



2023 - 2024 Benefits Guide



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.

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Medical Benefit Options



Blue Cross Blue Shield

Oldham Hospitality offers medical coverage through Blue Cross Blue Shield of Tennessee. You have the option to choose between three plans. All plans offer the same “S” 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, go to bcbst.com > Get Care > Find Care > Continue as a Guest.

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

Team Member Amounts*:	Gold	Silver	Bronze
Annual Deductible (Individual/Family)	\$1,500 / \$3,000	\$3,500 / \$7,000	\$5,500 / \$11,000
Annual Out-of- Pocket Max (Individual/Family)	\$5,000 / \$10,000	\$6,600 / \$13,200	\$6,400 / \$12,800
Coinsurance	80%	50%	50%
Preventative Care Visits	100%		
Office Visits			
Physician Office Visit (Regular/Specialist)	\$25/\$50	\$25/\$50	50% after deductible
Emergency Room	80% after deductible	50% after deductible	50% after deductible
Inpatient	80% after deductible	50% after deductible	50% after deductible
Pharmacy			
Generic	\$10 Copay	\$10 Copay	50% after deductible
Non-preferred Generic	\$20 Copay	\$20 Copay	50% after deductible
Brand Drugs	\$75 Copay	\$75 Copay	50% after deductible
Non-preferred Brand Drugs	\$150 Copay	\$150 Copay	50% after deductible
Specialty	50%	50%	50% after deductible
Biweekly Pre-tax Payroll Deductions			
Employee	\$200.61	\$142.39	\$91.25
Employee/Spouse	\$577.92	\$455.67	\$292.01
Employee/Child	\$485.30	\$378.77	\$242.73
Family	\$898.62	\$721.95	\$462.66



Virtual Visits



Use Teladoc™ Health when it's not an emergency, and you can't get to a doctor's office. **It's available 24/7, and you'll typically pay less than you would for a visit to the office or urgent care clinic.**

Teladoc Health can be used for things like:

- › Allergies, cold, fever and flu
- › Earaches
- › Nausea and vomiting
- › Constipation or diarrhea
- › Mental health support
- › Pink eye
- › Sinus or respiratory issues
- › Urinary tract infections
- › Skin conditions (rashes or insect bites)



How do I use Teladoc Health?

You can get started using online video chat or our free BCBSTN app. Just have your Member ID card ready. It's easy to get started. Register by logging in to our BCBSTN app or at [bcbst.com/Teladoc](https://www.bcbst.com/Teladoc) and choosing **Talk With a Doctor Now**. You can also call **1-800-TELADOC**.

The first time you use Teladoc Health, you'll need to fill out a short medical history survey and create an account. The next time you use it, you can just log in through our app and talk to a doctor in minutes.

Get answers about your benefits, claims, and more. Register at [bcbst.com](https://www.bcbst.com)

Dental & Vision Benefits

Blue Cross Blue Shield of Tennessee

Your dental benefits at Oldham Hospitality are provided by Blue Cross Blue Shield of Tennessee.

To search for providers in your area, go to bcbst.com > Get Care > Find Care > Continue as a Guest



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	\$13.67
Employee/Spouse	\$31.22
Employee/Child	\$32.70
Family	\$51.43

Vision Benefits		Biweekly Payroll Deductions	
Eye Exam (every 12 months)	\$10 Copay	Employee	\$2.10
Frames (every 24 months)	\$10 Copay / \$120 allowance	Employee/Spouse	\$4.20
Standard Plastic Lens (every 12 months)		Employee/Child	\$4.41
Contact Lens (in lieu of lenses & frames)	\$120 allowance	Family	\$6.92

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 at no cost to you.

If you would like to purchase additional life insurance, we offer coverage through Lincoln Financial Group with the convenience of payroll deduction. Options are below.

What your benefits cover

Employee Coverage

Guaranteed Life and Optional AD&D Insurance Coverage Amount

- Initial Open Enrollment: When you are first offered this coverage, you can choose a coverage amount up to 2 times your annual salary (\$100,000 maximum) without providing evidence of insurability.
- Annual Limited Enrollment: If you are a continuing employee, you can increase your coverage amount by \$10,000 or \$20,000 without providing evidence of insurability. If you submitted evidence of insurability in the past and were declined for medical reasons, you may be required to submit evidence of insurability.
- If you decline this coverage now and wish to enroll later, evidence of insurability may be required and may be at your own expense.
- You can increase this amount by up to \$20,000 during the next limited open enrollment period.

Maximum Life Insurance Coverage Amount

- You can choose a coverage amount up to 5 times your annual salary (\$500,000 maximum) with evidence of insurability. See the Evidence of Insurability page for details.
- The maximum coverage amount for employees 70 and older who are electing coverage for the first time is \$50,000.
- Your coverage amount will reduce by 35% when you reach age 65; an additional 25% of the original amount when you reach age 70; and an additional 15% of the original amount when you reach age 75.

Spouse Coverage - You can secure term life and AD&D insurance for your spouse if you select coverage for yourself.

Guaranteed Life and Optional AD&D Insurance Coverage Amount

- Initial Open Enrollment: When you are first offered this coverage, you can choose a coverage amount up to 50% of your coverage amount (\$30,000 maximum) for your spouse without providing evidence of insurability.
- Annual Limited Enrollment: If you are a continuing employee, you can increase the coverage amount for your spouse by \$5,000 or \$10,000 without providing evidence of insurability. If you submitted evidence of insurability in the past and were declined for medical reasons, you may be required to submit evidence of insurability.
- If you decline this coverage now and wish to enroll later, evidence of insurability may be required and may be at your own expense.
- You can increase this amount by up to \$10,000 during the next limited open enrollment period.

Maximum Life Insurance Coverage Amount

- You can choose a coverage amount up to 50% of your coverage amount (\$250,000 maximum) for your spouse with evidence of insurability.
- Coverage amounts are reduced by 35% when an employee reaches age 65

Dependent Children Coverage - You can secure term life insurance for your dependent children when you choose coverage for yourself.

Guaranteed Life Insurance Coverage Options: \$10,000

Bi-Weekly Voluntary Life and AD&D Insurance Premium

Here's how little you pay with group rates.

Employee Age Range	Life Premium Rate Factor	Life & AD&D Premium Rate Factor
0 - 24	0.0000360	0.0000448
25 - 29	0.0000429	0.0000517
30 - 34	0.0000572	0.0000660
35 - 39	0.0000646	0.0000734
40 - 44	0.0000715	0.0000803
45 - 49	0.0001075	0.0001163
50 - 54	0.0001648	0.0001735
55 - 59	0.0003083	0.0003171
60 - 64	0.0004731	0.0004818
65 - 69	0.0009106	0.0009194
70 - 74	0.0014769	0.0014857
75 - 79	0.0014769	0.0014857
80 - 99	0.0014769	0.0014857

Group Rates for You

The estimated bi-weekly premium for life insurance only or life and optional AD&D insurance is determined by multiplying the desired amount of coverage (in increments of \$10,000) by the employee age-range premium factor.

$$\text{\$} \underline{\hspace{2cm}} \times \underline{\hspace{2cm}} = \text{\$} \underline{\hspace{2cm}}$$

coverage amount premium factor bi-weekly premium

Note: Rates are subject to change and can vary over time.

Employee Age Range	Life Only Premium Rate Factor	Life & AD&D Premium Rate Factor
0 - 24	0.0000360	0.0000448
25 - 29	0.0000429	0.0000517
30 - 34	0.0000572	0.0000660
35 - 39	0.0000646	0.0000734
40 - 44	0.0000715	0.0000803
45 - 49	0.0001075	0.0001163
50 - 54	0.0001648	0.0001735
55 - 59	0.0003083	0.0003171
60 - 64	0.0004731	0.0004818
65 - 69	0.0009106	0.0009194
70 - 74	0.0014769	0.0014857
75 - 79	0.0014769	0.0014857
80 - 99	0.0014769	0.0014857

Group Rates for Your Spouse

The estimated bi-weekly premium for life insurance only or life and optional AD&D insurance is determined by multiplying the desired amount of coverage (in increments of \$5,000) by the employee age-range premium factor.

$$\text{\$} \underline{\hspace{2cm}} \times \underline{\hspace{2cm}} = \text{\$} \underline{\hspace{2cm}}$$

coverage amount premium factor bi-weekly premium

Note: Rates are subject to change and can vary over time.

Dependent Children Bi-Weekly Premium for Life Insurance Coverage

Coverage Amount	Bi-Weekly Premium
\$10,000	\$0.213 per \$1,000

Retirement

VOYA FINANCIAL

Oldham Hospitality offers a 401(k) plan to eligible employees. You are eligible to participate in the plan when you are 21 years of age and have 1 or more year of service. Oldham Hospitality also offers a traditional pre-tax plan or a Roth, -(after-tax), IRA plan.

Pretax deferrals are an easy way to save for retirement because the deductions are made before taxes are applied and it lowers your total annual base to which taxes are applied.

For example: you may deduct \$50.00 before taxes are applied and your taxable income is reduced by \$50.00 so, it may lower your taxes by \$15 and so, the actual reduction in your paycheck is \$35.00 instead of \$50.00.

Oldham Hospitality will match 25% of your contribution up to the IRS maximum limit. The annual IRS contribution limit in 2022 is \$20,500.00. Participants that are 50 years of age or older may increase their contributions through catchup contributions. The amount of funds that you may distribute is based on a graduated 4-year vesting schedule:

Vesting Schedule		
	Employer Match	Your Contributions
Year 1	25%	100%
Year 2	50%	100%
Year 3	75%	100%
Year 4	100%	100%



Oldham Hospitality Property Discounts

Employees of OH receive a discount off the regular price of all menu items during each shift. Employee meals can be purchased either before or after your shift or on a scheduled break. Hourly employees receive 25% off café, bistro and Peaceful Side meals for the employee only, one meal per day, any day of the week.

Hourly associates also receive 25% off any retail items at the Mountain Village Shops or the Dancing Bear Café.

Salaried associates receive 100% off one meal per worked day at the café or the Peaceful Side Social, 25% off any retail at the Apple Valley Mountain Village Shops, and 50% off any specialty coffees at the Dancing Bear.

Bistro team members and salaried associates may order one menu item per shift and receive a 50% discount.

Employees receive discounts on cabins at Dancing Bear Lodge based on availability and current rates.



We want our culture to include FUN and RECREATION in the Great Smoky Mountains!

Employees of Dancing Bear Lodge, Apple Valley Mountain Village and Peaceful Side Social also enjoy discounted visits to all Ripley's and Dollywood attractions as well as Ober Gatlinburg and Tuckaleechee Caverns!

Local Attraction Partnership Discounts for Apple Valley Mountain Village and Dancing Bear Lodge & Appalachian Bistro Employees



Dollywood Partner VIP Pass Program

Employees of Dancing Bear and Apple Valley are welcome to 14 visits to the park now through January 2021 at a discounted rate of 10.00 per guest at either Dollywood or Dollywood Splash Country!

Parking is 20.00 and you must show a valid ID and recent pay stub at the park's ticket box office to initiate your VIP pass.



Ripley's Aquarium of the Smokies Offer!

Employees of Dancing Bear and Apple Valley receive half price year-round on general admission at any of the 8 Ripley's attractions in Tennessee. Must present a current paycheck stub dated in the last 30 days & matching I.D. at the ticket booth.

Available for immediate family (spouse & children living in the home) or up to 6 people. Not valid with other offers, discounts, promotions or U-Pick Combos.



Ober Gatlinburg:

Complimentary Aerial Tram Ticket, and deep discounts: 10.00 wristbands for adults, 5.00 wristband for kids 5-11. Wrist bands are valid for Scenic Chairlift and the following attractions:

Alpine Slide

Summer Tubing

Wildlife Encounter

Rock Wall

Mini Golf

Kiddie Umbrella Rides

Amaze'N'Maze

Blue Cyclone Rapids

Chair Swings

Carousel



Wonder Works:

Two complimentary passes (Employee and guest) for first time visitors. Show your paystub and ID at the door for this discount.



Paula Deen's Lumberjack Feud Timber Ticket Program

***Two complimentary tickets for employee and guest, plus kids under 12.



Alcatraz Museum:

***Two complimentary passes (Employee and guest) for first time visitors.

******All of these experiences must be booked in advance through the HR office. Contact Christi 865-335-8812 or email Christi@dancingbearlodge.com**