



UNION SQUARE
HOSPITALITY GROUP™

OPEN ENROLLMENT BENEFIT SUMMARY FOR 2017

YOUR GUIDE



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Benefits Overview

At **Union Square Hospitality Group**, we nourish individuals and communities through the practice of Enlightened Hospitality. USHG is proud to offer a comprehensive benefits package to eligible, full-time employees who work 25 hours per week. All employees are eligible following 89 days of employment. The complete benefits package is briefly summarized in this Open Enrollment Guide. Please refer to the Summary Plan Description for detailed information about each of these programs.

You share the costs of some benefits through pre-tax payroll deductions for medical, dental, and vision plans. Voluntary benefits are provided with reasonable group rates that you can also purchase through payroll deductions.

Benefit Plans Offered

- » Medical—three options available through Allied/Aetna Signature Services
- » Prescription drugs provided by Express Scripts
- » Dental—DHMO and DPPO options available through Cigna
- » Vision coverage is available through Davis Vision
- » Voluntary Life & AD&D, Short-Term Disability and Accident coverage is available through Unum
- » Flexible Spending Account (FSA)—Health and Dependent care programs and a Commuter benefit program is available through BRI

Eligibility

You and your dependents are eligible for Union Square Hospitality Group medical, dental and vision benefits. All employees shall be eligible following 89 days of employment.

Eligible dependents are your spouse, domestic partner, children under age 26 and disabled dependents of any age. Elections made now will remain until the next open enrollment unless you or your family members experience a qualifying event. If you experience a qualifying event, you must contact HR within 31 days.

This document is an outline of the coverage proposed by the carrier(s), based on information provided by your company. It does not include all of the terms, coverage, exclusions, limitations, and conditions of the actual contract language. The policies and contracts themselves must be read for those details. Policy forms for your reference will be made available upon request.

The intent of this document is to provide you with general information regarding the status of, and/or potential concerns related to, your current employee benefits environment. It does not necessarily fully address all of your specific issues. It should not be construed as, nor is it intended to provide, legal advice. Questions regarding specific issues should be addressed by your general counsel or an attorney who specializes in this practice area.



Medical Benefits

Administered by Allied/Aetna Signature Services

Comprehensive and preventive healthcare coverage is important in protecting you and your family from the financial risks of unexpected illness and injury. A little prevention usually goes a long way—especially in healthcare. Routine exams and regular preventive care provide an inexpensive review of your health. Small problems can potentially develop into large expenses. By identifying the problems early, often they can be treated at little cost. Comprehensive healthcare also provides peace of mind. In case of an illness or injury, you and your family are covered with an excellent medical plan through Allied/Aetna Signature Services.

Union Square Hospitality Group offers you a choice of three PPO medical plans. With the PPO, you may select where you receive your medical services. If you use in-network providers, your costs will be less. There are a variety of factors to consider when deciding which plan is right for you and your family.

- » Copays—the amount of money you pay for medical services, hospitalization, diagnostic services or prescriptions.
- » Deductible—the amount of money you pay before the insurance company pays for anything. The deductible resets every January 1.
- » Coinsurance—the percentage of cost you share with the health carrier for services after the deductible has been met. The coinsurance resets every January 1.
- » Coinsurance maximum out of pocket—the most amount you will pay for coinsurance in any calendar year.
- » Consider:
 - Do your doctors and medical providers participate with the Allied/Aetna Signature Services program? Review the provider directory on Allied website at www.alliedbenefit.com to search for participating providers. Click on Aetna Signature Administrator tab to begin your search.
 - How many times did you use the medical and/or pharmacy program last year?
 - Are there upcoming life events or medical procedures that you anticipate for next year?
 - Do you take maintenance medications on a daily basis? Mail order is a convenient and cost effective way to manage your medication. Take the time to review the 2017 Pharmacy Drug List (PDL) and review Tier 1 medications with your provider.

Weekly Contributions				
Salary Level	Single	Couple	Parent/Child	Family
Core Plan (A)				
Hourly	\$35.00	\$77.00	\$64.00	\$130.00
Less than \$55,000	\$28.00	\$58.00	\$49.00	\$99.00
\$55,000-\$90,000	\$37.00	\$80.00	\$67.00	\$135.00
More than \$90,000	\$57.00	\$119.00	\$99.00	\$147.00
Mid Plan (B)				
Hourly	\$72.00	\$149.00	\$122.00	\$186.00
Less than \$55,000	\$35.00	\$73.00	\$60.00	\$123.00
\$55,000-\$90,000	\$48.00	\$100.00	\$83.00	\$168.00
More than \$90,000	\$72.00	\$149.00	\$122.00	\$186.00
Buy-Up (C)				
Hourly	\$93.00	\$192.00	\$156.00	\$245.00
Less than \$55,000	\$45.00	\$94.00	\$77.00	\$156.00
\$55,000-\$90,000	\$73.00	\$161.00	\$127.00	\$214.00
More than \$90,000	\$93.00	\$192.00	\$156.00	\$245.00

NOTE: Medical Benefits Effective October 1, 2017.

Health Advocate

Sponsored by Solid Benefit Guidance

Employees enrolled in the USHG medical plans are covered by Health Advocate. This service provides access to a personal health advocate for one-on-one support. The program covers you, your dependents, parents and in-laws. Simply call Health Advocate; provide your name and date of birth for assistance. The following list is just a few of the services your health advocate can provide.

- » Review plan options and costs
- » Identify network providers
- » Schedule appointments
- » Assist with health records or medication transfers
- » Deal directly with the health plans and your provider to resolve billing or claims issues



Dental Benefits

Administered by Cigna Dental

Good oral care enhances overall physical health. Keep your teeth healthy and your smile bright with the Union Square Hospitality Group dental benefit plan. There are two plan options available.

- » DHMO—this in-network only dental option requires employees to select a primary care dentist. Costs for specific services are identified in the Patient Charge Schedule. Union Square Hospitality Group provides the DHMO option to employees at no cost (dependent and family coverage is available at a modest cost).
- » DPPO option provides in and out of network coverage with a \$2,000 annual limit for services. There is a \$100 individual and \$300 family deductible for non-preventive services that must be satisfied before the plan pays for dental services.

Cigna		
In-Network	PPO	DMO
Cleanings	2 per year	4 per year
Deductible	\$100/\$300	n/a
Diagnostic & Preventive (Exam, Cleaning, X-rays)	100%	100%
Basic (Fillings, Extractions)	80%	Copay range \$62-\$200
Endodontics & Periodontics (Root Canal)	80%	Copay range \$35-\$70
Major (Crowns, Bridges, Dentures)	50%	Copay range \$185-\$225
Orthodontia—Child Only (up to 19)	\$1,500	\$1,500
Orthodontia—Adult	none	\$2,000
Non-Network		
Deductible	\$100/\$300	none
Diagnostic & Preventive (Exam, Cleaning, X-rays)	100%	none
Basic (Fillings, Extractions)	80%	none
Endodontic, Periodontics & Oral Surgery (Root Canal)	80%	none
Major (Crowns, Bridges, Dentures)	50%	none
Implants		none
Orthodontia—Child Only (up to 19)	\$1,500	none
Orthodontia—Adult	none	none
UCR		none
Plan Maximums		
Plan Maximum/Year	\$2,000	Unlimited

NOTE: Employee Dental Contributions Effective 10/1/2017.

Weekly Dental Contributions				
Plan	Single	Couple	Parent/Child	Family
Medical Plan A (Low Plan)				
Cigna DHMO	\$0.00	\$3.50	\$3.50	\$6.50
Cigna PPO	\$4.50	\$13.70	\$13.70	\$22.56

Short-Term Disability

Union Square Hospitality Group provides income protection for employees unable to come to work due to an off the job injury or illness. Benefits are equal to 50% of weekly income to \$170 per week for up to 26 weeks. Benefits begin after 8 days of continuous confinement.



Voluntary Vision Insurance

Administered by Davis Vision

Regular eye examinations can not only determine your need for corrective eyewear but also may detect general health problems in their earliest stages. Protection for the eyes should be a major concern to everyone.

Not everyone's personal situation is the same; your family needs may be different from the needs of your coworkers.

In recognition of these differences, we offer voluntary benefits, which you can purchase at group rates.

Vision Service	Davis Vision Copay	Non-Network Maximum Reimbursement
Eye Exam— 12 months	\$10	up to \$30
Lenses— 12 months (Single/Bifocal/Trifocal)	\$0	up to \$25/\$35/\$45
Frames— 12 months	\$150 retail + 20% discount	up to \$30
Elective contacts in lieu of glasses	\$150 retail + 15% discount	up to \$75
Progressive no line Bifocal	\$50	up to \$30

NOTE: Employee Vision Effective October 1, 2017.

Weekly Vision Contributions				
Vision	Single	Couple	Parent/Child	Family
Davis Vision	\$1.90	\$3.42	\$3.61	\$5.70

Voluntary Benefit Programs

Insured by Unum

Voluntary benefits help you choose insurance or income protection based upon your individual needs. Insurance is provided at group rates and is paid for through payroll deductions. Benefits are portable within 31 days of your separation of employment. Full plan details are available in the Summary Plan Description (SPD). There are three options available for the upcoming year.

- » Supplemental Short-Term Disability—provides additional income protection after 14 days of disability for up to 26 weeks due. Benefits are received tax free. Costs are based upon the amount of coverage elected and your age.
 - Weekly benefit amount—60% of weekly income to \$1,500 per week in \$1,000 increments.
- » Supplemental life/ADD insurance for you, your spouse or dependent children. Cost of coverage is based upon age and coverage amount elected.
 - Employee coverage—up to 5 times your annual salary to \$500,000 in \$1,000 increments. Guaranteed issue amount \$150,000.
 - Spouse coverage—up to 100% of employee election in \$5,000 increments. Guaranteed issue amount \$25,000.
 - Dependent children to age 19 up to \$10,000.
 - **Costs are based upon your age and amount of coverage elected**
- » Accident Insurance—is designed to help covered employees meet the out-of-pocket expenses and extra bills that can follow an accidental injury, whether minor or catastrophic. Indemnity lump sum benefits are paid directly to the employee based on the medical service provided (i.e. emergency room visit, hospitalization, surgery, etc). A complete list of services and benefit payments is provided on the Unum website. The weekly cost of coverage:

Weekly Cost of Accident Coverage	
Single	\$2.75
Couple	\$4.44
Employee + Child	\$5.14
Family	\$6.85



Flexible Spending Accounts (FSAs)

Administered by Benefit Resource Inc.

You can save money on your healthcare and/or dependent day care expenses with an FSA administered by BRI. You set aside funds each pay period on a pretax basis and use them tax-free for qualified expenses. You pay no federal income or Social Security taxes on your contributions to an FSA. (That's where the savings comes in.) Your FSA contributions are deducted from your paycheck before taxes are withheld, so you save on income taxes and have more disposable income. Employees are eligible to participate after 1 year of service and elections are changed annually each December.

For 2017 spending limits are \$2,600 for Healthcare FSA and \$5,000 for Dependent Care.

Here's How an FSA Works

- » You decide the annual amount you want to contribute to either or both FSAs based on your expected healthcare and/or dependent childcare/elder care expenses.
- » Your contributions are deducted from each paycheck before income and Social Security taxes, and deposited into your FSA.
- » You can pay with the Healthcare FSA debit card for eligible healthcare expenses. For dependent care, you pay for eligible expenses when incurred, and then submit a reimbursement claim form or file the claim online.
- » You are reimbursed from your FSA. So, you actually pay your expenses with tax-free dollars

Contact Information

If you have specific questions about any of the benefit plans, please contact the administrator listed below, or your local human resources department.

Benefit	Administrator	Phone	Website	Plan ID
Medical	Allied/Aetna Signature Services	866.455.8727	www.alliedbenefit.com	A14151
Pharmacy	ESI	800.282.2881	issueresolution@express-scripts.com	KK4
Dental	Cigna	800.CIGNA24	www.cigna.com	3335144
Vision	Davis	800.244.6224	www.davisvision.com	4757
Voluntary Short-Term Disability, Accident or Supplemental Life	Unum	866.325.5907	www.unum.com	4757
Health Advocate	Solid Benefit Guidance	800.695.8622	www.healthadvocate.com	Provide your name, DOB and identify yourself as an employee of USHG
USHG People & Culture Helpline		646.747.7272	PeopleandCulture@ushgnyc.com	