





TEAM MEMBER BENEFITS

JANUARY 1,2021-DECEMBER 31, 2021

At Atlantis, we care about you. That's why we offer benefits that support your physical, emotional, and financial health. We encourage you to evaluate and elect benefits that best suit your personal needs.

🖻 WHO IS ELIGIBLE

If you are scheduled to work at least 30 or more hours per week, you are eligible for all Atlantis benefits.

If you are scheduled to work less than 30 hours per week, you are eligible for voluntary supplemental benefits.

Medical coverage begins on day 90 of your employment and ends on your last day of employment. All other benefits end on the last day of the month following your last day of employment.

Many of the plans allow you to cover your eligible dependents, which include:

 Your legal spouse as defined by the state in which you reside. Same-sex spouses are covered. Domestic partners are not covered.

Note: Medical insurance is not available for spouses who work full-time and are eligible for medical insurance through their own employer.

- Your children to age 26, regardless of student, marital, or tax-dependent status (including a stepchild, legallyadopted child, a child placed with you for adoption, or a child for whom you are the legal guardian).
- Your dependent children of any age who are physically or mentally unable to care for themselves.

🕉 WHEN TO ENROLL

You can only sign up or change your benefits:

- Within 31 days of joining Atlantis as a new Team Member.
- During the annual benefits open enrollment period.
- Within 31 days of a qualifying life event.

The choices you make at this time will remain the same through December 31, 2021. If you do not sign up for benefits during your initial eligibility period or during the open enrollment period, you will not be able to elect coverage until the following plan year.

AKING BENEFIT CHANGES

Due to IRS regulations, once you have made your elections for 2021, you cannot change them until the next annual open enrollment unless you experience a qualifying life event.

Qualifying life events include, but are not limited to:

- Marriage, divorce, or legal separation.
- Birth or adoption of a child.
- Death of your spouse or covered child.
- Change in your spouse's work status that affects their benefits.
- Change in your child's eligibility for benefits.
- Qualified Medical Child Support Order.

To request a benefits change, notify Human Resources within 31 days of the qualifying life event. Change requests submitted after 31 days cannot be accepted. You may need to provide proof of the event, such as a marriage license or birth certificate.



MEDICAL INSURANCE

Atlantis offers a medical plan through Hometown Health. The plan offers in- and out-of-network benefits, providing you the freedom to choose any provider. However, you will pay less out of your pocket when you choose a network provider. Locate a Hometown Health provider at hometownhealth.com.

The table below summarizes the key features of the medical plan. Please refer to the official plan documents for additional information on coverage limitations and exclusions.

	Hometown Health Medical Plan In Network Out of Network				
Summary of Covered Benefits					
Plan Year Deductible	The coinsurance amounts listed show the amount you pay				
Individual/Family	\$350/\$1,050	\$1,000/\$3,000			
Out-of-Pocket Maximum Includes deductible, copay, and coinsurance Individual/Family	\$25,000 ¹ /\$25,000 ¹	Unlimited/unlimited			
Preventive Care	0%	Not covered			
Physician Services Primary Care Physician Specialist Urgent Care	\$25 copay \$25 copay \$25 copay	70% after deductible 70% after deductible 70% after deductible			
Lab/X-Ray Diagnostic Lab/X-Ray High-Tech Services (MRI, CT, PET)	20% after deductible 20% after deductible	70% after deductible 70% after deductible			
Hospital Services Inpatient	\$300 copay per admission, then 20% after deductible	\$1,000 copay per admission, then 70% after deductible Not covered			
Outpatient	\$300 copay per admission, then 20% after deductible				
Emergency Room	\$250 copay, then 20%	\$1,000 copay, then 70%			
	Once the plan pays \$3,000 for a member each year, the plan will pay 50% of prescription				
Prescription Drugs (30-day supply)	drug charges for the remainder of the plan year				
Tier 1 Tier 2	\$10 copay \$25 copay				
Tier 3	\$25 copay \$50 copay				
Mail Order (Up to a 90-day supply)	2x retail copay				

(1) Plan pays 100% thereafter up to \$250,000; then 10%.

🌶 DENTAL INSURANCE

Atlantis offers two dental insurance plan options through UnitedHealthcare. The plans offer in- and out-of-network benefits, providing you the freedom to choose any provider. However, you will pay less out of your pocket when you choose a network provider. Locate a UnitedHealthcare network provider at myuhc.com.

The table below summarizes the key features of the dental plan. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits	UnitedHealth In Network	care Low Plan Out of Network	UnitedHealth In Network	care High Plan Out of Network
	The amounts listed below reflect the amount you pay.			
Plan Year Deductible Individual/Family	\$50/\$150	\$100/\$300	\$50/\$150	
Plan Year Benefit Maximum	\$1,750	\$1,000	\$1,750	
Preventive Care Oral exams, cleanings, x-rays	0%	20% after ded.	0%	0%
Basic Services Periodontal services, endodontic services, oral surgery, fillings	20% after ded.	50% after ded.	20% after ded.	20% after ded.
Major Services Bridges, crowns (inlays/onlays), dentures (full/partial)	50% after ded.	70% after ded.	50% after ded.	50% after ded.
Orthodontia Services	Not covered Not covered		overed	

🕸 VISION INSURANCE

Atlantis offers a vision insurance plan through UnitedHealthcare. You have the freedom to choose any vision provider. However, you will maximize the plan benefits when you choose a network provider. Locate a UnitedHealthcare network provider at **myuhcvision.com**.

The table below summarizes the key features of the vision plan. Please refer to the official plan documents for additional information on coverage and exclusions.

Summer of Covered Depatts	UnitedHealthcare Vision Plan		
Summary of Covered Benefits	In Network	Out of Network	
Eye Exam (every plan year)	\$10 copay	Reimbursement up to \$40	
Standard Plastic Lenses (every plan year) Single/Bifocal/Trifocal	\$25 copay	Reimbursement varies	
Frames (every plan year)	\$130 allowance	Reimbursement up to \$45	
Elective Contact Lenses (every 12 months in lieu of standard plastic lenses) Preferred Brand Non-Preferred Brand	Up to four boxes \$130 allowance	N/A Reimbursement up to \$130	
Medically Necessary Contact Lenses (every 12 months in lieu of standard plastic lenses)	0%	Reimbursement up to \$210	

Mealth care flexible spending account

Atlantis offers a health care flexible spending account (FSA) option, which allows you to pay for eligible health care expenses with before-tax dollars.

You decide how much to contribute to the health care FSA each year up to the maximum allowable amount. Your annual election is divided by the number of pay periods each year and deducted evenly from each paycheck. You submit expenses for reimbursement of out-of-pocket expenses, such as deductibles, and copays.

The maximum health care FSA contribution is \$2,750.

If you have any funds remaining in your health care FSA at the end of the current plan year, Atlantis allows you to carry over up to \$500 of that balance into the next plan year. Your carryover balance can be used at any time for expenses incurred in the new plan year (in addition to the elected payroll deduction you selected for the new plan year).

R VOLUNTARY BENEFITS

VOLUNTARY LIFE AND AD&D INSURANCE

Atlantis provides you the option to purchase voluntary life and AD&D insurance through The Standard.

- Team Member: You purchase coverage amounts in \$10,000 increments. No medical evidence is required for amounts up to \$200,000 if you enroll when first eligible.
- Spouse: \$5,000 increments up to 100% of your coverage amount. No medical evidence is required for amounts up to \$50,000 if your spouse is enrolled when you are first eligible.
- Children: \$1,000 increments up to \$10,000.

You must purchase life insurance coverage for yourself in order to purchase it for your spouse and/or children.

VOLUNTARY SHORT-TERM DISABILITY INSURANCE

Atlantis provides you the option to purchase voluntary shortterm disability (STD) insurance through The Standard. STD insurance is designed to help you meet your financial needs if you become unable to work due to an illness or injury. Benefits will be reduced by other income, including statemandated STD plans.

- Benefit: 60% of weekly salary up to \$3,000 per week
- Elimination period: 14 days
- Benefit duration: Up to 3 months

VOLUNTARY ACCIDENT INSURANCE

Atlantis provides you the option to purchase accident insurance through The Standard. Accident insurance pays flat dollar benefit amounts for injuries suffered as the result of an accident.

VOLUNTARY CRITICAL ILLNESS INSURANCE

Atlantis provides you the option to purchase critical illness insurance through The Standard. Critical illness insurance pays specific dollar amounts when you are diagnosed with a serious illness, such as a heart attack, stroke, or cancer.

Note: If you do not enroll for voluntary benefits when you are first eligible, you may have to answer medical questions and could be declined for coverage or face longer waiting periods.

✤ 401(k) RETIREMENT SAVINGS PLAN

If you have completed three (3) months of employment and are age 21 or older, you are eligible to participate in the company sponsored 401(k) retirement savings plan.

The Company's discretionary annual match is currently 50 cents on the dollar for up to 4% of your deferred annual pay (i.e. annual match is maximum of 2% of annual pay if you are deferring at least 4% of pay). This match is subject to a vesting schedule that will be explained in the enrollment materials.

BENEFIT PLAN COSTS

You and Atlantis share in the cost of medical coverage for you and your family members. If you choose to enroll in dental or vision plans, you pay the full cost of those plans. Benefit plan costs are deducted from your paycheck on a before-tax basis.

You also pay the full cost of The Standard voluntary insurance plans if you decide to enroll. Your costs for these plans are deducted from your paycheck on an after-tax basis.

Costs for medical, dental, and vision plans are shown on the benefits website: **employeeconnects.com/atlantis**. Costs for The Standard voluntary plans are included with the enrollment materials for those plans.

\blacksquare IMPORTANT CONTACT INFORMATION

If you have questions regarding your benefits or the material contained in this guide, please contact Atlantis Human Resources.

Mathew Jekot	Phone: 720-483-1939	Email: mjekot@	Email: mjekot@monarchblackhawk.com	
Provider/Plan	Policy Number	Contact Number	Website	
Medical—Hometown Health	BS2P	775-982-3232	hometownhealth.com	
Prescription Drugs—MaxorPlus	2001036	800-687-0707	maxorplus.com	
Dental—UnitedHealthcare	910459	877-816-3596	myuhc.com	
Vision—UnitedHealthcare	910459	800-638-3120	myuhcvision.com	
Flexible Spending Account-isolved Benefit Servi	ces N/A	866-370-3040	isolvedbenefitservices.com	
Voluntary Plans-The Standard	168064	800-368-1135	standard.com	
401(k) Retirement Savings Plan — Fidelity Management Trust Company	93102	800-835-5097	401k.com	

This guide contains highlights of the benefits options available to you through Atlantis. They are not complete descriptions of the benefits. Atlantis may terminate, withdraw, or modify any benefit described in this guide, in whole or in part, at any time. The descriptions of the benefit are not guarantees of current or future employment or benefits. If there is any conflict between this guide and the official Plan Document, the official documents will govern. Images © 2020 Getty Images. All rights reserved.