



2026



NEWLY



A Yum! Brands Franchisee

ELIGIBLE

Live Well. Eat Well. Be well.



DEADLINE

Last day of the month you became eligible.

Example:

Eligible January 1st, last day to enroll January 31st.

Eligible February 1st, last day to enroll February 28th.

Do not miss the deadline!



ANNUAL PHYSICAL

Keep Your Rates Low!

Review Incentive on page 8



ROADMAP TO YOUR HEALTH

Take advantage of FREE services & navigate mental health, pages 13-14

ESPAÑOL



HAGA CLIC O ESCANEE EL CÓDIGO QR
PARA LEER EN ESPAÑOL

WELCOME

CONGRATULATIONS!

You are eligible to participate in our company benefit plans. In the following pages, you will find all our 2025-2026 Group Benefit Plans for you to review and help guide you through the enrollment process. You will be able to enroll via the UltiPro Employee Self Service (the same website you go to print your pay statements, update your address or other personal information).

DEADLINES FOR ENROLLMENT FOR NEWLY ELIGIBLE EMPLOYEES.

If you fail to make your benefit elections within your 30-day election period, you will not be able to enroll until the next Open Enrollment (November 2026). See eligibility on PAGE 6.

Please remember, once the enrollment period closes, changes are not permitted to the plans you elect, unless you have a qualifying life event as defined in Section 125 of the IRS Code (e.g. birth/adoption of a child, marriage, divorce, etc.) as explained on PAGE 6 of this Benefit Guide.



If you (and/or your dependents) have Medicare or will become eligible for Medicare in the next 12 months, a Federal law gives you more choices about your prescription drug coverage. Please see page 33 for more details.

CRG's Insurance Plans are Self-Funded and What That Means

Did you know? Our Medical Plan is Self-Funded – Here's why that Matters!
This means the company – not an insurance company – pays for your health care costs directly. UnitedHealthcare provides the network and helps process claims, but the money comes from a special fund set aside by CRG.



Scan here for
www.myuhc.com

So, why should you care?

- Because every dollar spent on health care comes out of that fund, and that fund supports everyone on the plan – including you and your coworkers.
- Choosing in-network doctors and appropriate use of the Emergency Room are simple ways to help keep costs down.
- Using your preventive care benefits helps catch issues early (and saves money in the long run).
- Being a smart health care shopper protects the plan – and helps keep your future premiums lower.
- Think of it like a shared piggy bank – when we all use it wisely, it goes further for everyone and helps keep future costs lower!

Remember - making your plan selection is your first opportunity at being a “Smart Healthcare Shopper.”



**Healing Together
Charity Fund**

A Free-to-You Medical Plan... NO DEDUCTIBLE, NO CO-PAY!

We are excited to partner with the **Healing Together Charity Fund (HTCF)**. This fund is available to any employee and their dependents who is on any one of our UHC Medical Plans!!

This Program Supports:

- Those with serious medical conditions.
- High-cost medications.

Application to this program is confidential; participation in this program is completely voluntary. CRG is not involved in the evaluation process and does not make any eligibility or benefit determinations.

A representative from the **Healing Together Charity Fund** will reach out if you or a covered dependent might qualify - be sure to answer or return their call.

If you think you may qualify, and want to reach out to **HTCF** directly, please contact Dee Stevenson at 866-636-0239 ext. 305.

IMPORTANT NOTICE
TO EMPLOYEES:



This Benefit Guide provides a general description of the various benefits available to you through the Celebration Restaurant Group Employee Benefits Program. The details of these plans and policies are contained in the official plan and policy documents.

This guide is meant only to cover the major points of each plan or policy, for illustrative purposes only. It does not contain all of the facts regarding coverage, limitations, or exclusions that are contained in the policy documents. In the event of a conflict between the information in this guide and the formal policy documents, the formal documents will govern.

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BENEFIT HIGHLIGHTS FOR 2025-2026



Below you will find what's new and what remains the same for the 2025-2026 plan year.

COVERAGE	WHAT'S NEW	WHAT'S THE SAME
MEDICAL	<ul style="list-style-type: none"> • Level2 Diabetes Management • Cancer Support • Child and Family Behavioral Health Coaching • Real Appeal • Healing Together (No Deductible; No Copay Plan) 	<ul style="list-style-type: none"> • Virtual Visits and Behavioral Virtual Visits are \$0 copay • Tier 1 Premium Providers required for Nexus plan
MEDICAL: EMERGENCY ROOM	<ul style="list-style-type: none"> • Copay: \$1,000 	
DENTAL		<ul style="list-style-type: none"> • No Changes
VISION		<ul style="list-style-type: none"> • Warby Parker - Partnership through UHC allows you to order lenses and frames online • You can use your UHC vision benefits at GlassesUSA.com
LIFE & DISABILITY		<ul style="list-style-type: none"> • If you did not enroll when you were first eligible, you will be required to complete an Evidence of Insurability form
CRG BENEFIT WEBSITE		<ul style="list-style-type: none"> • All Benefits information in one place • Crgbenefits.com
WELLNESS		<ul style="list-style-type: none"> • SelfCare App - NO COST if you are enrolled in the medical plans to download premium access • Quit-for-Life enrollment is required if you elect Intent To Quit • Incentives for those who complete their FREE annual physical including blood work by March 4, 2026
SURGICAL BENEFITS		<ul style="list-style-type: none"> • Benefits remain the same
AFLAC	<ul style="list-style-type: none"> • To enroll, you MUST go through an Aflac representative or the link in UltiPro 	

ELIGIBILITY



RGMs, Assistant Managers and Full Time Above Restaurant Leaders are eligible to participate in the plan on the first of the month following 60 days in position.

Team Members, Shift Managers and Part Time Above Restaurant Leaders are eligible to participate in the plan after 1 year of employment and average 30 hours or more during their measurement period.

Qualifying Life Events

Legislation regulates eligibility requirements for dependent coverage on Medical insurance plans. It is important for everyone to understand what constitutes eligibility and what the implications could be for not following the eligibility guidelines.

Examples of Eligible Dependents include:

- Legal Spouse
- Dependent children

When you first enroll, and/or if you change coverage mid-year due to a qualifying event, you may be asked to provide the applicable documents from the following list:

Verification Documentation:

- Marriage Certificate
- Birth Certificate
- Court Document awarding custody or requiring coverage

Healthcare reform legislation restricts a plan or issuer from denying coverage for a child under age 26 based on any of the following factors:

- Financial dependence on the employee
- Residency with the employee
- Student status
- Marital status
- Employment status

You can provide these documents to your Benefits Department.

The adult child's spouse is not eligible for coverage. In some circumstances and for a limited time period, the newborn of an enrolled adult dependent may be covered. For adult children age 26, the State of Florida has adopted legislation allowing for extended coverage up to age 30, but under more limited conditions such as the child must reside in Florida or be a part-time or full-time student and must be unmarried with no dependent child(ren) of his/her own. In addition, they cannot be covered under another group or franchise plan, student or individual plan, or be Medicare eligible.

ENROLLMENT

When can I apply for my Benefits?

- During your initial new hire eligibility period
- During the annual open enrollment period
- Within 30 days of a qualifying life event

MID-YEAR ENROLLMENT CHANGES - Section 125 Cafeteria Plan

Employees receive the tax benefits of a Section 125 Cafeteria Plan. This plan allows you to pay for your employee benefits on a pre-tax basis to be deducted from your paycheck.

When you elect to pay for these authorized benefits pre-tax, you save because you are paying less in taxes. You do not pay Federal Income or Social Security taxes on these designated benefit dollars. Therefore, you lower your taxable income. This will allow you to take home more of your paycheck, decreasing the net cost of the benefit you are purchasing.



IRS regulations state that benefit choices cannot be changed in the middle of a plan year unless you experience a qualifying life event.

Changes must be reported within 30 days of the actual event.

Some common qualifying events may include:

- Marriage, Divorce or Death of Spouse
- Birth, Adoption or Change in Legal Custody
- Loss of other coverage
- Change in Medicare or Medicaid entitlement
- FMLA or Military Leave

PLEASE NOTE:
The IRS does not consider financial hardship a qualifying event to drop coverage.

To determine if any of these apply to you, please check with your Human Resources representative.

FOR PARTICIPANTS IN ANY OF OUR UHC MEDICAL PLANS

ANNUAL PHYSICAL INCENTIVE

ALSO FOUND ON PAGE 10



Don't forget to schedule your appointment today!

Celebration Restaurant Group is requiring its employees to complete their Annual Physical to keep their incentive rate by March 4, 2026.

- All of our medical plan options provide routine wellness visits covered at 100% and at no cost to you.
- Eligibility for the premium incentive will be determined from reporting received by CRG directly from UHC.
- If you have already completed your Annual Physical, your bi-weekly discounted rate will be as noted on PAGE 10 for the new plan year.
- If you opt to not complete your Annual Physical by the deadline of March 4, 2026, your bi-weekly deduction will increase by \$50 the first pay period in April 2026.



IMPORTANT TIPS TO HELP YOU PREPARE FOR YOUR VISIT

Confirm the provider is in the UHC Network you are enrolled in. Do NOT simply ask if they take United Healthcare!

If your physical uncovers something that could be serious, your doctor may order additional tests, schedule a follow up visit, or refer you to a specialist. The additional tests and follow-up may not be 100% covered.

If you're charged for a service you believe should have been 100% covered:

- First: Check with your doctor's office. Ask what services were billed to the insurance company. Does it match what you remember from your visit?
- Second: Check with UHC. Ask what services the doctor's office billed. Does it match what you remember from your visit and what the doctor's office told you?



TIP: AVOID PAYING THE DOCTOR'S OFFICE UNTIL YOU ARE 100% CERTAIN YOU ARE GETTING THE UHC DISCOUNT! Match your bill to an Explanation of Benefits (EOB) from UHC.

MEDICAL INSURANCE

UNITED HEALTHCARE
Group #718262
877-816-3596
www.myuhc.com



BENEFITS SUMMARY	TRADITIONAL BUY-UP	TRADITIONAL BASIC
	IN-NETWORK	IN-NETWORK
Deductible (Individual / Family)	\$2,500 / \$5,000	\$5,500 / \$11,100
Out of Pocket Maximum (Individual / Family)	\$3,750 / \$7,500	\$6,000 / \$12,000
Coinsurance (UHC / Member)	80% / 20%	80% / 20%
Prescription Drugs Mail Order Drugs (90 Day Supply)	\$15 / \$45 / \$70 / \$120	\$10 / \$60 / \$100 / \$200
	\$37.50 / \$112.50 / \$175 / \$300	\$25 / \$150 / \$250 / \$500
\$0 Global RX - Mail Order International Pharmacy Program for Brand Medications	\$0 Copay available for over 250 Brand Medications.	
PHYSICIAN OFFICE VISITS		
Primary Care Physician (including E-Visits)	\$25	\$40
Virtual Visits	\$0	\$0
Specialist (Tier 1 Provider)	\$50 (\$25)	\$80 (\$40)
Behavioral Health Visits	\$25	\$50
Virtual Behavioral Health Visits	\$0	\$0
EAP (Employee Assistance Program)	3 Face-to-Face Visits included through EAP Core with UHC	
Referral Needed for Specialist?	No	No
DIAGNOSTIC/LABORATORY		
Independent Clinical Lab (Blood Work)	\$0	\$0
Independent Diagnostic Testing Facility (X-rays)	\$0	\$0
Advanced Imaging (MRI, PET, CT Scan, Nuclear Medicine)	Deductible / Coinsurance	Deductible / Coinsurance
HOSPITALIZATION/OUTPATIENT SERVICES		
Inpatient Hospitalization (Facility)	Deductible / Coinsurance	Deductible / Coinsurance
Outpatient Surgical Care (Hospital Facility)	Deductible / Coinsurance	Deductible / Coinsurance
Elective Surgeries with Lantern	\$0	\$0
Emergency Room	\$1,000	\$1,000
Urgent Care	\$50	\$50

*This information summarizes the Celebration Restaurant Group Medical benefits plans and is for illustrative purposes only. In the event of a discrepancy between this illustration and the official plan documents, the official documents will govern.

MEDICAL INSURANCE

UNITED HEALTHCARE
Group #718262
877-816-3596
www.myuhc.com



Find Your Nexus Tier 1 Physician

BENEFITS SUMMARY	NEXUS ACO OA LIMITED NETWORK PLAN (PCP SELECTION REQUIRED)	SCAN TO SEE IF YOUR PROVIDER IS TIER 1 OR TO LOCATE A TIER 1 PROVIDER
Deductible (Individual / Family)	\$3,000 / \$6,000	<div><div>Tier 1</div></div> <ul style="list-style-type: none">• Choose from Primary or Specialty care, and then select the type of Physician.• Select the “Search the Network” link• Type in your ZIP code and click “Continue”• Search for a PCP by name or specialty (general practice, family practice, pediatrician, or internal medicine). If you search by specialty, select the specialty from the dropdown and check the “Display only Primary Care Physicians” checkbox. <div></div> <div>TO LEARN MORE ABOUT NEXUS, CLICK OR SCAN THE QR CODE</div> <p><small>*This information summarizes the Celebration Restaurant Group Medical benefits plans and is for illustrative purposes only. In the event of a discrepancy between this illustration and the official plan documents, the official documents will govern.</small></p>
Out of Pocket Maximum (Individual / Family)	\$6,500 / \$13,000	
Coinsurance (UHC / Member)	Tier 1 Network: 20% Network: 50%	
Prescription Drugs	\$10 / \$35 / \$70 / N/A	
Mail Order Drugs (90 Day Supply)	\$25 / \$87.50 / \$175 / N/A	
\$0 Global RX - Mail Order International Pharmacy Program for Brand Medications	\$0 Copay available for over 250 Brand Medications.	
PHYSICIAN OFFICE VISITS		
Primary Care Physician (including E-Visits)	Tier 1 Network: \$30 Network: Deductible + 50%	
Virtual Visits	\$0	
Specialist (Tier 1 Provider)	Tier 1 Network: \$60 Network: Deductible + 50%	
Behavioral Health Visits	Tier 1 Network: \$30 Network: Deductible + 50%	
Virtual Behavioral Health Visits	\$0	
EAP (Employee Assistance Program)	3 Face-to-Face Visits included through EAP Core with UHC	
Referral Needed for Specialist?	No (PCP selection required)	
PREVENTIVE CARE		
Routine Adult Physical Exams Well Woman Exams Routine Mammograms and Colonoscopy Well Child Exam & Immunizations	Covered 100%	
DIAGNOSTIC/LABORATORY		
Independent Clinical Lab (Blood Work) Independent Diagnostic Testing Facility (X-rays) Advanced Imaging (MRI, PET, CT Scan, Nuclear Medicine)	\$1,000	
HOSPITALIZATION/OUTPATIENT SERVICES		
Patient Hospitalization (Facility)	Tier 1 Network: \$200 Network: \$500 Deductible + 50%	
Patient Surgical Care (Hospital Facility)	Tier 1 Network: Deductible + 20% Network: \$250 + Deductible + 50%	
Elective Surgeries with Lantern	\$0	
Emergency Room	Deductible / Coinsurance	
Urgent Care	Deductible / Coinsurance	

MEDICAL RATES



When making elections in Ultipro, you will choose from Tobacco-Intent to Quit, and Tobacco-No Intent to Quit. Should you choose Non-Tobacco you are certifying that you (and any of your dependents on the plan) do not use tobacco related products at this time. Tobacco products are defined as tobacco or tobacco-like products intended for human consumption and when used orally or inhaled produce a smoke or smoke-like vapor. This includes but is not limited to cigarettes, cigars, loose tobacco smoked via pipe or hookah, chewing tobacco, snuff, dip, electronic cigarettes, and vaporizers.

You understand that any falsified information or omission that is given in connection with this wellness program is considered dishonest and may result in disciplinary action up to and including termination of employment, cancellation of your medical coverage, and will be considered as insurance fraud.

Wellness Plan Notice

Your health plan is committed to helping you achieve your best health. Rewards for participating in a wellness program are available to all employees. If you think you might be unable to meet a standard for a reward under this wellness program, you might qualify for an opportunity to earn the same reward by different means. We will work with you (and, if you wish, with your doctor) to find a wellness program with the same reward that is right for you in light of your health status. Contact your benefits department for more information.

The following rates are based on Non-Tobacco election and a completed Annual Physical discount:

NON-TOBACCO USER (WITH COMPLETED ANNUAL PHYSICAL DISCOUNT)	MEDICAL PLAN OPTIONS - BI-WEEKLY RATES		
	TRADITIONAL BUY-UP	TRADITIONAL BASIC	NEXUS ACO OA LIMITED NETWORK
Employee	\$188.32	\$53.29	\$14.35
Employee + Spouse	\$472.53	\$326.15	\$138.94
Employee + Child(ren)	\$438.65	\$314.50	\$133.78
Employee + Family	\$597.69	\$412.35	\$175.12
TOBACCO USERS - SEE MEDICAL RATE INCENTIVES ON THE FOLLOWING PAGE			

SPOUSAL SURCHARGE

You will be charged an additional \$50 per pay period if your spouse has coverage available through his/her employer and he/she chooses to sign up for CRG's Plan



TOBACCO INTENT TO QUIT

- You are currently using tobacco products as described on the previous page but have intentions to quit. In order to receive the discounted rates you must enroll in UHC's Quit for Life program (see below) no later than **December 31, 2025**.
- If you miss this deadline, a **\$50 surcharge** will be added to your bi-weekly payroll the first pay period in January.

TO ENROLL, GO TO WWW.MYQUITFORLIFE.COM/CRG

TOBACCO NO INTENT TO QUIT

- You are currently using tobacco products with no intention of quitting. This will add an additional **\$50 surcharge** to your bi-weekly payroll deductions.



ANNUAL WELLNESS PHYSICAL DISCOUNT

- Celebration Restaurant Group is requiring our employees to complete an Annual Physical Exam between **March 5, 2025 – March 4, 2026**, to keep discounted rates.
- All of our medical plan options provide routine wellness visits covered at 100% and at no cost to you.
- Eligibility for the premium incentive will be determined from reporting received by CRG directly from UHC.
- If you have already completed an Annual Physical Exam, your bi-weekly discounted rate will be as noted on page 10 for the new plan year.
- If you opt to not complete your Annual Physical Exam by the deadline of **March 4, 2026**, your bi-weekly deduction will increase by \$50 the first pay period in **April 2026**.

* Please review Wellness Plan Notice available on the previous page and in the mandatory notices.

ROADMAP

TO FREE OR DISCOUNTED HEALTHCARE

1. Medical

(MUST be enrolled in one of the UHC plans)

FREE Programs

- Annual Physical (Due by 3/4/26)
- Virtual Medical Visits
- Level2 Diabetes Management
- Cancer Support
- Real Appeal
- Healing Together (No Deductible; No Copay Plan)
- Lantern (Zero Deductible Surgery)

2. Dental

(Enrolled in either plan)

- 2 FREE Checkups or Cleanings Per Year

3. Vision

- \$130 Frame Allowance UHC plan

4. Prescriptions

- FREE Specialty Rx through Global Rx
- FREE or discounted Mail Order Rx
- Utilize apps such as Good Rx and
- Optum PERKS



Know Before You Go!

Scan the QR code to watch a quick video. Knowing where to go for care can save you money!

NAVIGATING

YOUR EMOTIONAL WELLBEING

01. ABLE TO

01. ABLE TO

- Meditation activities and goals
- Speak to a counselor if needed
- Available to ALL Employees



Click or scan the QR code above to get started!

02. EAP

02. EAP

- Call 877-660-3806 and use account number 306534 or visit liveandworkwell.com
- Access Code: FP3EAP to get additional FREE services outside of insurance plan
- Available to ALL Employees



Click or scan the QR code above to get started!

03. FREE VIRTUAL VISITS

03. FREE VIRTUAL VISITS

(MUST be enrolled in one of the UHC plans)

- Doctor on Demand



Click or scan the QR code above to get started!

04. BEHAVIORAL HEALTH

04. BEHAVIORAL HEALTH

- Find a Mental Health Provider that is right for YOU!
- Cost is based on plan and office visit
- UHC Child and Family Behavioral Health Coaching



Scan the QR Code to see what type of provider is best for your needs!

988
SUICIDE
& CRISIS
LIFELINE

**SUICIDE
PREVENTION
HOTLINE**

Phone: 988

Chat Only: 988lifeline.org

PREVENTIVE CARE

Preventive Care for Children and Adults

Scheduling regular appointments and screenings may help you manage and maintain your health.



Preventive care guidelines for children

- Well-child examinations appropriate for the child's age.
- Screenings for anemia, autism (under age 3), cholesterol (24 months+), hearing, vision, and newborn metabolic conditions.
- Behavioral counseling to prevent sexually transmitted infections and skin cancer.
- Fluoride application for children under age 6.
- Psychosocial/behavioral assessments during well-child exams.
- Assessments for tobacco, alcohol, or drug use.
- Screenings for obesity, sexually transmitted diseases, lead, depression, and tuberculosis for high-risk children.
- Vaccines and immunizations as recommended.
- Your doctor will provide specific recommendations based on your child's needs and answer any questions you may have. For more details, visit [cdc.gov/vaccine](https://www.cdc.gov/vaccine).

Preventive care screening guidelines and counseling services for adults

- Wellness exams to assess overall health.
- Well-woman visits, including prenatal care.
- Vaccines and immunizations as recommended by the CDC.
- Screenings for various conditions, including:
 - » Abdominal aortic aneurysm (ages 65-75, smokers)
 - » Alcohol use
 - » Bacteriuria (during pregnancy)
 - » Blood pressure
 - » Breast cancer risk (medications for high-risk women)
 - » Cervical cancer (Pap smear, ages 21-65)
 - » Chlamydia and gonorrhea (sexually active women under 25 and at-risk older women)
 - » Cholesterol (ages 40-75)
 - » Colorectal cancer (ages 45-75)
 - » Depression
 - » Diabetes (ages 40-70, overweight/ obese)
 - » Hepatitis B and C
 - » HIV
 - » Human papillomavirus (women 30+)
 - » Latent tuberculosis (at-risk individuals)
 - » Lung cancer (ages 50-80, smokers)
 - » Mammography
 - » Obesity
 - » Osteoporosis (women 65+ and at-risk younger women)
 - » Syphilis (at-risk individuals)

level2[®]

Do type 2 differently.

Go beyond just managing type 2 diabetes with Level2 Specialty Care. You can work to improve your type 2.

Here's how it works:

With Level2 Specialty Care, you can get new insights on what affects your glucose and adopt healthy actions to reduce it — essentially getting from “I can’t” to “I can.”



Insights

With a no-cost continuous glucose monitor you'll see what works for you in real time — all without fingersticks.



Care Team

Made up of providers, coaches, dietitians and other experts to guide you through Level2.



Level2 Method

A defined process to understand and work to improve glucose control in a series of phases.



Access to Level2 is **included** in your health plan at **no additional cost**.

Included with select UHC health plans



Learn more and join at **mylevel2.com/care**

Or talk to an expert at **1-844-302-2821** (TTY 711)

Your participation in Level2 Specialty Care is not a guaranty that you will improve your type 2 diabetes, and Level2 does not guaranty any individual any specific results. Please discuss with your doctor whether Level2 is right for you. You have received this information because you may be eligible to participate in Level2 through your current health plan based on the information we have. Participation in Level2 Specialty Care and getting a continuous glucose monitor (CGM) are subject to certain health plan and clinical eligibility criteria. Level2 is available to eligible members of select UnitedHealthcare plans at no additional charge outside of payment of their plan premium. Qualified members are prescribed a CGM when they join Level2 Specialty Care. See program details at mylevel2.com.

Health coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. The company does not discriminate on the basis of race, color, national origin, sex, age or disability in health program activities. To contact your health plan administrator, please call the number on the back of your health plan member ID card.



Caring support when it's needed most

The UnitedHealthcare Cancer Support Program (CSP) provides compassionate guidance and answers for you or a family member who's faced with cancer.

How does it work?

If you're preparing for cancer treatment or have already started, a nurse can help you navigate treatment options and find a network provider from a high-quality Centers of Excellence (COE) facility. Here's more of what you can expect:



Connect with a nurse specially trained in oncology for support throughout your treatment journey



Get help exploring your options, finding answers to questions, and managing symptoms and side effects



Receive support working with your doctors, so you feel informed to make decisions for your health



Access digital tools to help provide real-time guidance and identify care needs immediately

180K+

members supported
since 2007¹

96%

of members were
satisfied with their
Cancer Support nurse²

Learn more

Call an oncology nurse at **1-866-936-6002, TTY 711**, from 7 a.m. to 7 p.m. CT, Monday through Friday, or visit myuhc.phs.com/cancerprograms.

United Healthcare

¹ Optum® Internal Analytics, 2007–2021.

² UnitedHealthcare book of business, Consumer Health Survey, Average FY 2020.

Net Promoter, Net Promoter System, Net Promoter Score, NPS and the NPS-related emoticons are registered trademarks of Bain & Company, Inc., Fred Reichheld and Satmetrix Systems, Inc.

This program should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through this service is for informational purposes only and provided as part of your health plan. The nurse cannot diagnose problems or recommend treatment and is not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. This nurse support service is not an insurance program and may be discontinued at any time.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.

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CHILD AND FAMILY BEHAVIORAL HEALTH COACHING

Child and Family Behavioral Health Coaching



Caring emotional support for your family

Sometimes, being a parent can feel joyful. Other times, it can feel like a constant struggle. Maybe getting your kids to talk feels impossible. Perhaps you're worried about their behavior. Or maybe you know they need help, but you're not sure where to look. Child and Family Behavioral Health Coaching from Bend Health can help.

Available at no additional cost to families with children ages 1–17, it offers:

- **Support from an experienced coach** – Coaches are certified or have a master's degree, and they're supervised by licensed practitioners
- **Online coaching sessions** – Get up to four 45-minute confidential sessions per month at no additional cost to you
- **Unlimited messaging** – Talk with your coach between sessions with secure in-app messaging
- **More resources** – Look at educational content anytime, designed to help you better understand what you talk about with your coach
- **Referrals** – If your family needs more support, your coach can offer referrals to therapists and child/adolescent psychiatrists

Coaches can help with what your family needs

Common topics include:

- Anger issues
- Anxiety
- Attention-deficit/hyperactivity disorder (ADHD)
- Bullying
- Depression
- Substance use
- Trauma
- Obsessive-compulsive disorder (OCD)
- Self-esteem
- Sleep issues
- Social media or technology addiction
- Stress
- Trauma
- Other concerns



You, supported

Connect with a coach at
bendhealth.com/coaching.



Register in under 10 minutes

- 1 Complete a short medical history
- 2 Help your child answer a few questions about their thoughts, feelings and behaviors

You'll have an appointment in less than 48 hours.

This program should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. This program is not a substitute for a doctor's or professional's care. Due to the potential for a conflict of interest, legal consultation will not be provided on issues that may involve legal action against UnitedHealthcare or its affiliates, or any entity through which the caller is receiving these services directly or indirectly (e.g., employer or health plan). This program and its components may not be available in all states or for all group sizes and are subject to change. Coverage exclusions and limitations may apply.

Administrative services provided by United HealthCare Services, Inc. or their affiliates.

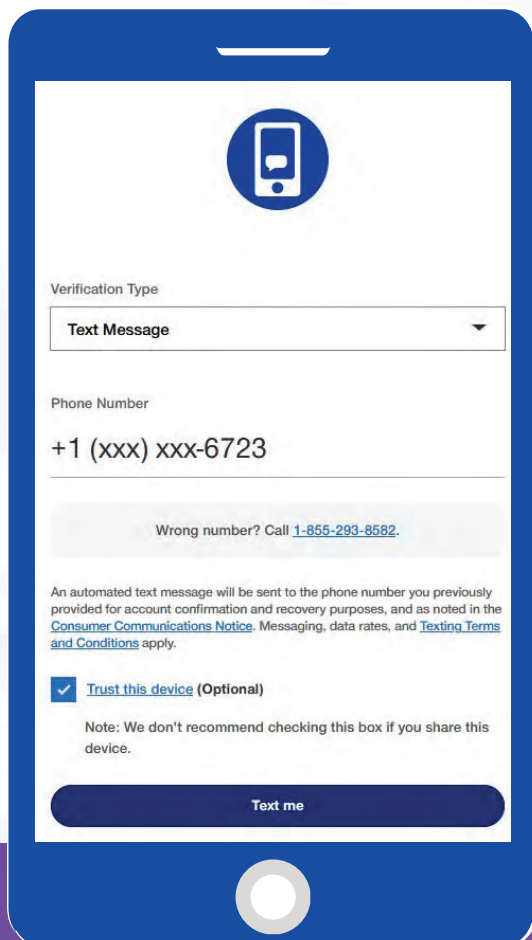
B2C E1221948957.1 4/24 © 2024 United HealthCare Services, Inc. All Rights Reserved. 24-3107999

**NOBODY
ANSWERS
UNKNOWN
CALLERS
ANYMORE!**



**'OPT IN'
TO RECEIVE
PERSONALIZED TEXT FROM UHC!**

Anyone on a UHC Medical plan, scan the QR Code, to log into your My UHC & Opt in because who can't use extra support?



Verification Type
Text Message

Phone Number
+1 (xxx) xxx-6723

Wrong number? Call [1-855-293-8582](tel:1-855-293-8582).

An automated text message will be sent to the phone number you previously provided for account confirmation and recovery purposes, and as noted in the [Consumer Communications Notice](#), Messaging, data rates, and [Texting Terms and Conditions](#) apply.

☒ [Trust this device](#) (Optional)

Note: We don't recommend checking this box if you share this device.

Text me



**SCAN
ME**

Receive Appointment & Medication Reminders

Learn About Health Support Programs

Ideas to Lower Health Care Costs



Healthier habits, healthier lifestyle

Take small steps for lasting change with Real Appeal®, an online weight management support program.



Get healthier, at no additional cost to you

Real Appeal on Rally Coach™ is a proven weight management program designed to help you get healthier and stay healthier. It's available to you and eligible family members at no additional cost as part of your benefits.

Take small steps toward healthier habits

Set achievable nutrition, exercise and weight management goals that keep you motivated to create lasting change. Track your progress from your daily dashboard, too.

Support and community along the way

Feel supported with personalized messages, online group sessions led by coaches and a caring community of members.



Get a Success Kit delivered right to your door.

Make the most of tools and resources like weight and food scales, a portion plate and more. Your Success Kit is delivered after you attend your first live group session.

Join today at enroll.realappeal.com or scan this code



United
Healthcare

Real
Appeal®

Real Appeal is a voluntary weight loss program that is offered to eligible members at no additional cost as part of their benefit plan. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Participants should consult an appropriate health care professional to determine what may be right for them. Results, if any, may vary. Any items/tools that are provided may be taxable and participants should consult an appropriate tax professional to determine any tax obligations they may have from receiving items/tools under the program.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.

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DENTAL INSURANCE

UNITED HEALTHCARE
Group #718262
877-816-3596
www.myuhc.com



BENEFITS SUMMARY	TRADITIONAL BASIC PLAN		TRADITIONAL BUY-UP PLAN	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
Annual Deductible(Individual/Family)	\$50 / \$150	\$100 / \$300	\$50 / \$150	\$50 / \$150
Annual Benefit Maximum	\$1,000	\$1,000	\$2,000	\$1,000
Orthodontia Maximum	\$1,500		\$1,500	
Out-of-Network Reimbursement	Negotiated Fee		90th Percentile	

PREVENTIVE SERVICES-DEDUCTIBLE WAIVED	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
Oral Evaluations Prophylaxis: Cleanings Flouride Treatment (children under 19) Bitewing X-rays, Full Mouth X-rays Sealants (children under 16) Space Maintainers	Covered at 100% No Deductible	Covered at 100% No Deductible	Covered at 100% No Deductible	Covered at 100% No Deductible

BASIC SERVICES	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
Fillings (composite) Oral Surgery Extractions (routine and surgical) Root Canal Therapy Periodontic Treatments	Covered at 80% No Deductible	Covered at 50% After Deductible	Covered at 80% After Deductible	Covered at 50% After Deductible

MAJOR SERVICES	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
Crowns Dentures Bridges Endodontic Treatments Implants	Covered at 50% After Deductible	Covered at 25% After Deductible	Covered at 50% After Deductible	Covered at 25% After Deductible

ORTHODONTIAL SERVICES		
Diagnostics and Treatments	Covered at 50% No Deductible	Covered at 50% No Deductible

EMPLOYEE BI-WEEKLY PAYROLL DEDUCTIONS		
Employee Only	\$8.43	\$12.54
Employee + Spouse	\$12.03	\$25.01
Employee + Child(ren)	\$17.64	\$26.49
Employee + Family	\$28.78	\$43.11

*This information summarizes the Celebration Restaurant Group Dental benefits plans and is for illustrative purposes only. In the event of a discrepancy between this illustration and the official plan documents, the official documents will govern.
Refer to UHC PPO Network 20 (Basic) or 30 (Buy-Up) to find a participating dental provider.

VISION INSURANCE

UNITED HEALTHCARE
Group #718262
877-816-3596
www.myuhc.com



BENEFITS SUMMARY	IN-NETWORK	OUT-OF-NETWORK	FREQUENCY
Eye Examination	Covered 100% after \$15 Copay	N / A	12 months
Materials Copay	\$30 Copay (frames/spectacle lenses or contacts)	N / A	
Eyeglass Frames	\$130 Allowance; 30% off discount on overage at participating providers	Reimbursed up to \$45	12 months

STANDARD EYEGLASS LENSES	IN-NETWORK	OUT-OF-NETWORK	FREQUENCY
Single Vision Bifocal Trifocal Lens Lenticular	Covered 100% after \$30 Copay	Reimbursed up to \$40 Reimbursed up to \$60 Reimbursed up to \$80 Reimbursed up to \$80	12 months

CONTACT LENSES (IN LIEU OF EYEGLASSES)	IN-NETWORK	OUT-OF-NETWORK	FREQUENCY
Covered Selection Non-Covered Selection Medically Necessary	Covered 100%: 4 Boxes (select Boxes only) Material Copay not included Covered up to \$105 Covered 100%	Reimbursed up to \$105 Covered up to \$105 Reimbursed up to \$210	12 months

EMPLOYEE BI-WEEKLY PAYROLL DEDUCTIONS	
Employee Only	\$2.46
Employee + Spouse	\$4.79
Employee + Child(ren)	\$4.11
Employee + Family	\$5.87

*This information summarizes the Celebration Restaurant Group Vision benefits plans and is for illustrative purposes only. In the event of a discrepancy between this illustration and the official plan documents, the official documents will govern.

Refer to UHC VSP Network to find a participating vision provider.

Elective Contact Lenses are in lieu of glasses (lenses & frames). You are not eligible for glasses under our plan until 12 months after you receive contacts and vice versa. You can access your ID Card by downloading the mobile app at myuhc.com.



Continuation of Coverage

You may be able to continue your life coverage upon loss of eligibility or termination of employment under the Conversion and/or Portability option. Restrictions apply. Contact your HR Department for details.

Click or Scan the QR code to access the carrier’s website.



BASIC LIFE AND AD&D INSURANCE

NO COST TO YOU!
100% paid for by CRG

VOLUNTARY LIFE INSURANCE

100% OPTIONAL
Paid for by YOU

ELIGIBILITY

RGMs, Assistant Managers, and Full-Time Above Restaurant Leaders receive the following:

SUMMARY OF BENEFITS

Life Benefit Amount	1x Basic Annual Earnings up to a maximum of \$100,000
AD&D Benefit Amount	1x Basic Annual Earnings up to a maximum of \$100,000
Benefits Will Reduce	65% at age 65 50% at age 70 Coverage is discontinued at termination of employment or retirement



SUMMARY OF BENEFITS

Employee Coverage	\$500,000 not to exceed 5x annual earnings
Guarantee Issue	\$150,000
Benefit Increment	\$10,000 (Minimum amount \$10,000)
Spousal Coverage	\$250,000 not to exceed 50% of employee amount
Guarantee Issue	\$30,000
Benefit Increment	\$5,000 (Minimum amount \$10,000)
Child Coverage	\$10,000 not to exceed 50% of employee amount
Guarantee Issue	\$10,000
Benefit Increment	\$1,000 (Maximum amount of \$10,000)
Benefits Will Reduce	65% at age 65 and 50% at age 70

If you have NOT elected Voluntary Life Insurance in the past, you will have to provide Evidence of Insurability.
You must elect coverage for yourself in order to elect coverage on your spouse and/or children.

IMPORTANT: Review and Update Your Beneficiary Information!

Basic Group Term Life coverage begins automatically when you meet the eligibility requirements. You’ll need to designate beneficiaries for your basic life benefits using the Online Enrollment Tool.

*This information summarizes the Celebration Restaurant Group Basic Life and AD&D benefits plans and is for illustrative purposes only. In the event of a discrepancy between this illustration and the official plan documents, the official documents will govern.

DISABILITY

Celebration Restaurant Group provides RGMs, Assistant Managers and Full Time Above Restaurant Leaders with short- and long-term disability income benefits. In the event you become disabled from a non-work-related injury or sickness, disability income benefits are provided as a source of income. You are not eligible to receive short term disability benefits if you are receiving workers' compensation benefits.



NO COST TO YOU!
100% paid for by CRG

SHORT-TERM DISABILITY INSURANCE

Elimination Period for Accident	7 Days
Elimination Period for Illness	7 Days
Weekly Benefit Percentage	60% of Covered Earnings
Maximum Monthly Benefit	26 Weeks
Minimum Monthly Benefit	\$1,500

DEFINITIONS

Definition of Disability	Allows insured participants to qualify for benefits under a regular occupation or an earnings test
Definition of Earnings	Weekly earnings plus bonuses, if applicable
Pre-Existing Condition Exclusion	Does Not Apply

LONG-TERM DISABILITY INSURANCE (BENEFITS BEGIN ON THE 91ST DAY)

Elimination Period for Accident	180 Days
Elimination Period for Illness	180 Days
Monthly Benefit Percentage	50% of Monthly Earnings
Maximum Monthly Benefit	\$7,500
Minimum Monthly Benefit	\$100
Benefit Duration	Determined by Normal Social Security Retirement Age

DEFINITIONS

Definition of Disability	You will be considered disabled if you are unable to perform the material and substantial duties of your occupation and incur a 20% income loss
Pre-Existing Conditions Own Occupation	3 Months prior / 12 Months insured First 24 Months



Work Together!

Physical Therapy **BEFORE** Surgery or
Physical Therapy **AFTER** Surgery.

Surgical Care

**Guided access to excellent
Surgical Care at no additional cost**

What is covered?

- Receive dedicated support and guidance.
- Access to a network of highly qualified surgeons.
- Consults & appointments with your SurgeryPlus surgeon.
- Food & Travel expenses



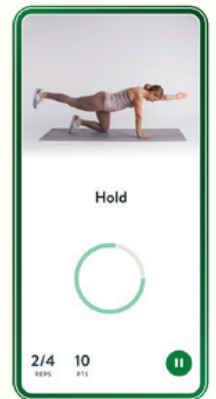
Scan or Call
833.421.0508

Physical Therapy

**Reduce back and Joint pain
without drugs or surgery!**

Program Includes

- Personalized exercise therapy
- Unlimited 1-on-1 health coaching
- Motion tracking technology for instant feedback.



On average, you can reduce
your pain as much as **68%**

\$0
Cost to You!



Scan or Call
855.902.2777

Enrollment isn't complete until you review all your options.

To elect coverage, you must contact a benefit representative or use the direct link in UltiPro.

Benefits that pay you CASH!

Health insurance wasn't designed to cover everything. That's why there's **Aflac and Combined**. They can help take care of what health insurance doesn't cover, so you and your family can focus on caring for everything else. This product portfolio is as broad as your needs, with group plans that help cover the expected – and unexpected – that's sure to come life's way.



Accident Insurance – Don't forget to file your Wellness

HELPS PAY FOR OUT-OF-POCKET COSTS THAT ARISE FROM COVERED ACCIDENTS.

Age	Individual	Employee + Child(ren)	Employee + Spouse	Family
18+	\$7.23	\$16.12	\$12.11	\$20.99

BenExtend – Best all-around coverage!

CAN HELP EASE THE FINANCIAL STRESS OF A CRITICAL ILLNESS, ACCIDENT OR HOSPITAL STAY.

Age	Individual	Employee + Child(ren)	Employee + Spouse	Family
18+	\$13.17	\$19.42	\$26.00	\$32.25

Hospital Indemnity – Offsets Co-Pays & Deductibles

HELPS PAY THE OUT-OF-POCKET COSTS ASSOCIATED WITH A COVERED HOSPITAL STAY.

Age	Individual	Employee + Child(ren)	Employee + Spouse	Family
18-49	\$19.46	\$31.05	\$38.55	\$50.14

Critical Illness – Up to \$30K Guarantee Issue

HELPS PAY THE (UN) EXPECTED EXPENSES THAT ARISE FROM DIAGNOSIS OF A COVERED CRITICAL ILLNESS.

BENEFIT	10K	20K	30K	40K	50K
Age	Non-Smoker/Smoker	Non-Smoker/Smoker	Non-Smoker/Smoker	Non-Smoker/Smoker	Non-Smoker/Smoker
18-25	2.04/2.79	3.43/4.93	4.82/7.07	6.21/9.21	7.59/11.35
26-30	2.56/3.52	4.47/6.39	6.38/9.26	8.28/12.13	10.19/15.00
31-35	2.92/7.38	5.19/8.11	7.45/11.84	9.72/13.71	11.98/19.30
36-40	3.75/6.18	6.85/11.32	9.94/14.48	13.04/22.77	16.14/28.30
41-45	4.77/7.76	8.88/14.87	12.99/21.98	17.11/29.09	21.22/36.20
46-50	5.56/9.02	10.47/17.38	15.37/25.74	20.28/34.10	25.18/42.46
51-55	8.25/13.63	15.85/26.60	23.45/39.57	31.05/52.54	38.65/65.52
56-60	7.94/13.75	15.22/26.48	22.51/39.39	29.79/52.30	37.08/65.21
61-65	15.87/27.00	31.09/53.35	46.31/79.70	61.53/106.05	76.74/132.40

Disability (Short-term) – See agent for Rates

HELPS PROTECT YOUR INCOME IN THE EVENT THAT YOU ARE UNABLE TO WORK.

Enrollment isn't complete until you review all your options.

To elect coverage, you must contact a benefit representative or use the direct link in UltiPro.

Universal Life Insurance

Available to all employees to help provide financial security for your family members in the event of an unexpected loss. You can elect up to \$250K or 6X your salary; up to \$100K with no medical questions!



SPOUSE AND CHILD COVERAGE AVAILABLE – SEE AGENT FOR ADDITIONAL RATES

*Based on Non-Smoker Status	Age	\$10,000	\$25,000	\$50,000
	25	5.64	8.92	14.38
*Rates may vary based on age	30	6.14	10.16	16.86
	35	6.78	11.74	20.02
*Benefit available up to 6X salary	40	7.56	13.68	23.92
	45	8.50	16.76	28.90
	50	9.86	19.50	35.54



For more information, click the QR Code for policy overviews, rates and information on how to file a claim. Be sure to contact a benefit consultant during enrollment as they can assist you with your questions, claims and elections. Be sure to open the “additional material” to unlock your access to discounted benefits & resources.
Use code DIEP

Available during Open Enrollment which is held in November and a separate Aflac enrollment in January each year.

ULTIPRO (UKG) EMPLOYEE SELF SERVICE



LOG IN TO ENROLL



- Website: e42.ultipro.com/login.aspx
- Username: Last name + 1st initial of first name + 2 digit birthmonth + 2 digit birthday
- Default password: Employee birth date (8-digit format): MMDDYYYY
- Password Reset: email your brand
 - benefits@celebrationrg.com

TO MAKE BENEFIT ELECTIONS



Click or Scan the QR code
above to login to Ultipro

- Click on **Menu** in top left corner
- Click on **Life Events**
- Select **I am newly eligible for benefits**
- Select **Life Event-Hire** in drop down
- Use the **first of the month** as your date of event.
- Complete all sections
- Hit **SUBMIT**

If you need additional help resetting your password, please email benefits@celebrationrg.com with the brand you work for, and your full first and last name.

EMPLOYEE ASSISTANCE PROGRAM (EAP)



UHC IS AVAILABLE 24/7 Help is just a phone call away!

UHC offers you access to a wide range of health and well-being information — seven days a week, 24 hours a day.

Using one toll-free phone number, you can speak with registered nurses and master's-level counselors who can help with almost any problem, ranging from medical and family matters to personal, legal, financial and emotional needs.

- Stress and Anxiety
- Coping with Grief and Loss
- Personal Legal Concerns
- Personal Financial Concerns
- General Health Information
- And more...

How do I find a Mental Health Provider?

Click or Scan the QR code to learn how to
find a Mental Health Provider.



Phone: 1-877-660-3806
Account: #306534
Website: liveandworkwell.com
Access code: FP3EAP

IMPORTANT REMINDERS



NEXUS ACO OA LIMITED NETWORK PLAN

Providers located throughout the Counties.

- MUST elect a Primary Care Physician (PCP) or you will be assigned one

EMERGENCY ROOM VISITS

- Emergency visits will have a \$1,000 copay.

WELLNESS

- Celebration Restaurant Group is requiring our employees to complete an ANNUAL PHYSICAL EXAM between March 5, 2025 - March 4, 2026 to keep discounted rates

QUIT FOR LIFE PROGRAM

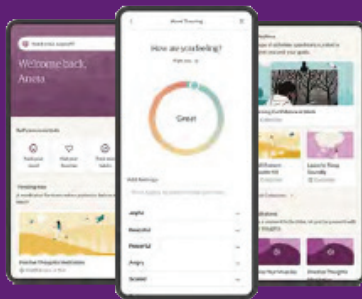
- You can receive discounted rates if you are currently using tobacco products
- You MUST enroll in UHC's Quit for Life program no later than December 31, 2025
- To enroll, go to www.myquitforlife.com/CRG

* Please review **Wellness Plan Notice** available on the previous page and in the mandatory notices.



**SCAN TO
SEARCH FOR
A NEXUS
PROVIDER!**

On-demand access to self-help for stress and emotional well-being



FREE* app with in-app purchases
*FREE Premium version covered by your health plan.

SAY HELLO TO

Self Care from AbleTo

Get all of the support you need to help improve your mental health - on YOUR terms!

Four tools of support

- Daily Mood Tracking
- Meditation Tools
- Collections
- Personalized Roadmap

Ready to get started?

- Visit ableto.com/begin
- Have your health plan ID handy
- Follow the steps to sign up
- Begin your self-care program

PET INSURANCE

**CELEBRATION RESTAURANT GROUP
OFFERS PET INSURANCE TO EMPLOYEES AT
EXCLUSIVE GROUP RATES!**



Pets Best offers a Pet Health Insurance plan that offers 90% reimbursement on accidents and illnesses. You can also choose to add on Routine Care Coverage.

With Pets Best, members enjoy:

- Low Deductibles
- Optional Vet Direct Pay
- No Annual Limit
- Fast Claims Processing and Payment
- Online or App Claims Submission
- Top Customer-Rated
- Coverage on Accidents, Illnesses, Surgeries, Exam Fees, Cancer and More!

Comprehensive Coverage Includes:

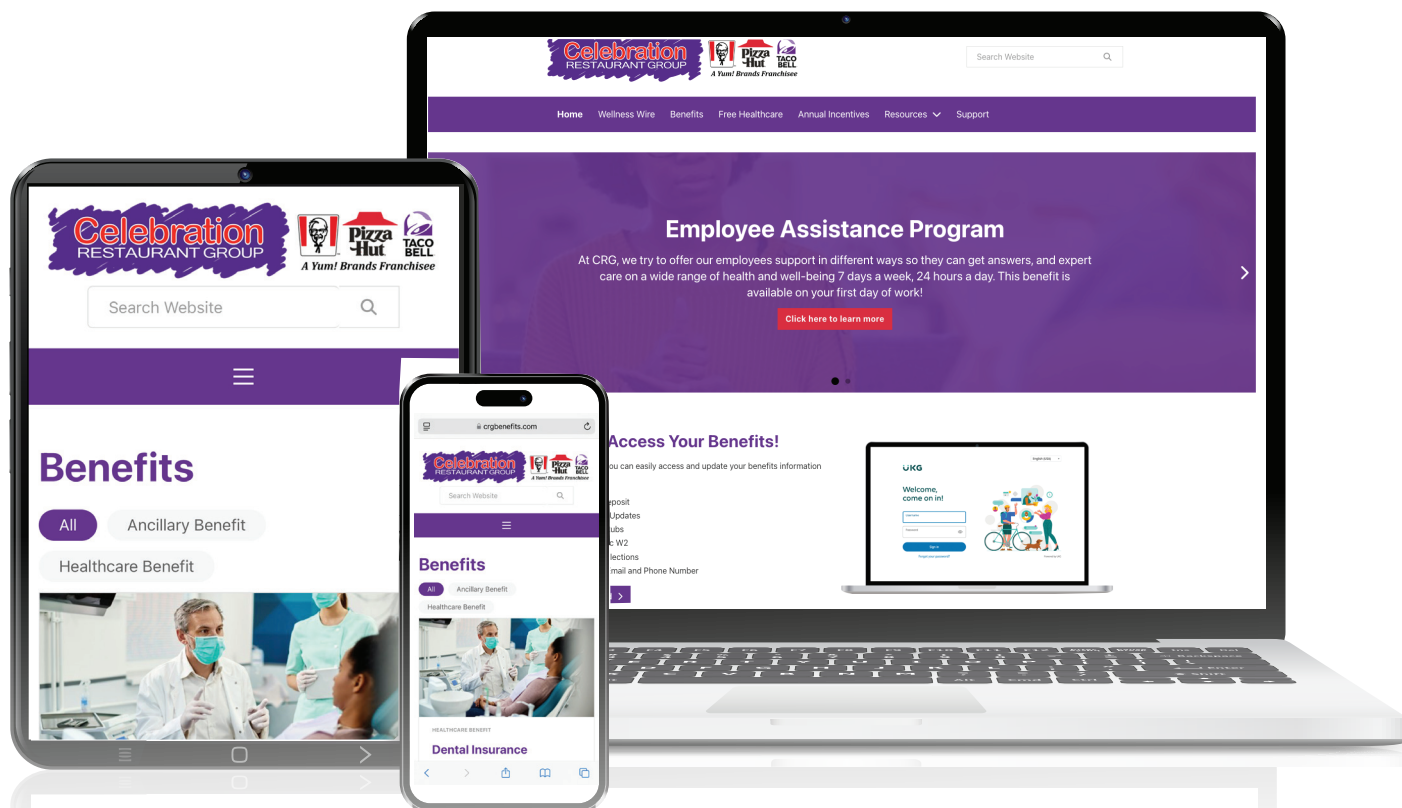
- Accidents
- Illnesses
- Cancer
- Hereditary Conditions
- Emergency Surgeries
- Prescriptions
- Exam Fees

Pets Best can be used at any veterinarian in the U.S. or Canada including specialty and emergency clinics. You also have the option to choose between two wellness plans that cover routine annual exams, blood work, vaccines and more with no deductible.

Visit petbenefits.com/land/celebrationrg to generate your pet's custom quote and enroll!

email: customercare@petbenefits.com
petbenefits.com
800-891-2565





YOUR BENEFITS WEBSITE

Easily access information, resources and support

Easily Access Your Benefits

- Benefits Information
- Free Healthcare
- Annual Incentives
- Health Tips
- Health Recipes
- Additional Resources



crgbenefits.com

SUMMARY OF BENEFITS & COVERAGE (SBC) NOTICE

Attached are your Federally Mandated Summary of Benefits and Coverage (SBC) documents for all offered medical plan options. In the attached pages you will find a simpler formatted, easy-to-understand plan summaries which provide a general description of the various benefits available to you through the Celebration Restaurant Program.

To access your Mandatory Notices, you may Scan
or Click the QR code below with your phone.



If you would prefer a printed copy, please contact
your HR department.

MANDATORY NOTICES

PLEASE REVIEW IMPORTANT NOTICES ABOUT YOUR RIGHTS UNDER THE PLANS

To access your SBCs, you may Scan or Click
the QR code below with your phone.



If you would prefer a printed copy, please
contact your HR department.



Line Of Coverage	Carrier	Customer Service
Medical (Nexus ACO Newtork Only Plan)	United Healthcare Group #718262	888-331-3408 connect.werally.com/choose-plan-year
Medical (All other plans)	United Healthcare Group #718262	866-873-3903 myuhc.com
Nicotine Cessation Program	Quit For Life	866-784-8454 myquitforlife.com/crg
Level2 Diabetes Support	United Healthcare Level2	844-302-2821 mylevel2.com/care
Cancer Support Program	United Healthcare	866-936-6002 myuhc.phs.com/cancerprograms
Child and Family Behavioral Coaching	United Healthcare Bend	bendhealth.com/coaching
Real Appeal	United Healthcare Real Appeal	844-924-7325 enroll.realappeal.com
Dental	United Healthcare Group #718262	877-816-3596 myuhc.com
Vision	United Healthcare Group #718262	800-638-3120 myuhc.com
Basic Life & AD&D	United Healthcare Group #306534	888-299-2070
Voluntary Life & AD&D		
Short-Term Disability (STD)		
Long-Term Disability (LTD)		
Voluntary Supplemental Policies	Aflac Group #24600	407-924-3267 whitney_russell@us.aflac.com
Surgical Benefits	Lantern (formerly Surgery Plus)	833-421-0508 lanterncare.com
Physical Therapy	Hinge Health	855-902-2777 hingehealth.com
Employee Assistance Program (EAP)	Live and Work Well	877-660-3806 Account #306534 liveandworkwell.com Access Code: FP3EAP
Global Rx Program	Global Rx	800-883-8841 rxmanage.com
Medicare Related Inquiries (age 65+)	Grace Agency	800-791-4840 graceagency.com
Pet Insurance	PetsBest	800-891-2565 petbenefits.com

NOTES

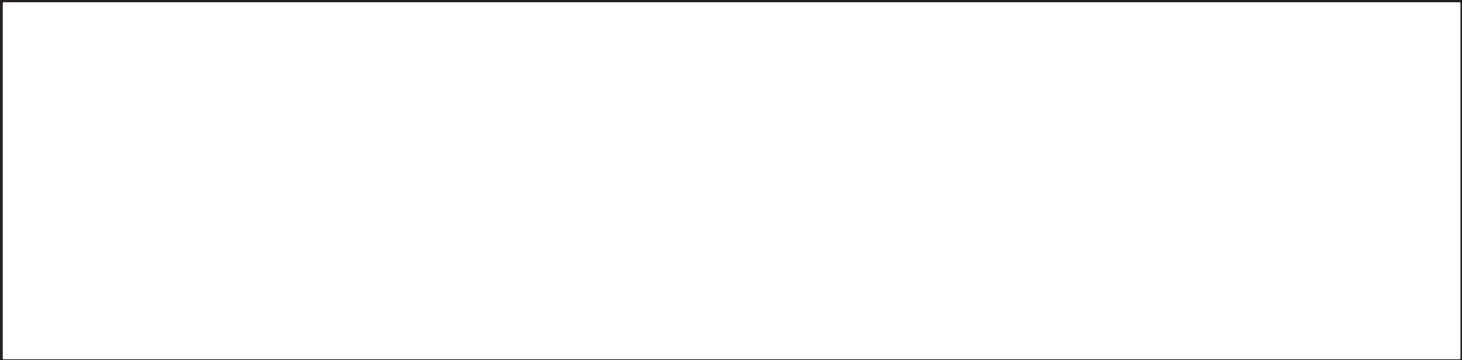
Important Dates:

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To do:

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LIVE WELL. EAT WELL. BE WELL.

