



EMPLOYEE BENEFITS

Employees • Benefit Plans Effective July 1, 2021–June 30, 2022

The benefits offered by LGO Hospitality are designed to provide a comprehensive total rewards package for you and your eligible dependents. We encourage you to evaluate and elect benefits that best suit your personal needs.

Eligibility

For benefit eligibility purposes, employees are classified as full-time or variable-hour. Full-time employees may enroll in benefits on the first of the month following 30 days of employment. All coverages end on the last day of the month that your eligibility for benefits ends.

The hours for variable-hour employees vary greatly. To determine eligibility for benefits, employee files are audited over a 12-month period. This starts on the date of hire to determine if the employee averages at least 30 hours each work week. Employees who do not meet the 30 hour per week eligibility requirement at the end of the initial measurement period are re-evaluated during the next measurement period. Once met, you will be eligible to enroll in benefits the first of the month following the measurement period.

The plans offer coverage for eligible dependents, including:

- Your legal spouse
- Your children to age 26, regardless of student, marital, or tax-dependent status (including a stepchild, legally-adopted 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

Enrollment

You can sign up for benefits or change your benefit elections within 30 days of your initial eligibility date (as a newly-hired employee), during the annual benefits open enrollment period, or within 30 days of experiencing a qualifying life event.

The choices you make at this time will remain the same through June 30, 2022. 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.

Premium Payment

If you elect benefits and your paycheck is not adequate to support your pre-tax premium payment, you may continue your coverage by paying your premium within 30 days after the payment is due. Payments can be made by credit card by calling the corporate office or by personal check made payable to January 17th LLC and mailed to the corporate office. If your premium payment is not received within 30 days, your coverage will be terminated for nonpayment of premium back to the end of the month following the last day for which your premiums were paid up. If your coverage is canceled for nonpayment, you may not be eligible to re-enroll until the earlier of the next open enrollment period or the occurrence of a qualifying life event.

Making Mid-Year Benefits Changes

Due to IRS regulations, once you have made your elections for the plan year, you cannot change your benefits until the next annual open enrollment period. The only exception is if you experience a qualifying life event. Election changes must be consistent with your 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 his or her benefits
- Change in your child's eligibility for benefits
- Qualified Medical Child Support Order

To request a benefits change, notify Human Resources within 30 days of the qualifying life event. Change requests submitted after 30 days cannot be accepted.

Visit employeeconnects.com/lgohospitalityee for additional benefit resources.

Medical Insurance

LGO Hospitality offers four medical plan options through Cigna. 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 Cigna network provider at [cigna.com](https://www.cigna.com).

The table below summarizes the key features of the medical plans. The coinsurance amounts listed reflect the amount you pay. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits	Cigna PPO \$6,350		Cigna HDHP \$5,000		Cigna PPO \$1,000		Cigna LocalPlus PPO \$1,000	
	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
Calendar Year Deductible Individual/Family	\$6,350/\$12,700	\$10,000/\$20,000	\$5,000/\$10,000	\$10,000/\$20,000	\$1,000/\$2,000	\$3,250/\$6,500	\$1,000/\$2,000	\$3,250/\$6,500
Out-of-Pocket Max Individual/Family	Includes deductible, copays, and coinsurance							
	\$6,850/\$13,700	\$25,000/\$50,000	\$5,500/\$11,000	\$11,000/\$22,000	\$3,000/\$6,000	\$7,500/\$15,000	\$3,000/\$6,000	\$7,500/\$15,000
Preventive Care	Plan pays 100%	50% after ded.	Plan pays 100%	50% after ded.	Plan pays 100%	40% after ded.	Plan pays 100%	40% after ded.
Physician Services								
Primary Care Physician	\$30 copay	50% after ded.	20% after ded.	50% after ded.	\$30 copay	40% after ded.	\$30 copay	40% after ded.
Specialist	\$60 copay	50% after ded.	20% after ded.	50% after ded.	\$60 copay	40% after ded.	\$60 copay	40% after ded.
Telemedicine	\$30 copay	Not covered	20% after ded.*	Not covered	\$30 copay	Not covered	\$30 copay	Not covered
Urgent Care	\$75 copay	50% after ded.	20% after ded.	50% after ded.	\$75 copay	40% after ded.	\$75 copay	40% after ded.
Lab/X-Ray								
Diagnostic Lab/X-Ray	0% after ded.	50% after ded.	20% after ded.	50% after ded.	20% after ded.	40% after ded.	20% after ded.	40% after ded.
High-Tech Services (MRI, CT, PET)	0% after ded.	50% after ded.	20% after ded.	50% after ded.	20% after ded.	40% after ded.	20% after ded.	40% after ded.
Hospital Services								
Inpatient	0% after ded.	50% after ded.	20% after ded.	50% after ded.	20% after ded.	40% after ded.	20% after ded.	40% after ded.
Outpatient	0% after ded.	50% after ded.	20% after ded.	50% after ded.	20% after ded.	40% after ded.	20% after ded.	40% after ded.
Emergency Room	\$300 copay; ded. waived		20% after ded.		\$300 copay; ded. waived		\$300 copay; ded. waived	
Prescription Drugs								
Tier 1	\$20 copay	20%	Ded., then: \$15 copay	Ded., then: 50%	\$20 copay	20%	\$20 copay	20%
Tier 2	\$40 copay	20%	\$25 copay	50%	\$40 copay	20%	\$40 copay	20%
Tier 3	\$70 copay	20%	\$40 copay	50%	\$70 copay	20%	\$70 copay	20%
Tier 4	20%	20%	\$40 copay	50%	20%	20%	20%	20%
Mail Order (Up to a 90-day supply)	2x retail copay	Not covered	2x retail copay	Not covered	2x retail copay	Not covered	2x retail copay	Not covered

*The billed amount is \$55.

Cigna LocalPlus Options

The LocalPlus network provides easy access to a select group of quality doctors and hospitals near where you live and work, all at a lower cost.

- When you are in a LocalPlus network area, you must receive care from a health professional or facility in this network to receive in-network coverage (except in the case of a medical emergency).
- If you are away from home and need care, just look for a participating LocalPlus doctor in the area; if one is not available, you can use doctors or hospitals in the Cigna Away From Home Care network.
- If you choose to go outside the LocalPlus network—or outside the Cigna Away From Home Care network when LocalPlus is not available—you will likely pay more.

Visit [cigna.com](https://www.cigna.com) to search for LocalPlus providers.

Medical Insurance Costs

LGO Hospitality covers 50% of the total cost of your medical insurance. Listed below are the costs for medical insurance per paycheck. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis.

Coverage Level	Cigna PPO \$6,350	Cigna HDHP \$5,000	Cigna PPO \$1,000	Cigna LocalPlus PPO \$1,000
Employee Only	\$84.15	\$100.23	\$149.27	\$124.39
Employee + Spouse	\$231.74	\$346.05	\$514.66	\$428.87
Employee + Child(ren)	\$231.74	\$346.05	\$514.66	\$428.87
Employee + Family	\$476.66	\$638.58	\$949.68	\$791.52

Note: Employees can earn up to \$125 in gift cards through MotivateMe by completing a health risk assessment, online health coaching, a preventive visit, and/or showing proof of gym/fitness memberships. Visit [mycigna.com](https://www.mycigna.com) for more information.

Health Savings Account

If you enroll in the Cigna HDHP \$5,000 plan, you may be eligible to open and fund a health savings account (HSA). An HSA is a personal savings account that you can use to pay out-of-pocket health care expenses with pre-tax dollars. The money remains in the account for you to spend on eligible expenses no matter where you work or how long it stays in the account.

Contributions to an HSA cannot exceed the 2021 IRS contribution maximums: \$3,600 for individual coverage and \$7,200 for all other tiers. If you are age 55+ by December 31, 2021, you may contribute an additional \$1,000.

Dental Insurance

LGO Hospitality offers two dental insurance plan options through Cigna. 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 an Advantage DPPO network provider. Locate a Cigna network provider by searching in the Total Cigna DPPO network at [cigna.com](https://www.cigna.com).

The table below summarizes the key features of the dental plans. The coinsurance amounts listed reflect the amount you pay. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits	Cigna PPO Low Plan		Cigna PPO High Plan	
	DPPO Advantage	DPPO or Out of Network	DPPO Advantage	DPPO or Out of Network
Plan Year Deductible Individual/Family	\$50/\$150		\$50/\$150	
Plan Year Benefit Maximum	\$1,500		\$2,000	
Preventive Care Oral exams, cleanings, x-rays	Plan pays 100%		Plan pays 100%	
Basic Services Oral surgery, fillings	20% after ded.	30% after ded.	0% after ded.	20% after ded.
Major Services Bridges, crowns (inlays/onlays), dentures (full/partial)	50% after ded.	60% after ded.	40% after ded.	50% after ded.
Periodontal and Endodontic Services	20% after ded.	60% after ded.	0% after ded.	20% after ded.
Orthodontia Services (Children up to 19)	50%		50%	
Orthodontia Lifetime Maximum	\$1,000		\$1,000	

Dental Insurance Costs

Listed below are the costs for dental insurance per paycheck. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis.

Coverage Level	Cigna PPO Low Plan	Cigna PPO High Plan
Employee Only	\$14.20	\$20.27
Employee + Spouse	\$27.46	\$38.14
Employee + Child(ren)	\$38.17	\$50.46
Employee + Family	\$53.81	\$74.40

Vision Insurance

LGO Hospitality offers a vision insurance plan through VSP. You have the freedom to choose any vision provider. However, you will maximize the plan benefits when you choose a network provider. Locate a VSP network provider at [vsp.com](https://www.vsp.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.

Summary of Covered Benefits	VSP Vision Plan	
	In Network	Out of Network
Eye Exam (every 12 months)	\$10 copay	Up to \$45 reimbursement
Standard Plastic Lenses (every 12 months) Single/Bifocal/Trifocal	\$30 copay	Up to \$30/\$50/\$65 reimbursement
Frames (every 24 months)	\$130 allowance, 20% discount over allowance	Up to \$70 reimbursement
Contact Lenses (every 12 months in lieu of standard plastic lenses)	\$130 allowance	Up to \$105 reimbursement

Vision Insurance Costs

Listed below are the costs for vision insurance per paycheck. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis.

Coverage Level	VSP Vision Plan
Employee Only	\$3.54
Employee + Spouse	\$5.66
Employee + Child(ren)	\$5.78
Employee + Family	\$9.31

Voluntary Benefits

LGO Hospitality offers you the option to purchase critical illness, accident, and hospital indemnity insurance through The Hartford. A health screening benefit is automatically included in these plans. Each plan will pay \$50 per insured individual per calendar year when a covered health screening test is performed. Visit employeeconnects.com/lgohospitalityee for specific benefit details, plan options, and rates.

Critical Illness Insurance

This plan provides a financial, lump-sum benefit upon diagnosis of a covered illness and is designed to help you pay your mortgage, seek experimental treatment, or handle unexpected medical expenses.

Accident Insurance

This plan helps protect against the financial burden that accident-related costs can create. This means that you will have added financial resources to help with expenses incurred due to an injury, ongoing living expenses, or any purpose you choose.

Hospital Indemnity Insurance

This plan provides lump-sum benefits for hospital admission and/or confinement. The plan will payout benefits directly to you, the covered employee.

Employee Assistance Program

With work and life come challenges, your Cigna Behavioral Health employee assistance program (EAP) can help you and your family deal with these challenges **at no cost**.

An employee assistance consultant is just a phone call away and ready to help you find practical solutions to everyday crises or stressful situations.

- Receive three face-to-face sessions per issue, per year. Additional care will continue under the Cigna behavioral health benefit.
- Access to iPrevail and Happify—digital tools to help you manage the stress of everyday life.
- Utilize a network attorney for a free 30-minute legal consultation and 25% off select fees if retained for civil, personal/family, and Internal Revenue Services (IRS) issues.
- Connect with a financial specialist for a free 30-minute consultation on debt counseling, student loan management, and receive 25% off tax preparation services.

Call the free EAP 24 hours a day, seven days a week at 877-231-1492 or visit mycigna.com.

Important Contact Information

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

LGO Hospitality Human Resources

Phone: 602-955-5103

Email: benefits@lgohospitality.com

Provider/Plan	Policy Number	Contact Number	Website
Medical—Cigna	00633003	Pre-Enrollment Line: 888-806-5094 800-244-6224	Virtual Benefits cigna.com
Health Savings Account—HSA Bank		800-357-6246	hsabank.com
Dental—Cigna	0633003	866-494-2111	cigna.com
Vision—VSP	30050059	800-877-7195	vsp.com
Voluntary Benefits—The Hartford	894198	866-547-4205	thehartford.com/benefits/myclaim
Employee Assistance Program—Cigna		877-231-1492	mycigna.com