

**Oldham Hospitality
Benefits Guide
2022**

Welcome to the Team

Oldham Hospitality is pleased to offer benefit options in medical, dental, vision, life, and 401k retirement along with numerous perks and discounts at our restaurants, stores, and to our surrounding neighbors in hospitality and tourism industry.

During open enrollment, you have the option to select benefit plans that you need or waive coverage. You may also enroll eligible dependents, including children up to age 26.

This guide is designed to provide a general overview of your benefits at Oldham Hospitality. It is not a contract or an official interpretation of the benefit plans. For more detailed information, please refer to your summary plan descriptions or the legal plan documents.

Should any questions or conflicts arise, the plan documents will be the final authority in determining your benefits. Oldham Hospitality reserves the right to modify or discontinue the plans at any time. This document was prepared exclusively for full-time employees of Oldham Hospitality. Unauthorized reproduction is strictly prohibited.

ENROLLMENT CHANGES

Changes to your enrollment may be made annually during open enrollment each year. Mid-year changes may be made for the following qualifying events such as marriage/divorce, birth/adoption, death, change in job status of yourself or your spouse, and or change in Medicaid/CHIP eligibility.

However, all changes must be made within 30 days (with the exception of Medicaid/CHIP which gives you up to 60 days) of your qualifying event. You must notify Human Resources immediately when you experience a qualifying event.

Medical Benefits.....

Virtual Medical Benefits

Dental Benefits.....

Vision Benefits

Life Insurance.....

Retirement



Medical Benefit Options



United Healthcare

Oldham Hospitality offers medical coverage through United Healthcare. You have the option to choose between two plans. Both plans offer a broad network covering most local hospitals and providers.

Employees are strongly encouraged to utilize in-network hospitals and providers to ensure the highest level of benefits. To search for providers in your area, please go to www.bcbst.com/get-care and select continue as guest. Note that there are separate, linked directories for pharmacies on this webpage.

For full plan **details, please refer to the policy evidence of coverage.** -

Team Member Amounts*:		Plan Option 1: Gold	Plan Option 2: Silver
Annual Deductible	Individual / Family	\$2,000 / \$4,000	\$5,500 / \$11,000
Annual Out-of-Pocket Max	Individual / Family	\$6,000 / \$12,000	\$5,500 / \$11,000
Coinsurance		50%	80%
Preventative Care Visits		100%	
Office Visits			
Physician Office Visit (sick/diagnostic)		\$25 Regular/ \$50 Specialist	80% coverage after deductible
Emergency Room		50% after deductible	\$500 Copay
Inpatient		50% after deductible	\$250 Copay
Pharmacy		All Prescriptions	All Prescriptions
Generic		\$10 Copay	80% coverage after deductible
Brand Drugs		\$35 Copay	
Non-Preferred Brand Drugs		\$125 Copay	
Specialty		\$250 Copay	
Biweekly Payroll Deductions			
Employee		\$120.83	\$103.40
Employee/Spouse		\$347.39	\$310.21
Employee/Child		\$341.97	\$279.19
Family		\$568.92	\$486.00



Free Virtual Visits

A Virtual Visit lets you see talk with a doctor from your laptop or mobile device.

You have access to a network of Virtual Visit provider groups. To learn more about Virtual Visits and our network please log into myuhc.com[®] or the UnitedHealthcare **Health4Me**[®] app.

Once you choose a Virtual Visit provider group you'll be directed to their website from myuhc.com or their app from Health4Me. You also have the option of going directly to their website or app to access care. You can download their app directly from [Google Play](https://play.google.com/store/apps/details?id=com.uhc.health4me)[™] or the [Apple](https://www.apple.com/app-store/)[®] **App Store**[®].

Virtual Visits are covered under your health plan benefits either way you decide to access care

Get answers about your benefits, claims, and more. Register at myuhc.com

Registration is quick and simple:

- 1 Go to myuhc.com.
- 2 Click the "Register Now" button.
- 3 Enter your name, date of birth and the account numbers from your health plan ID card. Or, enter your Social Security number and date of birth.
- 4 Create a username and password.
- 5 Enter your email address and optional phone numbers, and choose security questions.
- 6 Review and agree to the website policies, and be sure to keep the email opt-in checked so you get relevant news and wellness information.

By registering, you will also get Explanations of Benefits, claim letters, regulatory notices and other important information by email. You may choose to get paper communications at any time by changing your Mailing Preferences.

On myuhc.com, you can:

- Check past and current statements and claim status.
- Review eligibility and look up benefits.
- Find a hospital or doctor, including UnitedHealth Premium[®] designated physicians.
- Print a temporary health plan ID card or request a replacement card.
- Take a health assessment and participate in online programs designed to help you set goals toward your health objectives.
- Learn about health conditions, symptoms and the latest treatment options.
- Use the Personal Health Record to organize and store your health data in one convenient, confidential place.

Dental & Vision Benefits

Delta Dental of Tennessee

Your dental benefits at Oldham Hospitality are provided by Delta Dental of Tennessee.

The PPO plan (similar to your medical plan), in that you may visit any provider that you choose,



Dental Benefits	
Annual Deductible (Basic & Major Services Only)	\$50 Individual/\$150 Family
Diagnostic & Preventative Exams, X-Rays, Cleanings, Fluoride, Sealants, Space Maintainers	100%
Basic Services Basic Restorative Services, Basic Endodontics, Basic Periodontics	80%
Major Services Major Restorative, Prosthodontics, Endodontics, Periodontics & Surgery	50%
Orthodontic Services – Child to Age 19	50% / \$1,500 lifetime max
Annual Maximum	\$2,000
Biweekly Payroll Deductions	
Employee	\$13.50
Employee/Spouse	\$28.07
Employee/Child	\$32.70
Family	\$53.14

Vision Benefits	
Eye Exam (every 12 months)	\$10 Copay
Frames (every 24 months)	\$10 Copay / \$150 allowance
Standard Plastic Lens (every 12 months) Single, bifocal, and trifocal Standard Progressive, Polycarbonate Lenses for children	\$0 Copay
Contact Lens (in lieu of lenses & frames)	\$150 allowance

Biweekly Payroll Deductions	
Employee	\$2.92
Employee/Spouse	\$5.83
Employee/Child	\$5.54
Family	\$8.70

Life Insurance Coverage

Lincoln Financial Group



Oldham Hospitality provides a life and accidental death benefit to all employees who are on one of the medical insurance plans. This \$15,000 death benefit can help offset the cost of funeral expenses, replace a family's loss of income, help with mortgage, or simply pay off debt.