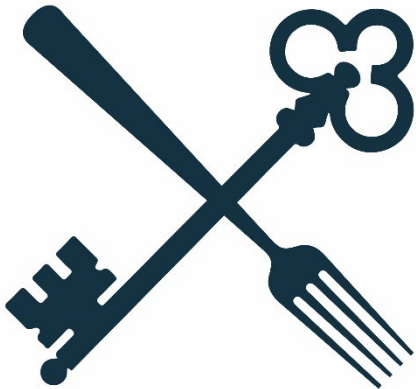
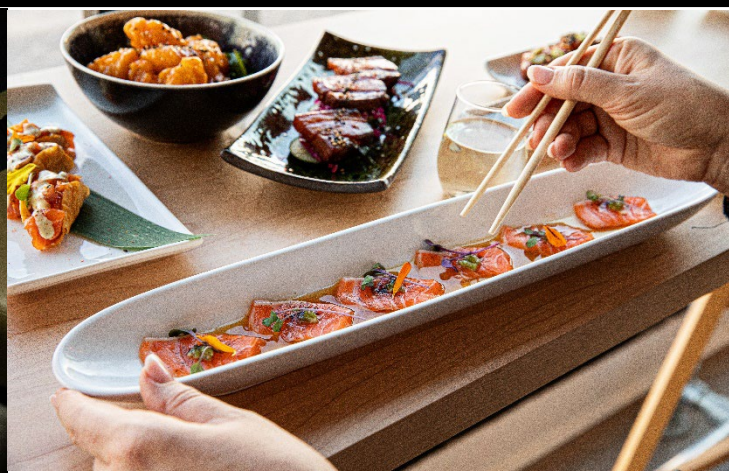


THE INDIGO ROAD

HOSPITALITY GROUP



Employee Benefits Guide 2023-2024

Weekly

Benefits Effective October 1, 2023 – September 30, 2024

Eligibility & Enrollment Information	2
Medical	3
Telehealth	4
Dental	5
Vision	6
Life/AD&D	7
Disability	8
Additional Voluntary Benefits	9
Employee Assistance Program (EAP)	9
Personal Insurance Solutions	10
Identity Theft Protection	11
Contact Information	12
Notes	13-14



Eligibility & Enrollment

Eligibility

All full-time employees working 30 hours or more per week are eligible for benefits effective on the 1st of the month following 60 days of employment.

Eligible Dependents

Your eligible dependents include:

- Your legal spouse
- Dependent children up to age 26
- Dependent children over age 26 that are incapable of self-support due to total physical or mental disability (under most benefits outlined).

If you choose to enroll your spouse and/or dependent children, you will need to provide the following information:

- Name
- Social Security Number
- Date of Birth
- Address (if different)

Enrollment

Complete your elections online through **Employee Navigator***.

Register for the first time:

www.employeenavigator.com/benefits/account/register

Company Identifier: IR123

After you set up your account:

www.employeenavigator.com/benefits/account/login

Log in using the username and password you set up when you first registered.

Qualifying Events

The elections you make will remain in place through **September 30, 2024**. You cannot add or drop coverage or dependents unless you experience a qualifying event. Some examples of qualifying events are listed below:

- Marriage / Divorce
- Birth or Adoption of a Child
- Change in Child's Dependent Status
- Death of Spouse or Dependent
- Loss / Addition of Other Coverage
- Eligibility change due to relocation
- Medical Child Support Order

You have 30 days from the date of the event to notify Human Resources; otherwise, you must wait until the next enrollment period.

Please note: Not every change in status permits a change in benefits plan elections. The election change must be consistent with the change in status that is occurred.

*Employee Navigator

This is your benefits & enrollment portal, dedicated to providing you with up-to-date information about your benefits. Log in to view your elections, plan documents, benefit details, and health care reform notices. **You may request a paper copy of any document at any time from Human Resources.**

Medical

Benefit Period: October 1 – September 30



Your medical plan is administered by **Cigna**. There is a network available for you; the coverage may be significantly reduced if you obtain services out-of-network.

Network: Open Access Plus

www.mycigna.com

Your Weekly Cost

Coverage Level	Low Plan	Mid Plan	High Plan
Employee Only	\$25.57	\$38.26	\$59.38
Employee & Spouse	\$141.15	\$166.33	\$212.66
Employee & Child(ren)	\$115.47	\$137.87	\$174.99
Employee & Family	\$226.76	\$261.19	\$314.90

Medical premiums are eligible to be deducted pre-tax.

The following benefit summary is a non-legal outline of the benefits. Refer to the full plan documents for more specific details.

In-Network Benefits*	Low Plan Member Pays	Mid Plan Member Pays	High Plan Member Pays
Deductible Individual/Family	\$8,500 / \$17,000	\$5,600 / \$11,200	\$2,000 / \$4,000
Family Deductible Type	Embedded**	Embedded**	Embedded**
Coinsurance	30%, after Deductible	30%, after Deductible	20%, after Deductible
Maximum Out of Pocket Individual/Family Includes Deductible, Co-pays & Coinsurance	\$9,100 / \$18,200	\$7,150 / \$14,300	\$7,150 / \$14,300
Physician Office Services: Primary Care Specialist Urgent Care	\$35 co-pay 30%, after Deductible \$70 co-pay	\$30 co-pay \$60 co-pay \$60 co-pay	\$25 co-pay \$50 co-pay \$50 co-pay
Preventive Care	No Charge	No Charge	No Charge
Inpatient Services Outpatient Services	30%, after Deductible	30%, after Deductible	20%, after Deductible
Emergency Room Care	\$500, 30% after Deductible	30%, after Deductible	20%, after Deductible
Pharmacy Benefits: Retail (per 30 day supply) Mail Order (per 90 day supply) Specialty (per 30 day supply)	Generic / Preferred Brand / Non-preferred Brand \$20/\$45/\$100 co-pay \$50/\$113/\$250 co-pay 30% up to \$300		
	\$20/\$40/\$70 co-pay \$50/\$100/\$175 co-pay \$125 co-pay	\$15/\$40/\$70 co-pay \$38/\$100/\$175 co-pay \$125 co-pay	

*Members are responsible for paying the balance of the provider's charge if the provider is out-of-network.

**The individual amount is "embedded" within the family amount. Before the benefits begin, the individual must meet the individual amount.

If you enroll in one of the Indigo Road medical plans, you (and any household members!) will be automatically enrolled in the Telehealth benefit at no additional cost! This benefit provides fast and convenient access to quality medical care 24 hours a day, 365 days a year throughout the United States **with a \$0.00 consultation fee.**

A national network of U.S. board-certified physicians will be able to diagnose illnesses, recommend the best treatment option(s), and provide a prescription if needed. The physician network includes Family Practice, Pediatrics, and Internal Medicine. You can access physicians by phone or online video (through the secure web portal). Telehealth is a convenient and inexpensive alternative to non-emergent emergency room visits, non-critical care clinics, or when you don't have access to your primary care provider.

1800MD provides medical diagnosis and treatment for common challenges such as:

Allergies	Sinus Infections
Bronchitis	Cold/Flu Symptoms
Urinary Tract Infection	Respiratory Infection
Sore Throat	Pink Eye
Ear Infection	Rashes
Stomachache/Diarrhea	Minor Burns
Insect Bites	Poison Ivy
Arthritic Pain	Many More.....

How It Works:

- **Receive your account information from 1800MD.**
- Set up your account online and complete your health information profile.
- Request a physician consultation and you'll receive a call back in about 10 minutes.
- Physician will conduct the consultation and recommend the appropriate treatment.
- Physician will prescribe medication directly to the pharmacy of your choice.
- Physician will update your electronic medical record, which you will have access to at any time.

Talk to a doctor anytime!
www.1800md.com • 1800MD mobile app • (800) 530-8666

Dental

Benefit Period: October 1 – September 30



Your Weekly Cost

Your dental plan is administered by **Cigna**. There is a network available for you; the coverage may be significantly reduced if you obtain services out-of-network.

Network: Cigna DPPO & DPPO Advantage*

www.mycigna.com

Coverage Level	Low Plan	High Plan
Employee Only	\$5.10	\$6.83
Employee & Spouse	\$10.36	\$13.87
Employee & Child(ren)	\$13.16	\$17.62
Employee & Family	\$19.55	\$26.17

Dental premiums are eligible to be deducted pre-tax.

The following benefit summary is a non-legal outline of the benefits. Refer to the full plan documents for more specific details.

In-Network Benefits**	Low Plan	High Plan
Deductible - Basic and Major Care	\$50 Individual / \$150 Family	\$50 Individual / \$150 Family
Annual Maximum Benefit - Preventive, Basic, and Major Care	\$1,000 per member per year	\$2,000 per member per year
Preventive Care		
Oral Exams / Cleanings X-Rays Fluoride Treatment Sealants / Space Maintainers Emergency Care (pain relief)	Member Pays 0% of allowed charges	Member Pays 0% of allowed charges
Basic Care		
Fillings Oral Surgery / Extractions General Anesthesia Repairs – Bridges / Crowns / Bridges	Member Pays 0% / 20%* of allowed charges after deductible*	Member Pays 0% / 20%** of allowed charges after deductible
Major Care		
Periodontics Endodontics / Root Canal Therapy Crowns / Inlays / Onlays Bridges / Dentures	Member Pays 40% / 50%* of allowed charges after deductible	Member Pays 40% / 50%** of allowed charges after deductible
Implants	Not Covered	
Orthodontia – children and adults		
Lifetime Maximum - \$1,500	Not Covered	Member Pays 50% of allowed charges

*You may be subject to less coverage and/or balance billing if you go out-of-network. **You may receive additional discounts if you visit a participating DPPO Advantage provider.



Your Vision plan is administered by **Cigna**. There is a network available for you; the coverage may be significantly reduced if you obtain services out-of-network.

Network: Cigna Vision (serviced by EyeMed)

www.mycigna.com

Your Weekly Cost

Coverage Level	Vision
Employee Only	\$1.52
Employee & Spouse	\$2.77
Employee & Child(ren)	\$2.79
Employee & Family	\$4.30

Vision premiums are eligible to be deducted pre-tax.

The following benefit summary is a non-legal outline of the benefits. Refer to the full plan documents for more specific details.

In-Network Benefits*

Eye Exam (every 12 months)	
Exam	\$20 co-pay
Glasses: Frames & Lenses (every 12 months)	
Materials	\$0 co-pay
Frames	\$200 allowance, after co-pay
Lenses (single vision, lined bi-focal, lined trifocal, lenticular)	Covered after co-pay
Contact Lenses – instead of glasses (every 12 months)	
Contact Lenses (elective)	Up to \$200 allowance
Contact Lenses (medically necessary)	Covered (co-pay waived)
Fitting & Evaluation	Included in Contact Lens allowance
Discounts	
Additional Lens Enhancements Additional Materials	20%+ discounts

*Out of network coverage limited; reimbursements available for most services.



IR Management provides you with Basic Life/AD&D insurance. You also have the option to purchase additional Life/AD&D insurance for yourself and your dependents. **Be sure to keep your beneficiary up to date!**

The following benefit summary is a non-legal outline of the benefits. Refer to the full plan documents for more specific details.

Basic Life/AD&D

You are provided with \$10,000 Life/AD&D insurance. This benefit amount is subject to age reductions starting at age 65.

Voluntary Life/AD&D

You have the option to purchase additional Life/AD&D insurance for yourself and your dependents. You must elect coverage for yourself to elect for your dependents.

New hires are eligible to elect up to the guaranteed issue amount without completing health questions.

Employees not currently enrolled are required to submit health information for approval to elect coverage. Evidence of Insurability (EOI) for new elections and/or over the guaranteed issue amount at any time can be submitted via paper form.

Coverage Level	Guaranteed Issue Amount	Benefit Maximum
Employee \$10,000 increments Benefit amount reduces when employee turns age 65	\$150,000	\$500,000
Spouse \$5,000 increments Spouse coverage terminates at age 70	\$25,000	100% of employee's amount up to \$250,000
Children – covers all children, \$5,000 increments	\$10,000	\$10,000

Your cost is based on the amount you select and your age. View your specific cost when you enroll online.

Disability



You have the option to elect Short Term Disability and/or Long Term Disability. Disability replaces a portion of your income should you be unable to work due to a covered disability.

The following benefit summary is a non-legal outline of the benefits. Refer to the full plan documents for more specific details.

New hires are eligible to elect disability without completing health questions.

Employees not currently enrolled are required to submit health information for approval to elect coverage. Evidence of Insurability (EOI) for new elections at any time can be submitted via paper form.

Voluntary Short Term Disability

	Base Plan	Buy-Up Plan
Benefit Amount Maximum Benefit	40% of weekly earnings \$1,000 per week	60% of weekly earnings \$1,500 per week
Benefit Waiting Period Maximum Benefit Duration	8 th day accident/15 th day illness 13 weeks accident/11 weeks illness	8 th day accident/15 th day illness 13 weeks accident/11 weeks illness
Pre-existing Condition Limit	3 month look back 12 month exclusion	3 month look back 12 month exclusion

Your short term disability costs are based on your earnings and your age. View your specific cost when you enroll online.

Voluntary Long Term Disability

	Base Plan	Buy-Up Plan
Benefit Amount Maximum Benefit	40% of monthly earnings \$6,000 per month	60% of monthly earnings \$10,000 per month
Benefit Waiting Period Maximum Benefit Duration	91 st day SSNRA	91 st day SSNRA
Pre-existing Condition Limit	3 month look back 12 month exclusion	3 month look back 12 month exclusion

Your long term disability cost is based on your earnings and your age. View your specific cost when you enroll online.

Additional Voluntary Benefits



You have the option to elect these additional voluntary benefits through Cigna as a new hire and during open enrollment without any health questions. These benefits provide a lump-sum payment to you if you have an eligible claim. **Your rates are based on coverage level/benefit amount selection, you will be able to review your specific costs when you enroll online.**

Critical Care

This benefit will help you pay for non-medical and out-of-pocket medical expenses upon diagnosis of covered specified critical illnesses. This product provides a lump sum payment option of \$5,000-\$20,000 upon diagnosis, depending on your needs. This plan also includes a reimbursement for a \$50 Health Screening benefit.

Accident – Off Job

This benefit will help you off-set unexpected medical expenses resulting from a covered accident. This benefit pays out for broken bones, dislocations, burns, cuts and other injuries as well as the treatment and follow-up care for those injuries. There are benefits built in for different phases of an accident (from initial care benefits to follow up treatment). This plan also includes a reimbursement for a \$50 Health Screening benefit.

Employee Assistance Programs (EAPs)

Indigo Road wants to support you in being your best at work and in your personal life by providing an EAP. When you have emotional issues or questions, you can contact this confidential resource.

Cigna Emotional Wellbeing Program

- National network of clinicians, counselors, psychologist and psychiatrist.
- Live chat on myCigna.com
- Behavioral health coaching through Ginger via test-based chat and self guided learning activities.
- Three face-to-face visits with a licensed mental health provider in Cigna's employee assistance program network. Live chat with an employee assistance program advocate.
- Unlimited telephone counseling and access to work-life resources.



24/7 Support via the MyCigna app or online: www.mycigna.com

Life Assistance Program



- Confidential clinical and work-life consultation by phone 24 hours a day, seven days a week, from certified counselors to address many of life's challenges and to help individuals restore peace of mind.
- Up to three free in-person counseling sessions, and five telehealth coaching sessions.
- 30-minute legal consultation with a licensed practicing attorney and a 25% discount off standard fixed or hourly attorney's fees.
- 30-minute financial consultation with a certified financial expert and a 25% discount on tax planning and preparation.
- Online articles, resources and videos for work/life challenges including physical and mental health, family, aging, grief, working, balancing, living, thriving and more.
- Monthly webcast seminars on a variety of relevant topics.

24/7 Support • www.guidanceresources.com • (800) 344-9752

All-around protection for what matters most to you — spanning the entire breadth of NFP’s focused expertise.

InsurChoice offers you the ability to personalize your own protection – bringing you quick, convenient, holistic coverage with incredible cost-saving discounts across a variety of top-rated insurance products and carriers. Please note there may be some restrictions

Your Personalized Solutions



Auto
Insurance



Mental
Wellness



Home
Insurance



Pet Insurance



Renters

Scan here for quotes →



For more information visit https://digital.nfp.com/pc/IRM_IC_MP
InsurChoice@nfp.com or Scan the above QR Code from your smart phone.

Identity Theft Protection



Your Identity Theft Protection is administered by **LifeLock**. LifeLock helps safeguard against identity theft and provides assistance to those who have become victims. LifeLock provides protection through a combination of state-of-the-art monitoring, notification, and remediation services. You can choose the LifeLock plan that most meets your needs. Dependents under age 18 will be enrolled in the LifeLock Junior plan designed for minors.

Your Weekly Cost

Coverage Level	Elite Plus	Elite Premium
Employee Only	\$2.07	\$3.34
Family	\$4.15	\$6.69

The following benefit summary is a non-legal outline of the benefits. Refer to the full plan documents for more specific details.

Levels of Protection	Elite Plus	Elite Premium
LifeLock Identity Alert System	X	X
Lost Wallet Protection	X	X
Address Change Verification	X	X
LifeLock Privacy Monitor	X	X
Reduced Pre-Approved Credit Card Offers	X	X
Million Dollar Protection Package	X	X
File Sharing Network Searches	X	X
Sex Offender Registry Reports	X	X
Data Breach Notifications	X	X
ID Alerts & Social Security Alerts	X	X
LifeLock Mobile App	X	X
Dark Web Monitoring	X	X
Credit, Checking & Savings Account Activity Alerts	X	X
Checking & Savings Account Application Alerts		X
Bank Account Takeover Alerts		X
One-Bureau Credit Application Alerts	X	X
Three-Bureau Credit Monitoring		X
One-Bureau Annual Credit Report & Score		X
One-Bureau Monthly Credit Score Tracking		X
24/7 Live Member Support	X	X

Go online or call today!
www.lifelock.com • (800) 607-9174

Contact Information

The Indigo Road

Home Office: Phone: 843-297-8385
Kelly Peters, Director of Human Resources
Stephanie Janow, Benefits Director

Direct HR: 843-203-6766
Email: kpeters@theindigoroad.com
Email: sjanow@theindigoroad.com

Carriers – Member Services

For assistance with ID cards/ID numbers, verification of coverage, covered benefits, prior-authorizations, and claims issues.

Cigna One Guide’s team is available to answer your health plan questions.

Understand your plan


- Learn how your coverage works
- Get answers to your health care or plan questions

Get Care

- Find in-network health care provider, lab or urgent care center
- Connect with health coaches, pharmacists, and more
- One-on-one support for complex health situations

Save and Earn

- Get cost estimates to avoid surprises



Click, call or chat. Your personal guide is ready and waiting to help.

myCigna.com

myCigna App

888.992.4462

Medical, Dental, Vision	Cigna	www.mycigna.com (800) 244-6224
Telehealth	1800MD	www.1800MD.com (800) 530-8666
Life/AD&D, Disability	New York Life	www.newyorklife.com 800-362-4462
Accident, Critical Illness	Cigna	www.supphealthclaims.com (800) 754-3207
Life Assistance Program (LAP)	New York Life	www.nylgbs-lap.com (800) 538-3543
Identity Theft Protection	LifeLock	www.lifelock.com (800) 607-9174
Personal Insurance Solutions	InsurChoice	https://digital.nfp.com/pc/IRM_IC_MP E-mail: insurchoice@nfp.com

NFP Advocacy:

Email: chs-support@nfp.com

Phone: 843-444-5280



Brian Kirkland, Individual Plan Advisor: To request a consultation to determine if an individual policy may be the right option for a family member:
Email: brian.kirkland@nfp.com

Mobile Phone: (843) 704-927-7111

[illegible]

Notes

THE INDIGO ROAD

HOSPITALITY GROUP
