated for a health condition in the 6 months prior to 01/01/2023, benefits for that condition will not be covered until you are on the plan for 12 months.

Per \$10 weekly	13 Week Duration	26 Week Duration
39 & Under	\$0.6555	\$0.9775
40-54	\$0.6900	\$1.0350
55-64	\$0.7015	\$1.0695
65+	\$0.8510	\$1.3225

Could you pay the bills if you weren't working?

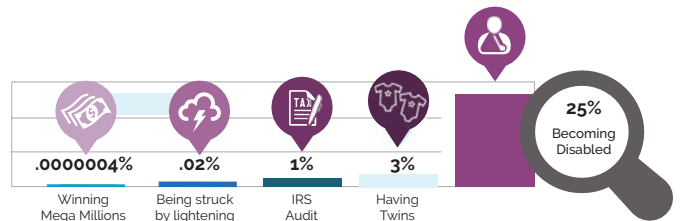
Less than **1/4** of U.S. consumers have enough emergency savings to cover six months or more of their expenses



Nearly **70%** of workers that apply to Social Security Disability Insurance **are denied**.

What's more likely?

Many workers think these events are more likely than becoming disabled during their careers. But here are the actual odds:



In fact, nearly 40 million American adults live with a disability

VOLUNTARY CRITICAL ILLNESS



PROTECT YOUR FINANCES

- ✔ Elect Critical Illness coverage
- ✔ Elect Accident Insurance
- ✔ Elect Disability Insurance

Critical Illness Insurance

Critical illness insurance, available through MetLife, is designed to help you offset the financial effects of a catastrophic illness with a lump sum benefit if you or a loved one are diagnosed with a covered critical illness. The critical illness benefit is based on the amount of coverage in effect on the date of diagnosis of a critical illness or the date treatment is received according to the terms and provisions of the policy.



DID YOU KNOW??

This benefit pays \$75 per calendar year per insured individual if a covered health screening test is performed, including blood tests, chest x-rays, stress tests, mammograms, and colonoscopies.

HOW CRITICAL ILLNESS COVERAGE WORKS



GROUP CRITICAL ILLNESS COVERAGE INCLUDES:

Critical Illness Benefit payable for:

- ✔ Cancer
- ✔ Heart attack
- ✔ Stroke
- ✔ Kidney failure
- ✔ Major organ transplant
- ✔ Alzheimer's
- ✔ Occupational HIV
- ✔ Coronary artery bypass graft
- ✔ 22 Additional Listed Conditions paid at 25% of your initial benefit; please see your certificate for a complete list

FEATURES:

- ✔ **Health Screening Benefit** - \$75 per person per year
- ✔ Benefits are paid directly to you, unless you choose otherwise
- ✔ Coverage is guaranteed provided you are actively at work.
- ✔ Your rates will not increase due to age.
- ✔ You can take your coverage with you if you change jobs or retire (with certain stipulations)

CRITICAL ILLNESS MONTHLY INSURANCE COSTS:



Tobacco status is based on whether the employee uses tobacco products only. The Critical Illness is issue age and employee deductions are locked in at the employee's age on the initial effective date of coverage.

Critical Illness - \$15,000 Basic Benefit Amount								
Issue Age	Non-Tobacco User				Tobacco User			
	Employee	Employee & Spouse	Employee & Children	Family	Employee	Employee & Spouse	Employee & Children	Family
18-29	\$8.55	\$14.70	\$12.75	\$18.90	\$12.60	\$20.85	\$16.80	\$25.05
30-39	\$13.35	\$23.70	\$17.55	\$27.90	\$20.85	\$36.00	\$25.05	\$40.20
40-49	\$26.70	\$46.65	\$30.90	\$50.85	\$43.35	\$75.15	\$47.55	\$79.35
50-59	\$45.60	\$79.35	\$49.80	\$83.55	\$75.30	\$130.65	\$79.50	\$134.85
60-69	\$67.05	\$113.25	\$71.10	\$117.45	\$111.90	\$190.05	\$116.10	\$194.25
70+	\$88.20	\$148.50	\$92.40	\$152.70	\$150.60	\$254.40	\$154.80	\$258.60

Critical Illness - \$30,000 Basic Benefit Amount								
Issue Age	Non-Tobacco User				Tobacco User			
	Employee	Employee & Spouse	Employee & Children	Family	Employee	Employee & Spouse	Employee & Children	Family
18-29	\$17.10	\$29.40	\$25.50	\$37.80	\$25.20	\$41.70	\$33.60	\$50.10
30-39	\$26.70	\$47.40	\$35.10	\$55.80	\$41.70	\$72.00	\$50.10	\$80.40
40-49	\$53.40	\$93.30	\$61.80	\$101.70	\$86.70	\$150.30	\$95.10	\$158.70
50-59	\$91.20	\$158.70	\$99.60	\$167.10	\$150.60	\$261.30	\$159.00	\$269.70
60-69	\$134.10	\$226.50	\$142.20	\$234.90	\$223.80	\$380.10	\$232.20	\$388.50
70+	\$176.40	\$297.00	\$184.80	\$305.40	\$301.20	\$508.80	\$309.60	\$517.20



VOLUNTARY ACCIDENT INSURANCE

If you're like most people, you don't budget for life's unexpected moments. One mishap can send you on an unexpected trip to your local emergency room— and leave you with a flurry of unexpected bills. That's where Accident Insurance jumps in. In the event of a covered accident, the plan pays you cash benefits fast to help you pay for the costs associated with out-of-pocket expenses and bills— expenses major medical may not take care of.

METLIFE ACCIDENT INSURANCE COVERS THINGS LIKE THE FOLLOWING:

- ✔ Ambulance: \$300-\$1,000
- ✔ Non-Emergency Care: \$50
- ✔ Emergency room visits: \$50-\$100
- ✔ Hospital/ICU Admission Per Accident: \$1,000/\$2,000
- ✔ Hospital Confinement: \$200 per day, up to 31 days
- ✔ ICU Confinement: \$400 per day, up to 31 days
- ✔ Transportation and Lodging Benefits: \$200 per night, up to \$6,000 per year
- ✔ Medical Testing: \$200
- ✔ Dislocations/Fractures: \$100-\$6,000
- ✔ Burns—2nd and 3rd Degree: \$100-\$10,000
- ✔ Eye Injuries: \$300
- ✔ Concussion: \$400
- ✔ Inpatient Surgery: \$200-\$2,000
- ✔ Cuts/Lacerations: \$50-\$400
- ✔ Dislocations (separated joint): \$100-\$6,000
- ✔ Fracture (broken bone): \$100-\$6,000
- ✔ Dismemberment, Loss, and Paralysis: \$500-\$50,000

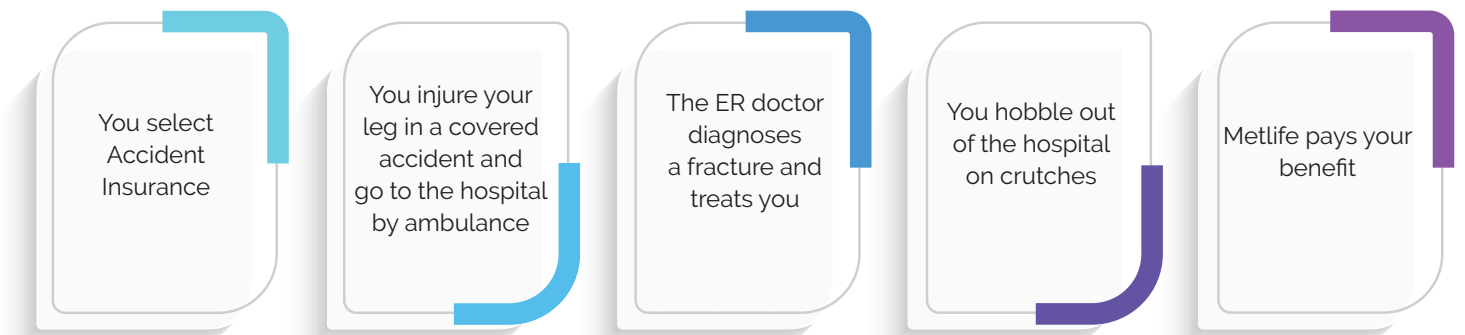
FEATURES:

- ✔ Coverage is guaranteed-issue (which means you may qualify for coverage without having to answer health questions)
- ✔ Benefits are paid directly to you (unless you choose otherwise)
- ✔ Coverage is available for you, your spouse, and your dependent children
- ✔ Coverage is portable (with certain stipulations). That means you can take it with you if you change jobs or retire
- ✔ Fast claims payment

Accident Monthly Cost	
Employee Only	\$12.74
Employee & Spouse	\$26.72
Employee & Children	\$25.66
Employee & Family	\$31.92



HOW ACCIDENT COVERAGE WORKS



VOLUNTARY HOSPITAL INDEMNITY

Even a minor trip to the hospital can present you with unexpected expenses and medical bills. Even with major medical insurance, your plan may only pay a portion of your entire stay. Hospital Indemnity Insurance, offered by MetLife, is designed to provide financial assistance to enhance your current coverage. You can elect coverage for yourself, your spouse, and your children. Employees can use the benefit to meet the out-of-pocket expenses and extra bills which can occur. Benefits are paid directly to you based on the amount of coverage listed, regardless of the actual cost of treatment.



METLIFE'S HOSPITALIZATION BENEFITS:

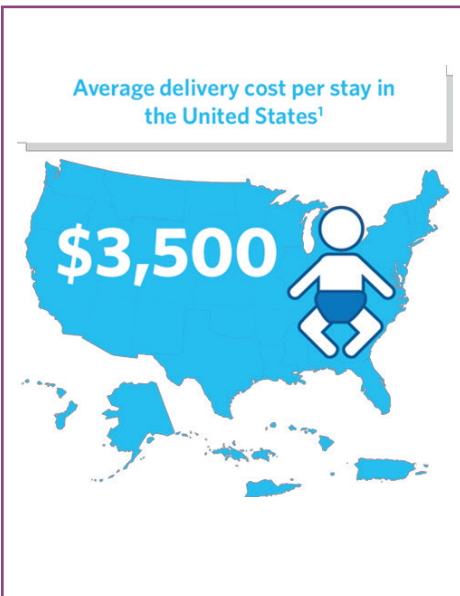
Hospital Admission (per confinement, max 2 times per calendar year)	\$1,000
ICU Hospital Admission (per confinement, max 2 times per calendar year)*	\$1,000
Hospital Confinement (per day, max 15 days per year)	\$200
Hospital ICU Confinement (per day, max 15 days per year)*	\$200

*Benefit paid concurrently with the Admission/Confinement benefit when a covered person is admitted/staying in the ICU
Please note, if the Admission benefit is payable for a Confinement, the Confinement benefit will begin to be payable the day after the Admission

Hospital Indemnity Monthly Cost

Employee Only	\$23.52
Employee & Spouse	\$40.71
Employee & Children	\$37.48
Employee & Family	\$54.66

EXAMPLE: Sarah is admitted to the hospital to deliver her baby.



<p>Hospital Indemnity Plan Benefits:</p> <p>1st Day Hospitalization: \$1,000 Daily Confinement (2): \$400</p>
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\$1,400

Hospital Indemnity Cash Benefit from MetLife

She can use this money for costs associated with her hospital stay, medical bills, or even to help cover daily living expenses from her time off work.

LIFELock IDENTITY THEFT



REVIEW THE LIFELock IDENTITY THEFT PROTECTION

LifeLock with Norton Benefit Plans combine leading identity theft protection with device security and protection against online threats to block thieves from stealing personal information from PCs, Macs, and mobile devices

What are the LifeLock Features?

- ↪ LifeLock Identity Alert System
- ↪ Dark Web Monitoring
- ↪ LifeLock Privacy Monitor
- ↪ Wallet Protection
- ↪ 24/7 Live Member Support
- ↪ Account Activity Alerts
- ↪ Million Dollar Protection Package
- ↪ Credit Monitoring - **Premium Only**
- ↪ Credit Score / Reports - **Premium Only**
- ↪ Monthly Credit Score Tracking - **Premium Only**
- ↪ Account Application Alerts - **Premium Only**
- ↪ Bank Account Takeover Alerts - **Premium Only**

What are the LifeLock Features?

- ↪ Secures PCs, Macs, smartphones - **Premium covers unlimited devices**
- ↪ Parental Controls
- ↪ Cloud Backup - Premier includes up to 100GB
- ↪ Password Manager
- ↪ Norton Secure VPN - **Premium covers unlimited devices**
- ↪ SafeCam
- ↪ Online Threat Protection
- ↪ Smart Firewall
- ↪ Virus Protection Promise

Monthly Rates			
LifeLock Benefit Essential		LifeLock Benefit Premium	
Employee (18+ Years Old)	\$8.49	Employee (18+ Years Old)	\$13.99
Employee & Family	\$16.98	Employee & Family	\$27.98

MetLaw Legal Plans

This Benefit is payroll deducted

A Nationwide Network of Attorneys

MetLife Legal Plans is a voluntary group legal plan with convenient access to affordable legal services plan members may receive services through a nationwide network of more than 18,500 attorneys, or from an out-of-network attorney.

MetLife Legal Plans has been administering group legal plans since 1981 and is the nation's largest provider of group legal plans, serving four million group legal plan members and dependents including more than 200 of the Fortune 500® companies.

Accessing an Attorney

Create an account on the MetLaw Legal Plans website at members.legalplans.com to view coverage and select an attorney or call 800.821.6400.

Extensive Legal Services

MetLife Legal Plans provides easy, direct access to a national network of attorneys who provide telephone advice and office consultations on an unlimited number of personal legal matters and fully covered services for the most frequently needed personal legal matters (excluding employment issues). Participants may also receive service from out-of-network attorneys.

Examples of covered legal services include:

- Preparation of wills and trusts
- Real estate matters
- Identity theft defense
- Family law, including adoptions
- Consumer protection
- Debt matters
- Traffic and juvenile matters
- Document preparation and review

Digital Estate Planning Solution

We now offer employees the ability to choose an attorney for estate planning or create their own plan through our digital estate planning solution. With our digital estate planning solution, employees are taken through a simple, guided process to complete wills, living wills and/ or power of attorney, in as little as 15 minutes.

Right for Employees

More than 85% of MetLife Legal Plans participants renew each year. Here are some reasons why:

- Easy to use.
- Freedom of choice: Participants have the option of using any attorney, anywhere, anytime.®
- No waiting periods, deductibles, co-pays or claim forms when covered services are provided by network attorneys.

Making It Easy with Best-In-Class Service

- Easy to locate attorneys and schedule appointments by calling (800-821-6400) and speaking to a knowledgeable and experienced representative, or by visiting MetLife Legal Plans' website, members.legalplans.com.
- Guaranteed satisfaction: Responsive customer service, supported by a money-back guarantee.

Value Added Services from MetLife Legal Plans and PlanSmart®

Providing valuable legal and financial education resources can help your employees be better prepared and make informed decisions. Your legal plan includes access to PlanSmart's Retirewise®, an award-winning, no additional cost, on-site workshop series that offers comprehensive retirement and financial education. These valuable, important resources, combined with your legal plan, provide your employees with an unbeatable value.

For more comprehensive plan design information, and for more information on the exclusions and limitations that apply to coverage, please refer to the Benefit Definitions in the Appendix.

Cover yourself and your dependents for \$17.25 per month

Auto and Home Insurance

This Benefit is Directly Billed At Home between MetLife/Farmers and the Employee

Employees can enroll or cancel coverage at any time throughout the year by visiting [Farmers.com](https://www.farmers.com) or by calling 844.979.3737. Please note: enrollment will not be available until after 1/1/2023

Auto and Home Insurance

With a Group Auto and Home Insurance Program (the “Program”), you have access to a program that offers quality insurance that you need to protect your valuable possessions, to protect you against personal liability, and to help you feel financially secure – along with 24/7 expert support you need to bounce back, if the unexpected happened. The Group Auto and Home Program helps qualified employees find the right protection that fits your budget with special savings based on where they work.

Offer Special Ways to Save

Employees saved an average of \$562 on auto insurance when they switched to the Program.

- Employee discounts
- Good driver rewards
- Multi-policy and multi-product discounts
- Employment tenure discounts

Protecting What’s Important

The Program offers a broad line of insurance policies, including:

- Auto
- Condo
- Boat Insurance
- Motorcycle
- Recreational Vehicle
- Renters
- Home
- Flood
- Personal Excess Liability
- Landlord’s Rental Dwelling

Industry Leading Coverage Options

More than 85% of MetLife Legal Plans participants renew each year. Here are some reasons why:

- Replacement Cost for Total Loss Coverage on new vehicles with no deduction for depreciation. In a covered total loss, a new vehicle is repaired or replaced with a new vehicle.
- Replacement Costs for Special Parts: repair or replacement of certain parts, regardless of their wear and tear at the time of the accident.
- Replacement Cost Coverage on Home: rebuilds your employee’s home at today’s rebuilding cost, even if that takes it over the policy’s limit.

Value Added Benefits

- Identity Protection Services: Automatic service provided to automobile and homeowners insurance customers, at no extra charge.
- Farmers GroupSelect Concierge Auto Repair Experience®: Guarantees repairs done by our CARE shops for as long as your employees own their vehicles.
- Home Repair Contractor Services – We work with Crawford Contractor Connection, the largest independent national network of general and specialty contractors, to provide a total solution for employees.
- Roadside assistance, towing coverage, windshield repairs (if possible) without a deductible, and much, much more...

High Quality, Streamlined Service

- Convenience of placing all personal property and casualty coverage with one family of companies.
- Quick and Easy - Employees can get quotes and information any way they choose – phone, or on-line. Plus, on-line purchasing is available in select states.
- Simple Claim Experience- One toll-free number, file auto claims using our app, home field adjusters

Pet Insurance

This Benefit is Directly Billed At Home between MetLife/Famers and the Employee

Employees can enroll or cancel coverage at any time throughout the year by visiting [MetLife.com/getpetquote](https://www.metlife.com/getpetquote) or by calling 800-GET-MET8 (800-438-6388)

Please note: enrollment will not be available until after 1/1/2023

Flexible features

Pet parents can select from a range of annual limits, deductibles and coinsurance levels.

- Various levels of coverage from \$500–Unlimited. Also includes optional wellness coverage (preventive care)
- Straightforward pricing and options with customizable limits, no dog or cat breed exclusions, no upper age limits, discounts and healthy pet incentive
- New and innovative benefits, such as grief counseling for the loss of your furry family member, loss or theft coverage, automatic coverage limit increases annually and virtual vet concierge services
- No initial exam or previous vet records required to enroll and no per-incident or lifetime limits apply

Freedom of Comprehensive Coverage

- Flexibility to select various levels of coverage with no breed exclusions or upper age limits; ability to include multiple pets on one policy through our innovative family plans
- Optional wellness coverage (preventive care) included in annual limit
- Competitive rates with discounts, healthy pet incentive and the only provider offering family plans (i.e., multiple pets covered by one policy)
- Coverage of pre-existing conditions when switching providers, no initial exam or previous vet records to apply

Plan Features	
Covers All Breeds & Ages	✓
No Initial Exam/Past Vet Notes Required	✓
No Cancellation Fee	✓
No Annual Care Requirements to Keep Coverage	✓
No Neuter/Spay Requirement	✓
Benefits and Limits	
No Lifetime Limit	✓
No Per-Incident Limit	✓
Optional Wellness Coverage - Preventive Care	Included in annual limit
No Diagnostic Test Limit	✓
No Customary Charge Restrictions	✓
Healthy Pet Incentive - previously Deductible Savings	\$5,012
Automatic Annual Limit Increase	✓
Pricing	
Pricing Structure	Customized to every pet - varies by species, age, breed, zip code
Family Plan - Cover multiple pets on single policy	✓
Multi-policy discount	✓
Internet Purchase Discount	✓
Healthcare Workers Discount	✓
Animal Care Discount	✓
Deductible	Flexible: \$0-\$2,500
Annual Limit	Flexible - \$500-Unlimited

Employee Assistance Program

Each of us experiences demands for our time and energy, both on and off the job. The key to balancing it all is having access to the right tools, resources, and support. Your EAP is Personal Assistance Services (PAS) free of charge to you. This benefit is paid by your employer. Having PAS is like having your own personal concierge service. PAS provides you with a wealth of confidential, professional services that can help you address challenges and strengthen your work and home life.

Plan Features:

This plan provides telephonic coaching, consultation, and life management services to help you achieve goals and thrive in life. PAS's coach staff includes licensed/certified professionals: dietitians, health educators, child and elder care managers, professional organizers, attorneys, financial planners, educators, career counsloors and more.

Lifestyle and Wellness:

- Weight and nutrition
- Personal Health
- Tobacco cessation
- Fitness
- Sleep
- Life and well-being

Legal

- Legal information
- Online will prep
- Legal forms

Consultation and Resourcing

- Child care
- Education planning
- Elder care coordination
- Care diary
- Financial stress helpline

Financial

- Identity theft
- Money management and finance
- Foreclosure and bankruptcy prevention
- Financial planning and information
- Asset protection

Family Care

- Parenting
- Household organization
- Elder caregiving
- Child development and education

Who is covered under the EAP?

You and your eligible dependents are covered.

What should I expect when I use EAP services?

A PAS counselor will talk with you about your personal situation, answer any questions you have about your EAP benefit and personally arrange services for you. In-person counseling, life and well-being coaching, plus a wide variety of professional services are available. We serve by personally connecting you with experts that can help you improve your life.

What should I expect when I meet with an EAP consultant in-person or by phone?

Our experts help you to sort out the areas of your life that you would like to improve and then guide you through the process of establishing and following a personal action plan. Our professionals are caring, understanding, and an excellent resource to help you achieve your goals.

If I use the EAP, will it be confidential?

Yes! The EAP is confidential. PAS does not provide access to EAP records to your employer nor will PAS disclose any information to anyone about your participation in EAP services unless you give your specific, written consent to do so (except as required by law).

How can I use my EAP services?

Call (800) 356-0845 or visit www.paseap.com

OTHER BENEFITS

RETIREMENT SAVINGS PLAN 401(K)

Your financial security is important to you, your family, and to us as your employer. We want you to feel secure and prepared for life after your career. In partnership with John Hancock, our 401(k) plan is designed to help you plan ahead and feel prepared.

IRS 401(k) Maximums

For 2023, you can contribute up to \$22,500 to your 401(k) account. If you are age 50 or will turn age 50 by December 31, you may contribute an additional "catch-up" contribution of \$7,500.

How the Plan Works:

- Employees are eligible to join the plan upon your date of hire.
- You can contribute before-tax dollars to your 401(k) account through payroll deductions (up to the annual IRS limits)
- You can contribute after-tax dollars to your ROTH 401(k) account through payroll deductions (up to the annual IRS limits); your savings are not taxed when you withdraw them at retirement
- The company may match your contributions up to 2% of your salary once you become eligible for match contributions.
- You choose how to invest your money in a variety of investments options
- You are always 100% vested in your own contributions
- Enroll or change your contributions at www.myplan.johnhancock.com/login
- For first time enrollees:
 - Contract #109221
 - Access #226250



Company Contributions Vesting Schedule

Years of Vesting Service	Years of Vesting Percentage
Less than Two Years	0%
Two Years But Less Than Three Years	20%
Three Years But Less Than Four Years	40%
Four Years But Less Than Five Years	60%
Five Years But Less Than Six Years	80%
Six Or More Years	100%

INSURANCE TERMS



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



Network Provider—A provider who has a contract with your health insurer or plan to provide services at set fees. These contracted fees are usually lower than the provider's normal fees for services.



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.



Preauthorization—A process by your health insurer or plan to determine if any service, treatment plan, prescription drug or durable medical equipment is medically necessary. This is sometimes called prior authorization, prior approval or precertification.



UCR (Usual, Customary and Reasonable)—The amount paid for medical services in a geographic area based on what providers in the area usually charge for the same or similar service.

MEDICAL TERMS



Prescription Drugs—Each plan offers its own unique prescription drug program. Specific copays apply to each tier and a medical plan can have one to five separate tiers. The retail pharmacy benefit offers a 30-day supply. Mail order prescriptions provide up to a 90-day supply. Sometimes the deductible must be satisfied before copays are applied.



Urgent Care for an illness, injury or condition serious enough that a reasonable person would seek immediate care, but not so severe to require emergency room care.



Emergency Room—Services you receive from a hospital for any serious condition requiring immediate care.



Preventive Services—All services coded as Preventive must be covered 100% without a deductible, coinsurance or co-payments.



Medically Necessary—Health care services or supplies needed to prevent, diagnose or treat an illness, injury, condition, disease or its symptoms, which meet accepted standards of medicine.

CONTACT INFORMATION

If you have any questions regarding your benefits, please contact the carrier listed below.

Benefit	Carrier	Website	Phone Number	
Benefit Enrollment Call Center		https://chubb.benselect.com/mgm	314.997.3835	
Major Medical Insurance	UMR	www.umar.com	1.800.826.9781 Teladoc: 1.800.Teladoc Teladoc.com	
Prescription Drugs	Optum RX	www.OptumRX.com		See ID card for additional information
Bronze Limited Day Plan	Homestead	www.homestead-plans.com	1.844.446.3327 x5000 1.800.826.9781 Teladoc: 1.800.Teladoc Teladoc.com	Member App: secure.healthx.com/INDECS.member Network = Multiplan
Vision Insurance	MetLife	www.metlife.com/vision	1.855.638.3931	Group Number: 205752
Dental Insurance	MetLife	www.metlife.com/mybenefits	1.800.942.0854	Group Number: 205752
Disability/Accident/Critical Illness/Hospital Indemnity/Basic Life Insurance	MetLife	www.metlife.com/mybenefits	1.800.438.6388	Group Number: 205752
MetLaw Legal Services	MetLife	members.legalplans.com	1.800.821.6400	This benefit is payroll deducted
Auto and Home Insurance	Farmers by MetLife	www.farmers.com	1.844.979.3737	This benefit is not payroll deducted
Pet Insurance	MetLife	MetLife.com/getpetrates	1.800-GET-MET8 (800-438-6388)	This benefit is not payroll deducted
Lifetime Benefit Term Life Insurance	Chubb	www.Chubb.com	1.855.241.9891	email claims@gotoservice.chubb.com or fax claims to 603.357.1179
401(k)	John Hancock	To enroll: www.jhgoenroll.com For existing members: www.myplan.johnhancock.com/login	To Enroll: 1.855.543.6765 Plan Questions: 1.800.395.1113	Contract Number: 109221 Enrollment Access Number: 226250
Identity Theft Protection	LifeLock	https://lifelock.norton.com/	1.800.607.9174	
Employee Assistance Program	Personal Assistance Services (PAS)	www.paseap.com	1.800.356.0845	

Notes



A photograph of an older couple embracing on a beach at sunset. The woman has long white hair and is wearing sunglasses and a grey shawl. The man is wearing a dark patterned sweater and khaki pants. They are standing on the sand, looking out at the ocean under a warm, golden sky.

MGM HEALTHCARE

empowering better living.

This Guide is intended to describe the eligibility requirements, enrollment procedures and coverage effective dates for the benefits offered by MGM Healthcare. It is not a legal plan document and does not imply a guarantee of employment or a continuation of benefits. While this Guide is a tool to answer most of your questions, full details of the plans are contained in the Summary Plan Descriptions (SPDs), which govern each plan's operation. Any discrepancy that may arise between the benefit summary and the full policy certificate, shall be governed and decided by the full policy certificate.