



2020-2021
BOOKLET

Investing in Our Employees

BOB CHINN'S CRAB HOUSE



Employees have numerous options and opportunities within our benefits program, and may enroll upon becoming a new employee, during our annual open enrollment period, when experiencing a status change or qualifying event or losing other coverage. Please review the information outlined in this booklet or feel free to contact, Lucia Espinoza, your contact at Affiliated Benefit Consultants- (630) 353-2309.

Hourly Employees



These booklets are printed on stock containing 32% post-consumer recycled content. Helping you **GO GREEN!**

TABLE OF CONTENTS

Online Enrollment	3
Medical Insurance	4-6
Health Savings Account	7
Aetna Teladoc	8
Dental Insurance	9
Vision Insurance	10
Life Insurance	12
Short Term Disability	12
Employee Contributions	13-14
Medicare Disclosure	15
Additional Resources	16
Contact Information	16



Group Benefit Programs Offered

Employees hired as full-time status averaging at least 30 hours or more per week. You will become eligible to participate in our benefit program first of the month, following 60 days of employment.

Employees hired as part-time and variable hour status. You can become eligible to participate in our benefit program, if you average at least 130 hours per month over a one year look back measurement period.

Please see the Human Resources Department for more information regarding benefits.

Benefit Plans	Carrier	Participation and Contributions
Medical	Aetna	Participation is voluntary / contributions are pre-taxed.
Dental	MetLife	Participation is voluntary / contributions are pre-taxed.
Basic Life and AD&D	Guardian	Participation is voluntary / contributions are pre-taxed.
Short-Term Disability	Guardian	Participation is voluntary / contributions are pre-taxed.
Vision- Core Exam Plan	EyeMed	Participation is voluntary / 100% employer paid.
Vision- Buy Up Material Plan	EyeMed	Participation is voluntary / contributions are pre-taxed.

Required Benefit Plans Disclosures: To view the plan disclosures please type this link into your internet browser:

<https://www.affiliatedbc.com/disclosures>

Among the disclosures you will find: your Cobra Rights, ERISA Rights, HIPAA Privacy Rights, ADA Rights and FMLA Rights

This brochure is for illustrative purposes only and provides a brief explanation of the benefits available through your employer. In the event of a discrepancy between this summary and the Plan Document(s), the Plan Document(s) will prevail. Your employer retains the right to modify or eliminate these, or any other benefits, at any time, for any reason.

Online Enrollment

Employee Navigator - User Registration

NEW EMPLOYEES: You should receive an email from Employee Navigator – you will click the registration link and remember the email provides you with your Company Identifier so do not disregard the email.

If you are a current employee, go to www.employeenavigator.com, click login on right side and enter your Username and Password.

Account Registration

Company Identifier is – Chinn



Account Registration

If you do not know your company identifier or your information cannot be found, then please contact your Administrator.

First Name

Last Name

Company Identifier

Last 4 Digits of SSN

Birth Date

Fill in your personal information and click 'Next'



Account Registration

Choose a User Name and Password, if your email address is on file, it is pre-populated as a recommended user name.

User Name
(Company e-mail address is recommended)

New Password

Confirm Password

- Passwords must be at least 6 characters
- It must contain a symbol and a number
- Using uppercase, numbers and symbols greatly improves security

Create a Username and Password. Then check the 'I agree to terms and conditions' before you click 'Finish'

I Agree with the Employee Navigator [terms of use.](#)



Account Registration

We have sent you a verification e-mail regarding your Login Credentials for Employee Navigator

You have successfully registered

You may now 'Login' to the site

Medical Insurance

Bob Chinn's Crab House is committed to offering a variety of medical benefits that provide generous coverage for both employees and their covered dependents. The plans are designed to allow employees to tailor their coverage levels to both individual and family needs, plan structure preference and monthly financial planning. Bob Chinn's

Crab House offers three medical plan choices for our employees from Aetna. We strive to offer flexible and competitive benefits in the local marketplace at an affordable price, and realize the importance of having peace of mind that your coverage is accessible when you need it.

MEDICAL PLAN OPTIONS

Open Access Managed Choice POS Plan (Preferred Provider Organization)

Important Facts about PPOs

- Typically more expensive than an HMO or an HSA, this plan offers the flexibility of a large network of service providers as well as the option to receive care from providers not included in the network at reduced coverage levels.
- Care is covered without requiring a referral.
- Doctor's office visits and prescriptions are obtained with a copay.

Savings Plus HMO (Health Maintenance Organization)

Important Facts about HMOs

- Typically less expensive than a PPO, this plan coordinates services through your designated primary care physician (PCP) in order to keep costs down.
- Coverage for specialist care requires a referral.
- Doctor's office visits and prescriptions are obtained with a copay.

Open Access Managed Choice POS with HSA option (PPO High Deductible Plan with a Health Savings Account option)

Important Facts about HSAs

- Employee Contributions are less expensive than the traditional PPO, this plan offers the flexibility of a large network of service providers as well as the option to receive care from providers not included in the network at reduced coverage levels.
- Care is covered without requiring a referral or copayments.
- Enrollment in an HSA qualified plan allows members to open a Health Savings Account to save money, tax-free, to help fund deductibles and other out-of-pocket costs.

AETNA HEALTH PLANS STRUCTURE

Open Access Managed Choice POS

Savings Plus HMO

IN-NETWORK

OUT-OF-NETWORK

REFERRED CARE

CALENDAR YEAR DEDUCTIBLE

Individual	\$1,500	\$5,000	\$0
Family	\$3,000	\$10,000	\$0

CALENDAR YEAR OUT OF POCKET MAXIMUM (includes deductible and copayments)

Individual	\$5,000	\$10,000	\$6,600 (Copayment totals only)
Family	\$10,000	\$20,000	\$13,200 (Copayment totals only)

PHYSICIAN CHARGES

Office Visit (Primary Care)	100% after \$20 copayment	60% after deductible	100% after \$35 copayment
Specialist	100% after \$50 copayment	60% after deductible	100% after \$70 copayment
Preventive Care	Covered at 100%	60% after deductible	Covered at 100%

HOSPITAL CHARGES

Inpatient Charges	80% after deductible	60% after deductible	100% after \$250 per day copayment for the first 3 days
Outpatient Charges	80% after deductible	60% after deductible	\$250 copayment
Urgent Care	100% after \$75 copayment	60% after deductible	\$75 copayment
Non-Urgent Use of an Urgent Care Provider	50% after deductible	50% after deductible	Not Covered
Emergency Room Facility Charges Only	100% after \$250 copayment per visit		100% after \$300 copayment
Non-Emergency Care in an Emergency Room	50% after deductible		Not Covered
Pre-certification Penalty	Benefits will be reduced		Pre-Certification Required

PRESCRIPTION DRUGS

Value Drugs Tier 1A	\$3 copayment	80% after \$3 copayment	\$3 copayment
Preferred Generic	\$10 copayment	80% after \$10 copayment	\$20 copayment
Preferred Brand	\$30 copayment	80% after \$30 copayment	\$40 copayment
Non-Preferred Generic and Brand Name	\$60 copayment	80% after \$60 copayment	\$90 copayment
Value Plus Specialty Drugs	20% coinsurance to a maximum of \$250 preferred and \$400 non-preferred	80% after 20% coinsurance to a maximum of \$250 preferred and \$400 non-preferred	20% coinsurance to a maximum of \$250 preferred and \$400 non-preferred
Mail Order (Up to a 90 day supply)	2.5 times retail copayment	N/A	2.5 times retail copayment

COVERAGE LIMITS

Plan Lifetime Maximum	Unlimited
Dependent Age Limit	Up to age 26

Open Access Managed Choice POS with HSA

IN-NETWORK

OUT-OF-NETWORK

CALENDAR YEAR DEDUCTIBLE (Embedded)

Individual	\$3,000	\$8,000
Family*	\$6,000	\$16,000

*Entire deductible must be met.

CALENDAR YEAR OUT OF POCKET MAXIMUM (includes deductible)

Individual	\$4,000	\$16,000
Family	\$8,000	\$32,000

PHYSICIAN CHARGES

Office Visit (Primary Care)	80% after deductible	60% after deductible
Specialist		
Preventive Care	Covered at 100%	60% after deductible

HOSPITAL CHARGES

Inpatient Charges	80% after deductible	60% after deductible
Outpatient Charges	80% after deductible	60% after deductible
Urgent Care	80% after deductible	60% after deductible
Non-Urgent Use of an Urgent Care Provider	50% after deductible	50% after deductible
Emergency Room	80% after deductible	
Non-Emergency Care in an Emergency Room	50% after deductible	
Pre-certification Penalty	Benefits will be reduced.	

PRESCRIPTION DRUGS

Value Drugs Tier 1A	\$3 copayment after deductible	80% after \$3 copayment and deductible
Preferred Generic	\$15 copayment after deductible	80% after \$15 copayment and deductible
Preferred Brand	\$35 copayment after deductible	80% after \$35 copayment and deductible
Non-Preferred Generic and Brand Name	\$75 copayment after deductible	80% after \$75 copayment and deductible
Specialty Drugs–Preferred*	\$250 copayment after deductible	80% after \$250 copayment and deductible
Specialty Drugs–Non-Preferred*	\$300 copayment after deductible	80% after \$300 copayment and deductible
Mail Order (Up to a 90 day supply)	2.5 times retail copayment after deductible	N/A

COVERAGE LIMITS

Plan Lifetime Maximum	Unlimited
Dependent Age Limit	Up to age 26

*Specialty Drugs receive up to a 30 day supply only.



Health Savings Account

Members choosing to participate in the High Deductible Health Plan are also eligible to open a Health Savings Account (HSA) with a bank of your choice. HSAs allow participants to set aside pre-tax dollars to cover the cost of medical expenses throughout the course of the benefit plan year.

If you are enrolled in one of the HSA medical plans, Bob Chinn's Crab House will contribute up to \$800 (\$200 quarterly deposit) into your Health Savings Account. You will be responsible for opening an HSA at a bank of your choice.

Frequently Asked Questions about HSAs

- The employee contribution maximum for 2020 is equal to \$3,550 for single coverage and \$7,100 for family coverage.
- If you are age 55 or older, you can contribute an additional \$1,000
- Funds deposited into an HSA must be used for approved medical costs

Who is Eligible for an HSA?

To be eligible and qualify for an HSA, you must meet the following requirements:

- You are covered under a high-deductible health plan (HDHP) on the first day of the month;
- You are not covered under another type of health plan that is not an HDHP (certain exceptions apply);
- You are not enrolled in Medicare (generally, are under 65 years old); and
- You may not be claimed as a dependent on another individual's tax return.

Why Choose an HSA?

- The HDHP generally costs less than traditional health care coverage. Money saved on the insurance premium can be put into the HSA.
- Contributions to your HSA are tax deductible.
- After age 65, HSA funds can be used for non-qualified expenses without penalty. Only income tax is assessed.
- Use the pre-tax funds in your HSA to pay for current medical expenses or expenses that your insurance may not cover including dental expenses, vision care, Medicare expenses, and long term care. See publication 502 on the IRS website for a complete list of qualified expenses.
- Save the money in your HSA for future medical expenses.
- No use it or lose it philosophy - the HSA funds remain in the account from year to year. Even if your HSA compatible coverage ends, you can still use the funds tax free for qualified medical expenses.
- You are in control of your HSA. Funds belong to you even if you switch jobs, become unemployed, or change your medical coverage.



Aetna Teladoc



made available through

aetna



Healthcare happens here.

Access licensed doctors by web, phone or app.

Teladoc® is a convenient and affordable option for a variety of medical services, including **General Medical**, **Dermatology** and **Behavioral Health**. Access quality healthcare from the comfort of home, during your lunch break or while traveling. You can even get a prescription sent to your local pharmacy, when medically necessary.

- Connect with a licensed doctor, dermatologist or therapist by **web, phone or mobile app**¹
- Over **1,000,000** telehealth visits performed
- **95%** member satisfaction
- Speak with a doctor in less than **10 minutes**²
- Teladoc doctors average **20 years** of experience²

Get started:
Teladoc.com/Aetna

Call:
1-855-Teladoc (835-2362)

General Medical \$40 or less/visit

- Board-certified doctors are available 24/7/365 by web, phone or app
- Treat flu, allergies, sinus infection, rash, sore throat and more

Dermatology \$75/visit

- Log into your account to upload images of your skin issue
- Receive a response through Teladoc's secure online message center within two business days
- Treat on-going or complex issues like psoriasis, eczema, acne and more

Behavioral Health

- Schedule a video appointment seven days a week
- Support for anxiety, eating disorders, depression, family issues and more

Psychiatrist \$160/session
(initial visit)

Psychiatrist \$90/session
(ongoing visit)

**Psychologist,
licensed clinical
social worker,
counselor or therapist** \$80/session



Dental Insurance

As part of the comprehensive employee benefit package offered to employees and their families, Bob Chinn's Crab House provides dental benefits through MetLife. The PPO dental program offers the flexibility to choose your own dental provider and pay a percentage of the costs. However, if you receive services from a MetLife participating provider, standard PPO discounts will be applied to your billed charges, which will help to further stretch your annual maximum benefit allowance.



DENTAL PLANS STRUCTURE

	MetLife	
	IN-NETWORK	OUT-OF-NETWORK
ANNUAL DEDUCTIBLE (Waived on Preventive)		
Individual	\$50	\$50
Family	\$150	\$150
<i>The deductible refers to the amount of money that an employee needs to pay before any benefits from the dental insurance policy can be used.</i>		
PREVENTIVE SERVICES		
Includes: Examinations, Prophylaxis (cleanings), Sealants, Space Maintainers (under age 14), Fluoride (under age 14), Full Mouth X-Rays, Bitewing X-Rays	100% of PDP Fee	100% of R & C
BASIC SERVICES–		
Includes: Amalgam fillings, Prefabricated Crowns, Labs & Other Tests, Emergency Palliative Treatment, Periapical X-Rays, Other X-Rays, Resin Composite Fillings (excludes coverage for composite fillings on molars), Oral Surgery (Simple and Surgical Extractions), General Services	90% of PDP Fee	80% of R & C
MAJOR SERVICES–		
Includes: Root Canal, Periodontal Maintenance, Periodontal Surgery, Scaling & Root Planing, Repairs, Recementations, Dentures, Immediate Temporary Dentures– Complete / Partial, Dentures– Rebases / Relines, Denture Adjustments, Fixed Bridges, Inlays / Onlays / Crowns, Implant Services and Repairs, Implant Supported Prosthetic, Tissue Conditioning, General Anesthesia, Periodontal Surgery– Soft & Connective Tissue Grafts	60% of PDP Fee	50% of R & C
MAXIMUM ANNUAL BENEFIT (per covered member)	\$2,500	
Orthodontia Coverage (Dependent Children Only to age 19)	Covered at 50% to \$1,000 Lifetime Maximum	

The maximum annual benefit refers to the maximum amount of money that the insurance company will pay over the course of the plan year.

PDP Fee refers to the fees that participating providers have agreed to accept as payment in full. R & C refers to established Reasonable & Customary rates for your area.

Vision Insurance

Bob Chinn’s Crab House provides vision benefits through EyeMed. We currently offer two plan choices for our employees, an exam program, which is given to all benefit eligible employees free of charge, and a material buy-up program which will cover a portion of the cost of contacts or glasses.

To find an EyeMed participating provider, visit www.eyemed.com to search their Insight network.



VISION PLANS STRUCTURE

EyeMed Vision Plan	
Core Exam Plan	
COVERED SERVICES AND BENEFITS	
Eye Examinations \$0 Copayment	Covered at 100% after copayment, every 12 months
Buy-Up Material Plan	
COVERED SERVICES AND BENEFITS	
Prescription Glasses \$0 Copayment	Lenses —Covered every 12 months Frames —Covered every 24 months Maximum Annual Benefit —\$130.00. Balances in excess of maximum annual benefit will receive a 15% discount.
Prescription—Contacts \$0 Copayment	\$130.00 allowance applied to contact in lieu of glasses.

Benefits shown are only applicable with a EyeMed participating provider. Services received out-of-network are covered on a reimbursement basis. Please see your coverage certificate booklet for details.



The biggest network and the most choice. Because more is more.

Vision Insurance

There's more in store – online


IN-NETWORK. ONLINE. OUTSTANDING.

Eyesight changes. How you buy eyewear is changing, too. That's why you have several online shopping options to go with 28,000+ store locations.* We believe in benefits without boundaries.

Shop and buy frames, contacts and sunglasses, just like you would in the store – but from your computer, smartphone or tablet. It's fast, it's easy and it's all built into your vision benefits.

CONVENIENT ONLINE SHOPPING

- Choose from hundreds of brand-name frames and contacts.
- Instantly apply your in-network benefits at checkout.
- Enjoy free shipping and returns.

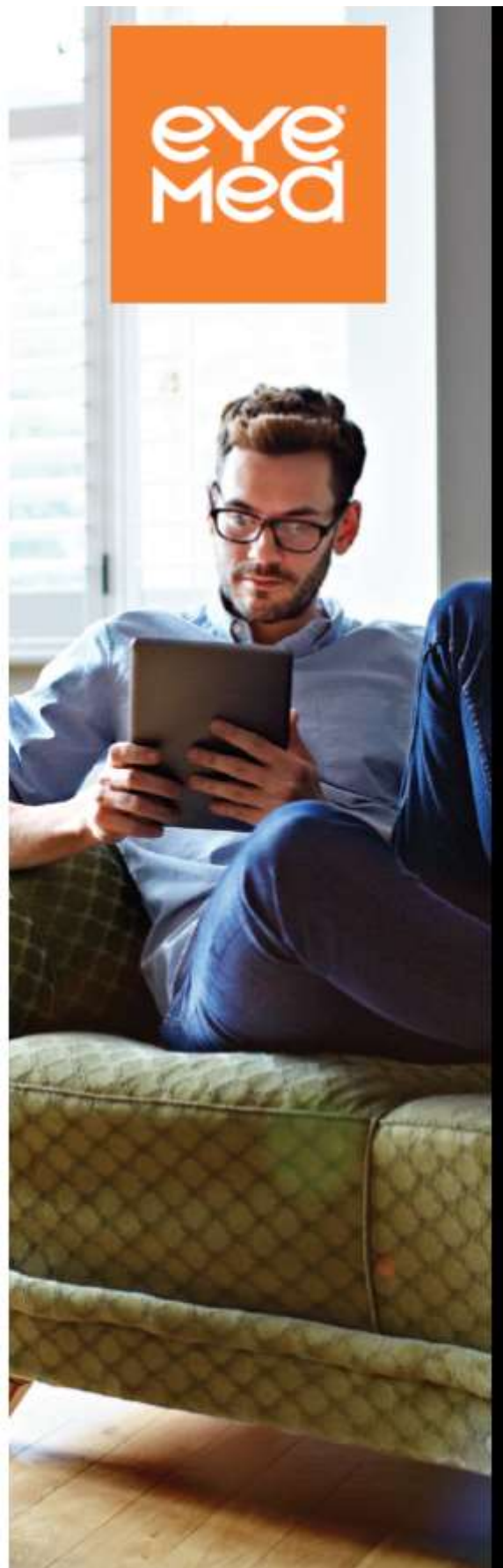
	lenscrafters.com
	targetoptical.com
	ray-ban.com/eyemed
	glasses.com
	contactsdirect.com

DON'T HAVE A CURRENT PRESCRIPTION?

Our provider locator on eyemed.com and the EyeMed Members App will help you find the right place for an eye exam.

SEE THE GOOD STUFF

Register on eyemed.com or grab the member app (App Store or Google Play) now.



Life and Disability Insurance



Since your salary is important to supporting your family, paying the mortgage or other recurring bills, or sending your kids to college, life insurance is important to ensure that these financial obligations are covered in the event of your death .

As a full-time employee of Bob Chinn's Crab House, you have the option to elect \$20,000 in term life insurance coverage with Guardian. All employees must complete beneficiary information online to designate a beneficiary for this coverage. This coverage is deducted from your paycheck.

DISABILITY INSURANCE

When you're healthy, it's hard to imagine not being able to work because of a serious illness or injury. But, if you were to become disabled and unable to work, you would still need some type of income to cover the costs of daily living (such as your rent or mortgage, food, bills, etc.).

SHORT-TERM DISABILITY INCOME INSURANCE

Bob Chinn's Crab House offers all full-time employees the option of electing Short Term Disability (STD) Insurance to provide for such a situation. The cost of this coverage is detailed on the contribution pages of this booklet and online, and contributions will be deducted from your paycheck.

The weekly coverage amount is:

Hourly Employees— \$100.00

The STD benefit becomes payable after you have been off of work for 1 day due to accident or injury or after 8 days due to an illness (as long as you are disabled due to a non-work-related injury or illness). The plan will pay for a total of 26 weeks, or until you are able to return to work, whichever occurs first

All employees that elect disability are subject to a pre-existing condition clause. A pre-existing condition is an injury or sickness (including pregnancy) and all related conditions and complications, in the three months prior to your effective date under this policy, for which you:

- Received medical treatment, consultation, care or service; or
- Were prescribed or took prescription medications

A pre-existing condition will not be covered for one year from your effective date of the policy.

The amount of \$100 is Guaranteed Issue and is only offered when you are first eligible. If you do not elect the benefit when you are first eligible, you will be subject to underwriting review and need to complete an Evidence of Insurability form.

Limits and restrictions are based on each claim and each situation. For further information, please contact Guardian.

EMPLOYEE CONTRIBUTIONS (Weekly Contributions)

First Five Years of Employment

Savings Plus HMO Coverage	Employee Single	Employee & Spouse	Employee & Child(ren)	Family
Medical	\$80.73	\$262.15	\$221.44	\$402.86
Life/AD&D/Disability	\$1.84	\$1.84	\$1.84	\$1.84
Dental	\$4.75	\$21.56	\$21.56	\$21.56
Vision -Core Exam Plan	\$0	\$0	\$0	\$0
Vision - Buy-Up Material Plan	\$0.83	\$1.83	\$1.88	\$3.54
Weekly Contribution Total	\$88.15	\$287.38	\$246.72	\$429.80

Open Access Managed Choice POS	Employee Single	Employee & Spouse	Employee & Child(ren)	Family
Medical	\$95.02	\$308.55	\$260.64	\$474.17
Life/AD&D/Disability	\$1.84	\$1.84	\$1.84	\$1.84
Dental	\$4.75	\$21.56	\$21.56	\$21.56
Vision- Core Exam Plan	\$0	\$0	\$0	\$0
Vision- Buy-Up Material Plan	\$0.83	\$1.83	\$1.88	\$3.54
Weekly Contribution Total	\$102.44	\$333.78	\$285.92	\$501.11

Open Access Managed Choice POS with HSA Coverage	Employee Single	Employee & Spouse	Employee & Child(ren)	Family
Medical	\$32.27	\$211.35	\$171.17	\$350.25
Life/AD&D/Disability	\$1.84	\$1.84	\$1.84	\$1.84
Dental	\$4.75	\$21.56	\$21.56	\$21.56
Vision- Core Exam Plan	\$0	\$0	\$0	\$0
Vision- Buy-Up Material Plan	\$0.83	\$1.83	\$1.88	\$3.54
Weekly Contribution Total	\$39.69	\$236.58	\$196.45	\$377.19

EMPLOYEE CONTRIBUTIONS (Weekly Contributions)

After Five Years of Employment

Savings Plus HMO Coverage	Employee Single	Employee & Spouse	Employee & Child(ren)	Family
Medical	\$80.73	\$171.44	\$151.09	\$241.79
Life/AD&D/Disability	\$1.84	\$1.84	\$1.84	\$1.84
Dental	\$4.75	\$13.15	\$13.15	\$13.15
Vision -Core Exam Plan	\$0	\$0	\$0	\$0
Vision - Buy-Up Material Plan	\$0.83	\$1.33	\$1.36	\$2.19
Weekly Contribution Total	\$88.15	\$187.76	\$167.44	\$258.97

Open Access Managed Choice POS	Employee Single	Employee & Spouse	Employee & Child(ren)	Family
Medical	\$95.02	\$201.79	\$177.83	\$284.60
Life/AD&D/Disability	\$1.84	\$1.84	\$1.84	\$1.84
Dental	\$4.75	\$13.15	\$13.15	\$13.15
Vision- Core Exam Plan	\$0	\$0	\$0	\$0
Vision- Buy-Up Material Plan	\$0.83	\$1.33	\$1.36	\$2.19
Weekly Contribution Total	\$102.44	\$218.11	\$194.18	\$301.78

Open Access Managed Choice POS with HSA Coverage	Employee Single	Employee & Spouse	Employee & Child(ren)	Family
Medical	\$32.27	\$169.23	\$149.14	\$238.68
Life/AD&D/Disability	\$1.84	\$1.84	\$1.84	\$1.84
Dental	\$4.75	\$13.15	\$13.15	\$13.15
Vision- Core Exam Plan	\$0	\$0	\$0	\$0
Vision- Buy-Up Material Plan	\$0.83	\$1.33	\$1.36	\$2.19
Weekly Contribution Total	\$39.69	\$185.55	\$165.49	\$255.86

MEDICARE PRESCRIPTION DRUG CREDITABLE COVERAGE DISCLOSURE

Important Notice from Bob Chinn's Crab House About Your Prescription Drug Coverage and Medicare

If you or one of your dependents is currently Medicare eligible, then the information contained in this document pertains to you.

If you are NOT Medicare eligible, this information does not apply to you:

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Bob Chinn's Crab House and prescription drug coverage available through Medicare. If you enroll in one of the new plans approved by Medicare which offer prescription drug coverage, you may be required to provide a copy of this notice when you join to show that you are not required to pay a higher premium amount.

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare through Medicare prescription drug plans and Medicare Advantage Plans that offer prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. Bob Chinn's Crab House has determined that the prescription drug coverage offered by the Blue Cross Blue Shield of Illinois is, on average for all plan participants, expected to pay out as much as the standard Medicare prescription drug coverage and so is considered "**Creditable Coverage**".
3. **Because your existing coverage is at least as good as standard Medicare drug coverage, you can keep this coverage and not pay extra if you later decide to enroll in a Medicare drug plan.** Your current drug benefits through Bob Chinn's Crab House is as follows:

Generic medication \$3/\$10/\$15/\$20 Formulary medication \$30/\$35/\$40 Non-formulary medication \$60/\$75/\$90

4. If you drop or lose your coverage with Bob Chinn's Crab House and don't enroll in Medicare prescription drug coverage within **63 days** after your current coverage ends, you may pay a **penalty** to enroll in Medicare prescription drug coverage later. The late enrollment penalty is **1% of the premium** for every month that you were not enrolled in a Medicare drug plan or covered by a Creditable Plan. You will pay this penalty as long as you have Medicare drug coverage.
5. Individuals can enroll in a Medicare prescription drug plan:
 - When they first become eligible for Medicare;
 - Each year from **October 15th through December 7th** ;
 - During the Special Enrollment Period which runs 63 days from the day employer drug coverage ends.

For more information about this notice or your current prescription drug coverage:

Contact our office for further information at 773-890-9000. NOTE: You will receive this notice annually at open enrollment, as a new hire, and if this coverage through Bob Chinn's Crab House changes. You also may request a copy.

For more information about your options under Medicare prescription drug coverage:

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook- mailed to you every year from Medicare. For more information about Medicare prescription drug plans:

- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048
- For people with limited income and resources, information about getting help paying for Medicare is available from the Social Security Administration (SSA) online at www.socialsecurity.gov, or you call them at 1-800-772-1213 (TTY 1-800-325-0778).

Date: April 1, 2020
Name of Sender & Title: Greg Cobb, HR Manager
Address: 393 S. Milwaukee Avenue, Wheeling, IL 60090
Phone Number: 847-520-3633

Additional Resources

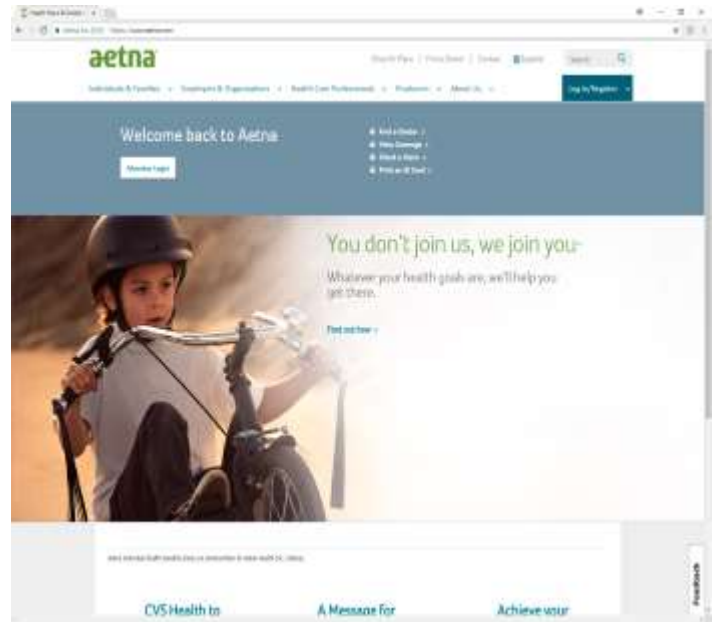
ONLINE PROVIDER FINDER

Do you need assistance locating a medical service provider or institution in your area? Our medical insurance carrier, Aetna has created an online portal to address this need.

Website Address: www.aetna.com

For the HMO providers, choose **Savings Plus of Chicago, IL (HMO)**, under **Savings Plus Plans**.

For PPO and PPO with HSA providers, you will select **Managed Choice POS (Open Access)** under **Aetna Open Access Plans**.



BENEFITS / CLAIMS ASSISTANCE

Any questions regarding the benefit plans being offered, your claims, enrollment, change request and other forms and supporting materials can be directed to our Employee Advocate at Affiliated Benefit Consultants. You can contact, Lucia Espinoza, your Employee Advocate at (630) 353-2309 or by email to lespinoza@affiliatedbc.com.

CONTACT INFORMATION

Medical Insurance—Aetna www.aetna.com	
Open Access Managed Choice Membership Hotline	800-238-6716
HMO Membership Hotline	800-238-6716
Pharmacy Hotline	800-238-6279
Dental Insurance—MetLife www.metlife.com	
Customer Service	800-942-0854
Life/AD&D and Short Term Disability Insurance —Guardian www.guardiananytime.com	
Customer Service	800-627-4200
Vision—EyeMed www.eyemed.com	
Customer Service	866-800-5457
Lucia Espinoza, Employee Advocate—Gallagher www.ajg.com	
	PHONE: 630-353-2309 Email: lespinoza@affiliatedbc.com

Benefits booklets produced and provided by your broker's office:



1111 West 22nd Street, Suite 620 | Oak Brook, Illinois 60523
Phone (630) 353-2343 | Fax (630) 353-2365 | Website www.ajg.com