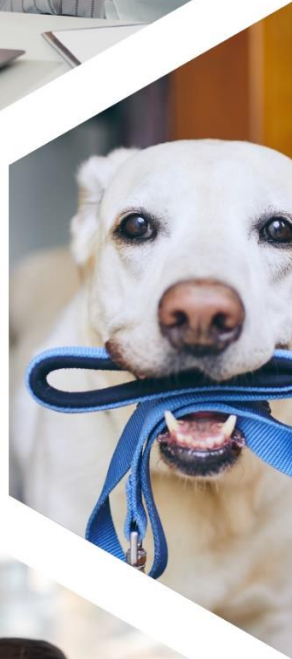




Culinary Staffing Services Nevada



**2024
Benefits
at a Glance**



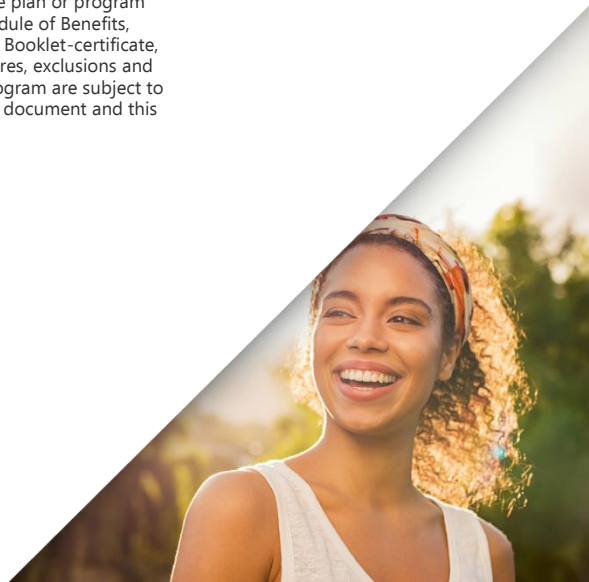
Check out your benefits

Dig into options, programs, and resources

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The rates quoted for these benefits may be subject to change based on final enrollment and/or final underwriting requirements. This material is for informational purposes only and is neither an offer of coverage nor medical advice. It contains only a partial, general description of the plan or program benefits and does not constitute a contract. Consult your plan documents (Schedule of Benefits, Certificate of Coverage, Group Agreement, Group Insurance Certificate, Booklet, Booklet-certificate, Group Policy) to determine governing contractual provisions, including procedures, exclusions and limitations relating to your plan. All the terms and conditions of your plan or program are subject to applicable laws, regulations and policies. In case of a conflict between your plan document and this information, the plan documents will always govern.



Eligibility & Enrollment

Quick answers to your questions



Who can sign up?

All employees who regularly work at least 30 hours per week are eligible to enroll in our benefits program. More good news: you can also cover your spouse, eligible child(ren), and any other individual described in an eligible class for that benefit. Just keep in mind, you may be required to enter into a registered domestic partnership or other official domestic partnership arrangement with a state in order to elect coverage for a domestic partner or your domestic partner's child(ren). Coverage for your domestic partner and children will not be tax-free if they do not qualify as your tax dependent(s).

It may be possible for a registered domestic partner and/or their child(ren) to qualify as your tax dependents for state tax purposes even when they do not qualify as your federal tax dependent(s).

Can I make changes after I sign up?

After you've signed up, you can only make changes to your benefits if you have what's called a qualifying life event (QLE). A QLE is something that happens to you or someone in your family. The list of QLEs is defined by the federal government. You might be able to add or drop coverage if one or more of these things happen to your family after you sign up. Most qualified life event changes, such as getting married or having a baby, are time-sensitive and must be addressed within 30 days. Examples of qualifying events include marriage, divorce, birth, adoption, etc.

Do I have to enroll?

No. You can "waive" coverage if you're covered through another plan, such as a plan offered through your spouse's job. To waive coverage, waive your available plans on EASE. Keep in mind that if you waive coverage, you won't be able to enroll in our group benefits again until next year on July 1, 2025, unless you experience a qualifying life event.

If you don't sign up for any health insurance coverage at all, you might have to pay a penalty. Although the federal penalty requiring individuals to maintain health coverage was reduced to \$0, some states have their own mandates.

To avoid paying these penalties in certain states, you can sign up for health insurance through our benefits program or purchase coverage from somewhere else, such as from a State or Federal Health Insurance Exchange.

Curious about Healthcare Reform and the Individual Mandate? Reach out to Human Resources or visit www.healthcare.gov. You can also visit www.coveredca.com for details on the Covered California State Health Insurance Exchange.

Cost Breakdown

Let’s sum it up!

The rates below are effective July 1, 2024 – June 30, 2025.

Coverage Level	Cost	
	Employee Monthly	Employee Weekly
Kaiser PPO		
Employee Only	\$509.20	\$117.51
Employee and Spouse/ Domestic Partner	\$1,731.25	\$399.52
Employee and Child(ren)	\$1,323.90	\$305.52
Employee and Family	\$2,647.80	\$611.03
VSP Vision		
Employee Only	\$8.08	\$1.86
Employee + 1 dependent	\$13.68	\$3.16
Employee + 2 or more dependents	\$22.69	\$5.24

How do I sign up?



EASE

- Click the hyperlink in the email that ease sent you via email.
- For optimal performance it is recommended to use Chrome or Firefox as your browser.
- Click the green “Get Started” button.
- Follow the steps displayed on the site and click “Next” to move on to the next section.
- Once you review and electronically sign your forms, click “Continue” and your enrollment is complete.

Medical Plans

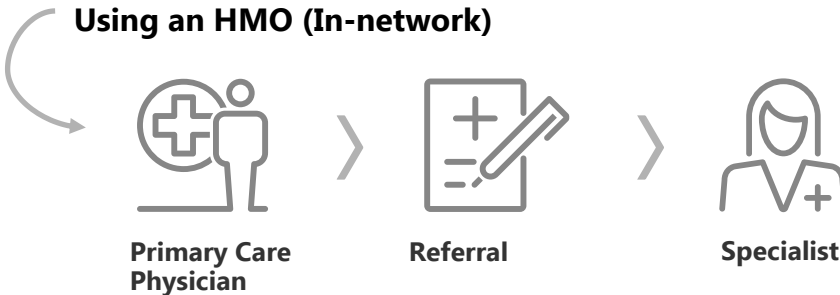


Breaking down plan types (and understanding acronyms)

Culinary Staffing Services offers the following medical plan options for you to select from:

On a Health Maintenance organization (HMO), your first important step is to choose a Primary Care Physician (PCP). Your PCP will provide you with care or refer you to other services. Any other medical services you need throughout the year must come from a certain group of providers—the ones in the plan’s network.

Using an HMO (In-network)



""How much will specific services cost?"



Plan Highlights

Kaiser PPO

	In-Network	Out-of-Network
Annual Calendar Year Deductible		
Individual	\$4,500	\$9,000
Family	\$9,000	\$18,000
Maximum Calendar Year Out-of-pocket ⁽¹⁾		
Individual	\$6,500	\$13,000
Family	\$13,000	\$26,000
Professional Services		
Primary Care Physician (PCP)	\$40 copay	50% after deductible
Specialist	\$40 copay	50% after deductible
Telehealth Visit	No charge	50% after deductible
Preventive Care Exam	No charge	50% after deductible
Diagnostic X-ray and Lab	30% after deductible	50% after deductible
Complex Diagnostics (MRI/CT scan)	30% after deductible	50% after deductible
Hospital Services		
Inpatient	\$1,000 copay + 30% after deductible	\$1,000 copay + 50% after deductible
Outpatient Surgery	\$100 copay + 30% after deductible	\$100 copay + 50% after deductible
Urgent Care	30% after deductible	50% after deductible
Emergency Room	30% after deductible	50% after deductible
Mental Health & Substance Abuse		
Inpatient	\$1,000 copay + 30% after deductible	\$1,000 copay + 50% after deductible
Outpatient (Individual / Group)	\$40 copay / No charge	50% after deductible
Retail Prescription Drugs (30-day supply)		
Generic	\$15 copay per prescription	Not covered
Brand Name	\$40 copay per prescription	Not covered
Specialty	30% up to \$250 per prescription	Not covered
Mail Order Prescription Drugs (100-day supply)		
Generic	\$30 copay per prescription	Not covered
Brand Name	\$70 copay per prescription	Not covered
Specialty	N/A	N/A

⁽¹⁾ Out-of-pocket maximum is based on the maximum allowable charge the carrier allows. This does not include any balance billing that may occur when using an out-of-network provider.

The above information is a summary only. Please refer to your Evidence of Coverage for complete details of Plan benefits, limitations and exclusions.

Prescription Drug (Rx) Benefits

Your benefits cover a lot of prescription medications, but how much you pay for them, and how much your health plan covers, is determined by a system of "tiers."



Tier 1 – Generic Formulary:

These medications have the same active ingredients as brand-name medication, but they cost less.



Tier 2 – Brand Name:

These medications are only made by one manufacturer. They're proven to be the most effective medications in their class.



Tier 3 – Non-Formulary:

Medications that aren't on your health plan's list of preferred medications, which is called their "formulary." Usually, this happens when there is a safe and effective alternative that is less expensive—often a generic. If your doctor prescribes a non-formulary prescription, it's a good idea to speak with them or your pharmacist about generic alternatives.



Tier 4 – Specialty:

These medications treat chronic or complex conditions. They might require special storage or careful monitoring.



Want to learn more?

You can save time and money by getting your medications shipped directly to you through a mail-order service. You can have a larger quantity, usually a 100-day supply, regularly shipped to your door. Go to www.kp.org to sign-up for delivery service

Wellness Programs

Benefits for your body and mind



What is wellness—and why should I care?

The steps to choosing your benefits may be getting clearer, but when it comes to your overall well-being, it's all about the journey, not the destination. Be sure to bring along the right tools and an enthusiastic support system! Healthy, active lifestyles can help reduce the risk of chronic disease and may lower your annual health care costs. Your wellness benefits support this approach to total well-being for your mind and body. Plus, they're free.

Healthy Lifestyles Program

This program from Kaiser Permanente helps you and your enrolled dependents improve your health with free, customized online programs for smoking cessation, nutrition, sleep, and stress. Start by filling out the online questionnaire at kp.org/healthylifestyles to get your free, customized program.

Self-care Wellness Programs

By enrolling onto a Kaiser medical plan, you are granted access to certain wellness apps such as Calm, Headspace Care and myStrength. These apps can help you navigate through life's challenges and help you making small changes to improve your overall health. Visit healthy.kaiserpermanente.org/health-wellness/mental-health/tools-resources/digital for more details.

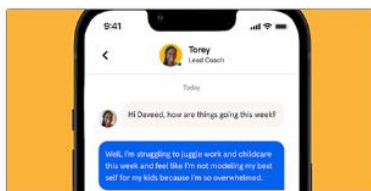


NO ADDITIONAL COST TO MEMBERS

Calm

The number one app for sleep and meditation* — designed to help lower stress, anxiety, and more.

- More than 100 guided meditations
- Sleep Stories for deeper, more restful sleep
- Exclusive music tracks for focus, relaxation, and sleep

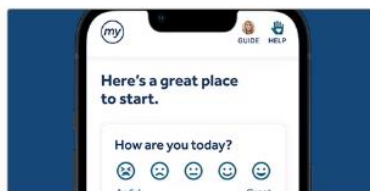


NO ADDITIONAL COST TO MEMBERS

Headspace Care (formerly called Ginger)

Text one-on-one with an emotional support coach anytime, anywhere. Support is just a text message away.

- 24/7 text-based emotional support coaching
- Discuss goals, share challenges, and create an action plan with your coach
- Self-care resources recommended for your needs



NO ADDITIONAL COST TO MEMBERS

myStrength

Build a personalized plan to strengthen your emotional health whenever, wherever you need to.

- A personalized support plan
- Tools to manage stress, depression, sleep, and more
- Hundreds of activities, articles, and videos

Vision Plan



Bringing your benefits into focus

VSP offers vision coverage as a Preferred Provider Organization (PPO) plan. With the vision plan, you can pick where to receive services. Just keep in mind that your vision plan has settled on lower rates with a smaller group of vision providers—those in their network. If you choose a vision provider outside that network for yourself or your dependents, you will have to pay for all the expenses yourself at the time of service. Then, you'll submit a claim, and VSP will reimburse you up to a certain "allowed" amount.

To find out if a vision provider is in your network, you can search on www.vsp.com or calling 800.877.7195.

"How much will specific services cost?"

Plan Highlights		VSP Vision PPO	
	In-network (Full Network)	Out-of-network	
Exam – Every 12 months	\$20 copay	Reimbursement up to \$45	
Lenses – Every 12 months		Reimbursement up to \$70	
Single	\$55 copay	Reimbursement up to \$30	
Bifocal	\$95 - \$105 copay	Reimbursement up to \$50	
Trifocal	\$150 - \$175 copay	Reimbursement up to \$65	
Frames – Every 24 months	\$150 + 20% off	Reimbursement up to \$70	
Contacts – Every 12 months, in lieu of lenses & frames	\$150 + 15% contact lens exam	Reimbursement up to \$105	

The above information is a summary only. Please refer to your Evidence of Coverage for complete details of Plan benefits, limitations and exclusions.

Supplemental Health Plans

Prepare for the unexpected twists and turns



Accident Insurance

We all know they happen, but not everyone is prepared. Accident insurance is optional coverage that helps you pay for expenses if something unexpected occurs. The benefits are paid directly to you to help cover specific treatments, and the amount depends on the type of injury you have and what care you need. The coverage will reimburse you \$50 per year for getting your annual wellness exam.

What can accident insurance pay for?

This type of coverage pays you directly in cash, so you can use the funds however you want. You could use the funds to pay for:

- Emergency room visits
- Ambulance transportation
- Doctor visits
- Hospital admission
- Surgery
- Medical equipment
- Outpatient therapy
- Diagnostic imaging

100% employee-paid

Your employer doesn't cover any part of this optional benefit. If you choose to sign up, the cost of coverage will be directly billed to you. Rates are outlined below:

Election	Weekly Rates
Employee Only	\$6.21
Employee + Spouse	\$8.28
Employee + Child(ren)	\$9.63
Family	\$12.12

Using accident insurance: an example



Sam was involved in a car accident and needed to learn to walk again. The treatment was intense, so Sam couldn't work during recovery. Sam's accident insurance policy provided a \$30,000 payment that Sam used to cover the out-of-pocket costs of treatment, monthly mortgage payments, and daycare fees. Accident insurance helped Sam focus on recovery instead of worrying about how to pay for it.

Want to learn more?

You must sign up for this type of coverage when you first become eligible, or during the annual open enrollment period. For more info, contact Human Resources.

Critical Care Insurance



If you choose to sign up for this coverage, Aflac will pay you a lump sum of money if you're diagnosed with a critical care.

What can critical care coverage pay for?

This type of coverage pays you directly in cash, so you can use the funds however you want. Here are a few examples:

- Medical expenses
- Lost income
- Everyday expenses such as groceries and utilities
- Alternative treatments
- Lodging and travel to see specialists

100% employee-paid

Your employer doesn't cover any part of this optional benefit. If you choose to sign up, the cost of coverage will be directly billed to you. See below for cost details.

Age	Coverage	Non-Smoker Premium	Non-Smoker LSCBR*	Non-Smoker Total
18-24	INDIVIDUAL	\$1.02	\$0.60	\$1.62
25-29		\$1.14	\$0.81	\$1.95
30-34		\$1.50	\$1.11	\$2.61
35-39		\$2.04	\$1.47	\$3.51
40-44		\$2.64	\$1.92	\$4.56
45-49		\$3.21	\$2.40	\$5.61
50-54		\$3.75	\$3.00	\$6.75
55-59		\$4.26	\$3.66	\$7.92
60-64		\$5.01	\$4.38	\$9.39
18-24	HUSBAND WIFE	\$1.65	\$1.02	\$2.67
25-29		\$1.86	\$1.29	\$3.15
30-34		\$2.43	\$1.62	\$4.05
35-39		\$3.21	\$2.10	\$5.31
40-44		\$4.02	\$2.82	\$6.84
45-49		\$4.89	\$3.69	\$8.58
50-54		\$5.88	\$4.77	\$10.65
55-59		\$6.90	\$5.79	\$12.69
60-64		\$8.49	\$6.78	\$15.27
18-24	ONE-PARENT FAMILY	\$1.02	\$0.60	\$1.62
25-29		\$1.14	\$0.81	\$1.95
30-34		\$1.50	\$1.11	\$2.61
35-39		\$2.04	\$1.47	\$3.51
40-44		\$2.64	\$1.92	\$4.56
45-49		\$3.21	\$2.40	\$5.61
50-54		\$3.75	\$3.00	\$6.75
55-59		\$4.26	\$3.66	\$7.92
60-64		\$5.01	\$4.38	\$9.39
18-24	TWO-PARENT FAMILY	\$1.65	\$1.02	\$2.67
25-29		\$1.86	\$1.29	\$3.15
30-34		\$2.43	\$1.62	\$4.05
35-39		\$3.21	\$2.10	\$5.31
40-44		\$4.02	\$2.82	\$6.84
45-49		\$4.89	\$3.69	\$8.58
50-54		\$5.88	\$4.77	\$10.65
55-59		\$6.90	\$5.79	\$12.69
60-64		\$8.49	\$6.78	\$15.27

Aflac Whole Life Insurance



Aflac's life insurance is a smart investment to protect your family's financial freedom. The plans is available for employees and their dependents.

Plan Features:

- If you're 50 or under, you can choose coverage of up to \$500,000
- If you're between the ages of 51 and 70, you may be eligible for up to \$200,000 in life insurance protection
- Guaranteed issue with a face amount of up to \$50,000 without having the complete a medical questionnaire.

How Much Does It Cost?

Cost varies based upon how much coverage you elect, age and what type of premium option you select. Rates are outlined below:

Age	Non-Tobacco User	Policy Fee	Non-Tobacco Total				
18	\$6.18	\$0.69	\$6.88	40	\$12.62	\$0.69	\$13.32
19	\$6.18	\$0.69	\$6.88	41	\$13.38	\$0.69	\$14.08
20	\$6.18	\$0.69	\$6.88	42	\$14.05	\$0.69	\$14.75
21	\$6.18	\$0.69	\$6.88	43	\$14.95	\$0.69	\$15.65
22	\$6.30	\$0.69	\$6.99	44	\$15.72	\$0.69	\$16.41
23	\$6.42	\$0.69	\$7.11	45	\$16.62	\$0.69	\$17.31
24	\$6.53	\$0.69	\$7.22	46	\$17.49	\$0.69	\$18.18
25	\$6.65	\$0.69	\$7.34	47	\$18.48	\$0.69	\$19.18
26	\$6.85	\$0.69	\$7.55	48	\$19.59	\$0.69	\$20.28
27	\$7.20	\$0.69	\$7.89	49	\$20.70	\$0.69	\$21.39
28	\$7.41	\$0.69	\$8.10	50	\$21.81	\$0.69	\$22.50
29	\$7.75	\$0.69	\$8.45	51	\$23.15	\$0.69	\$23.84
30	\$7.96	\$0.69	\$8.65	52	\$24.37	\$0.69	\$25.06
31	\$8.31	\$0.69	\$9.00	53	\$25.80	\$0.69	\$26.49
32	\$8.63	\$0.69	\$9.32	54	\$27.23	\$0.69	\$27.92
33	\$8.95	\$0.69	\$9.65	55	\$28.80	\$0.69	\$29.49
34	\$9.30	\$0.69	\$9.99	56	\$30.90	\$0.69	\$31.59
35	\$9.62	\$0.69	\$10.32	57	\$33.12	\$0.69	\$33.81
36	\$10.18	\$0.69	\$10.87	58	\$35.45	\$0.69	\$36.14
37	\$10.73	\$0.69	\$11.42	59	\$37.98	\$0.69	\$38.68
38	\$11.28	\$0.69	\$11.98	60	\$40.75	\$0.69	\$41.45
39	\$11.95	\$0.69	\$12.65	61	\$43.64	\$0.69	\$44.33
				62	\$46.73	\$0.69	\$47.42
				63	\$50.17	\$0.69	\$50.86
				64	\$53.72	\$0.69	\$54.42
				65	\$57.60	\$0.69	\$58.29
				66	\$61.38	\$0.69	\$62.08
				67	\$65.98	\$0.69	\$66.67
				68	\$71.03	\$0.69	\$71.72
				69	\$76.38	\$0.69	\$77.08
				70	\$82.20	\$0.69	\$82.89

Scan the QR Code below to see the Aflac Plans and contacts to enroll.

Aflac helps with expenses
health insurance doesn't cover,
so you can care about
everything else.



Perks & More



Finally, the fun stuff

Your benefits package isn't all insurance. It still knows how to have fun. In that spirit, your employer gives you these perks.

Employee Discounts

Working Advantage

working
advantage

Working Advantage offers money-saving benefits to employees in the areas of entertainment and shopping. Whether you are looking for a ski package, hotel and spa getaway, amusement parks or simply going to the movies, Working Advantage has it.

Log into www.workingadvantage.com and use Company code: **#129311994**

Perks at Work



Perks at Work provides access to employee-only pricing at over 28,000 national and local merchants and no longer pays retail prices on purchases. Additionally, you will also get exclusive access to the Community Online Academy, held every week exclusively for Culinary Staffing Perks at Work employees. All employees of Culinary Staffing Perks at Work have access to our free Community Online Academy (COA). Every Thursday, you can access 60+ classes to improve your professional skills, re-establish your fitness routines, and even access enrichment classes for kids.

Contact HR for additional information.

What Do You Get With Perks At Work?

1



EXCLUSIVE SAVINGS Employee Pricing

Access to 30,000+ national & local employee discounts. Over 20 different categories ranging from Electronics, Home Appliances, Food & Groceries, Car Buying, Travel, Fitness, and more.

[LEARN MORE](#)

2



FREE ONLINE CLASSES COA Community Online Academy

COA is a FREE resource of live and on-demand classes for both adults and kids from wellness to personal development. Join the community to get healthier, smarter, support each other and help those in need in 2021 and beyond.

[LEARN MORE](#)

3



PERSONAL DEVELOPMENT HR Technologies

In the 21st century, the new competitive advantage is developing your people faster than others. Our technologies help build high-performance individuals, teams & organizations.

[LEARN MORE](#)

Directory & Resources

Below, please find important contact information and resources for Culinary Staffing Services.

Information Regarding	Group / Policy #	Contact Information	
Enrollment & Eligibility			
Human Resources: Patty Gonzales		323.965.7582	patty@culinarystaffing.com
Medical Coverage			
Kaiser 4500 PPO	233982	800.464.4000	www.kp.org
Vision Coverage			
VSP PPO	12265418-1010	800.877.7195	www.vsp.com
Life, AD&D and Disability			
Aflac Accident Critical Care Whole Life	N/A	800.992.3522	www.aflac.com
Benefits Broker			
Marsh & McLennan Insurance Agency LLC 1 Polaris Way, Suite 300 Aliso Viejo, CA 92656	Marcy Vergara Christopher Bissell	949.540.6935 949.544.8465	www.MarshMMA.com Marcy.Vergara@MarshMMA.com Christopher.Bissell@MarshMMA.com

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