



TAKE CONTROL OF YOUR ENROLLMENT



YOUR 2022 GUIDE FOR BENEFITS



HOW TO ENROLL: 3 STEP PROCESS!



PRE-WORK:

Review benefit materials through resources available to you and decide on a plan:

- **Verify personal information** within ADP: personal email, home address, personal and work phone number, emergency contact.
- **Gather dependent information** and documentation.



ENROLLMENT:

- **Option 1** – Call the Service King Benefits Center at **1-833-935-2165**. Both English and Spanish-speaking counselors are ready to help you understand the options that might fit your needs and budget.

The Service King Benefits Center will be open:

- Monday through Friday, 8 a.m. - 8 p.m. CT
- Saturday, 9 a.m. - 5 p.m. CT

*Closed beginning Thursday, November 25 through Saturday, November 27 for the Thanksgiving Holiday.

- **Option 2** – Log on to https://skbenefits.com/enrollment/index_2022.html to enroll or chat online with a benefits counselor.



PRINT YOUR ENROLLMENT CONFIRMATION:

- **If you call to enroll**, an enrollment confirmation can be emailed or mailed to you upon request.
- **If you are enrolling online**, you may print the enrollment confirmation when you complete enrollment.

DON'T FORGET TO SUBMIT YOUR DEPENDENT VERIFICATION DOCUMENTS!

DOCUMENT DEADLINES:

- Annual Enrollment: November 17, 2021 - December 1, 2021
- New Hire: 30 calendar days from date of hire
- Qualifying Life Event: 30 calendar days from the event date

Documents can be submitted

Via the enrollment site: (preferred method)

- Select "How to Verify" after you have completed your enrollment and follow the steps to upload your documents. (fastest result using a smartphone or computer)

Via fax or U.S. Mail

- Secure Fax: 1-877-965-9555 (Allow 3 days for your documents to be reviewed)
- U.S. Mail: Dependent Verification Center, P.O. Box 7114, Rantoul, IL 61866-7114 (Allow 21 days from date you send documents to be reviewed and received)

See page 21 for more details and acceptable documentation.

Please note - It is your responsibility to ensure your documents were received and verified as acceptable.

Questions: Contact the Service King Benefits Center at **1-833-935-2165**

WHAT HAPPENS IF I DON'T ENROLL?

If you do not enroll **within 30 days of your date of hire** you will default to no coverage with the exception of employer-paid benefits. If you do not request changes during Annual Enrollment, your current plan will automatically renew with the exception of any Flexible Spending or Savings Account. Your next opportunity to enroll or make changes to your plan will be during the 2022 Annual Enrollment or within 30 days of a qualifying life event. All teammates will be auto-enrolled with the \$25 tobacco surcharge. Teammates who enroll their spouse on the plan will also be auto enrolled with the \$35 spousal surcharge. You must log in to digital.alight.com/serviceking or call the Service King Benefits Center **1-833-935-2165** to answer tobacco/spousal questions to remove surcharges.



WELCOME TO YOUR 2022 BENEFITS

Each day at Service King, we give top quality service and attention to everything we do. Now, it's your turn to take control and give yourself and your family the same quality of care by making the best benefits choices. To help you make these decisions, Service King is pleased to offer a wide selection of benefits for 2022 that offer you flexibility and choice.

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HEALTH BENEFITS

MEDICAL

Medical coverage offers valuable benefits to help you stay healthy and pay for care if you or your covered family members become sick or injured.

Service King medical plans offer a range of coverage levels and costs, giving you the flexibility to select the plan that is right for you. You'll find a summary of each of the plans in this guide.

Which medical plan is right for you?

Consider how often you and your family typically need medical care and how you prefer to pay for your medical care – either upfront out of your paycheck or at the time you see the doctor.



Medical Terms Toolbox

Copay: An amount you pay for a covered service each time you use that service. It does not apply toward the deductible.

Deductible: The amount you pay out-of-pocket or from your HSA, HRA or Health Care Flexible Spending account, before your insurance starts to pay for medical services.

Embedded Deductible: If you are enrolled in family coverage, each covered family member is responsible for paying the individual out-of-pocket maximum amount, up to the total family out-of-pocket maximum amount.

Out-of-Pocket Maximum: The maximum amount you pay for covered services in a year (you may need to pay additional amounts if coverage is received from an out-of-network provider).

Coinsurance: Percentage of the charge that your plan will pay, typically after you have met the deductible.

In-Network: You can save money when receiving care from a provider that is within your network of doctors.

Out-of-Network: You will pay more if you see a provider that is not within your network of doctors.



SHOPPING TIP:

Save Money by Not Smoking (BCBS-TX Participants)

To encourage a healthier lifestyle, Service King rewards teammates and their spouses/domestic partners who do not use tobacco, by offering coverage at a lower cost. Your medical contribution amount will be reduced by \$35 per week if you do not use tobacco.

If you enroll in and complete the tobacco cessation program provided at no cost by Service King, you will qualify to receive the same rates as a non-tobacco user. Contact BCBS-TX at **1-800-521-2227** to learn more about this program offering.

Kaiser Participants

Kaiser offers a program to quit smoking, as well. Visit **www.KP.org** and click on the Health & Wellness tab. Then, select your region at the top of the screen in the drop down menu (N. California or S. California). Go to the "Programs and Classes" section to find a class near you.

HEALTH BENEFITS continued

Your Medical Options At a Glance

For the lowest cost, be sure to find doctors, hospitals and other health care providers in your insurance carrier's network. To access a list of in-network providers, visit the carrier's website which can be found on the Contact Information page of this guide.

	\$1,000 Deductible Plan		\$2,000 Deductible Plan with HRA*		\$3,000 Deductible Plan with HSA*			
	LOW DEDUCTIBLE		MEDIUM DEDUCTIBLE		HIGH DEDUCTIBLE			
	PAY MORE UP FRONT						PAY AS YOU GO	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network		
<i>First, you may be required to meet the annual deductible. See helpful definitions on page 2.</i>								
Annual Deductible								
– Teammate Only	\$1,000	\$3,000	\$2,000	\$4,000	\$3,000	\$6,000		
– Family	\$2,000	\$6,000	\$4,000	\$8,000	\$6,000	\$12,000		
<i>To help you meet your annual deductible, Service King will make contributions to either your Health Reimbursement Account (HRA) or Health Savings Account (HSA)</i>								
Service King Funding	N/A		\$500/teammate \$1,000/family		\$500/teammate \$1,000/family			
<i>Then, after you meet your deductible, you pay the following when you receive care</i>								
Preventive Office Visit	\$0 (no cost)	40% (applies to deductible)	\$0 (no cost)	45% (applies to deductible)	\$0 (no cost)	50%		
Office Visit								
– PCP	20%	40%	25%	45%	30%	50%		
– Specialist	20%	40%	25%	45%	30%	50%		
Emergency Room	\$250 plus 20% (deductible does not apply)	\$250 plus 20% (deductible does not apply)	\$250, 25% after deductible	\$250, 25% after deductible	\$250, 30% after deductible	\$250, 30% after deductible		
Hospital Inpatient	20%	40%	25%	45%	30%	50%		
Most Other Covered Services	20%	40%	25%	45%	30%	40%		
<i>Once you reach the annual out-of-pocket maximum, the plan covers 100% of your covered expenses for the remainder of the calendar year</i>								
Annual Out-of-Pocket Maximum**								
– Teammate Only	\$6,550	\$13,100	\$6,550	\$13,100	\$6,550	\$13,100		
– Family	\$13,100	\$26,200	\$13,100	\$26,200	\$13,100	\$26,200		

All plans offered have an “Embedded” deductible. This distinction impacts how benefits are applied if the plan covers more than one member (family tiers). With an Embedded deductible, if one member meets the individual deductible, then coinsurance will begin for future claims on that one member (individual cap). Each individual is responsible for paying the individual out-of-pocket maximum up to the total family out-of-pocket maximum.

* Details about the Health Savings Account (HSA) and the Health Reimbursement Account (HRA) can be found on pages 7 and 8.

** Out-of-pocket maximum includes deductible.

Qualified Medical Support Court Order

If you have a Qualified Medical Support Court Order, you will be automatically defaulted to the \$2,000 Deductible Plan with HRA at the Teammate + Child(ren) rate.

EMPOWER+

The Empower+ wellbeing management program through BCBS-TX provides many features to make managing your health easier, including:

- Pre-authorization for certain procedures
- Wellness coaching
- 24/7 Nurseline

HEALTH BENEFITS continued

KAISER PERMANENTE® (for Teammates living in California)

In addition to the BCBS-TX medical plans, you also have medical options available through Kaiser.*

	\$900 Deductible Plan	\$3,000 Deductible Plan with HSA
	LOW DEDUCTIBLE	HIGH DEDUCTIBLE
	PAY MORE UP FRONT	PAY AS YOU GO
Annual Deductible		
– Teammate Only	\$900	\$3,000
– Family	\$1,800	\$6,000
Annual Out-of-Pocket Maximum**		
– Teammate Only	\$4,800	\$6,000
– Family	\$9,600	\$12,000
Office Visit		
– PCP	20%	30%
– Specialist	20%	30%
Coinsurance	20%	30%
To help you meet your annual deductible, Service King will make contributions to your HSA		
Service King Funding	N/A	\$500/teammate \$1000/family

* Kaiser plans do not have out-of-network benefits.

** Out-of-pocket maximum includes deductible.

For additional plan details, please reference the provided SBCs and/or Plan Summaries located on www.skbenefits.com



SHOPPING TIP:

Kaiser also provides support and useful resources to its participants to help you quit smoking.

- Personal coaching to help you stick with a plan
- Health classes to help you learn techniques to live a smoke-free life
- Health education centers offering classes and individual counseling
- Tobacco-cessation medications
- Free, online healthy lifestyle program to quit smoking

Visit kp.org/quitsmoking to learn more.

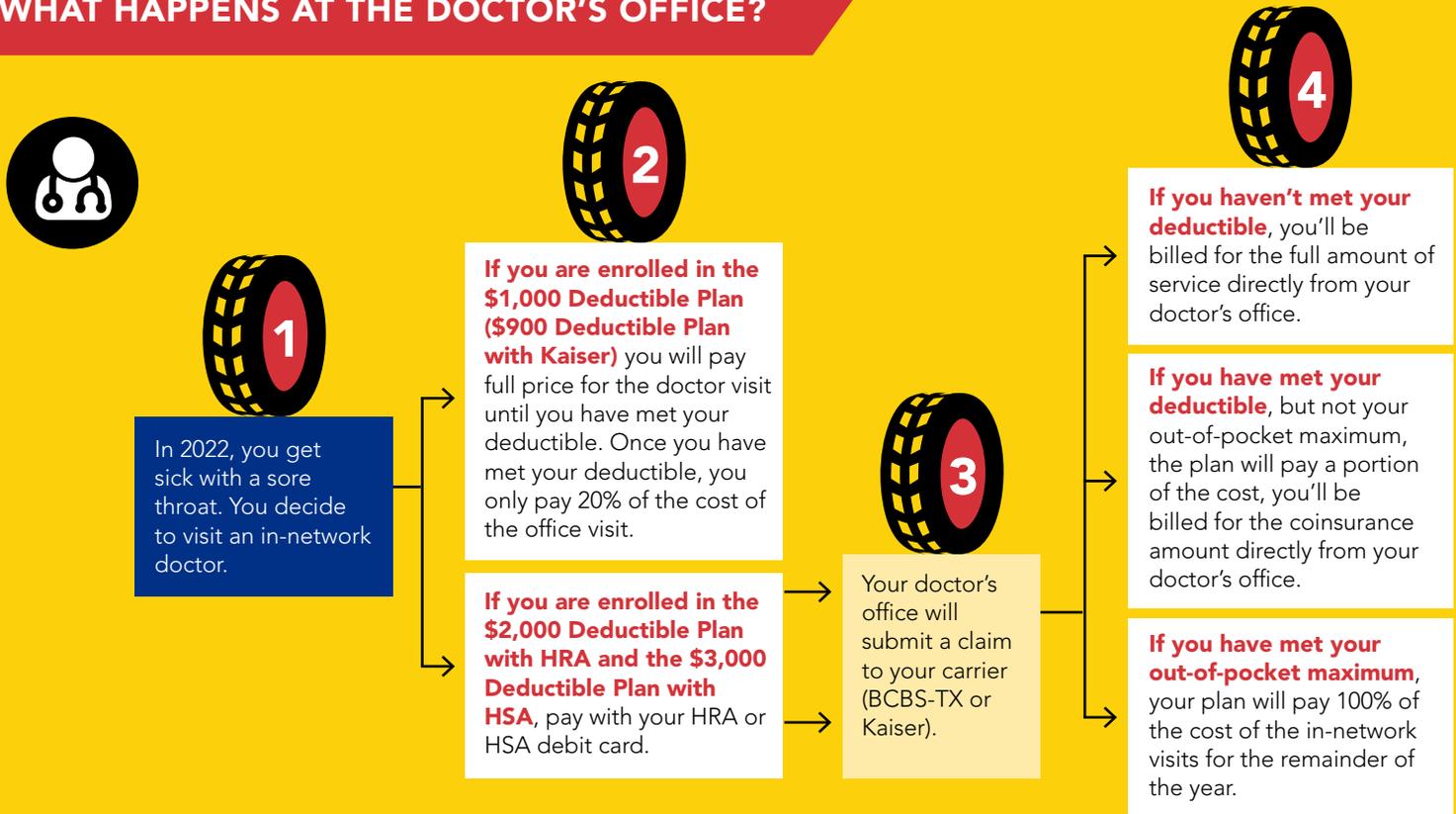
Just a Minute: A Quick Look at Ways to Receive Medical Care

Just like our customers need to pick the right shop for their car repair needs, we need the right care when we are sick. Not every health situation is an emergency. It is important to know the best way to get the best care at the best price. Check out the chart below for a quick summary.

Wait Time	NO WAIT			2+ HOURS
Service	MDLive (for BCBS-TX participants only) Available 24/7 888-680-8646 	Doctor's Office or Walk-in Clinic 	Urgent Care 	Emergency Room
	Kaiser Permanente Telemedicine (for Kaiser participants only) kp.org or 1-888-576-6225			
When to Use	<ul style="list-style-type: none"> • At home or traveling • For diagnosing symptoms such as colds, flu, allergies and more • Get a prescription • Speak with a board-certified doctor 	<ul style="list-style-type: none"> • If you experience symptoms such as: <ul style="list-style-type: none"> – sore throat – minor cuts • Get a prescription • Flu shots • See your regular doctor or go to a convenience clinic (such as a Minute Clinic) for routine care and for non-urgent care 	<ul style="list-style-type: none"> • For non-life-threatening illness or injuries such as: <ul style="list-style-type: none"> – burns – wounds – sprains – broken bones 	<ul style="list-style-type: none"> • For serious, life-threatening illness or injury such as: <ul style="list-style-type: none"> – trouble breathing – serious head injury – electric shock – severe chest pain
Cost	FREE	\$	\$\$	\$\$\$

HEALTH BENEFITS continued

WHAT HAPPENS AT THE DOCTOR'S OFFICE?



PRESCRIPTION DRUG

Do you or a family member take medications? If so, keep in mind that your prescription drug coverage depends on the medical coverage you choose. Below are your prescription coverages that are tied to the medical plans.

	BCBS-TX \$1,000 Deductible Plan*	Kaiser \$900 Deductible Plan*	BCBS-TX \$2,000 Deductible Plan with HRA	BCBS-TX/ Kaiser \$3,000 Deductible Plan with HSA*
Retail Prescription				
– Preventive	You Pay: \$0	You Pay: \$0	You Pay: 25% coinsurance	You Pay: 30% after deductible
– Generic (Tier 1)	30% (min \$10/max \$20)	30% (max \$20)	(Teammate pays 25% of the negotiated cost at all times (before and after) the deductible.	(Preventive Drugs are not subject to the deductible)
– Preferred Brand Name (Tier 2)	30% (min \$25/max \$50)	30% (max \$50)		
– Non-Preferred Brand Name (Tier 3)	45% (min \$40/max \$80)	30% (max \$50)		
Mail Order Prescription				
– Preventive	\$0	\$0	The cost of the prescriptions DOES NOT go towards your deductible but does go towards your out-of-pocket maximum)	30% after deductible
– Generic (Tier 1)	30% (min \$25/max \$50)	30% (max \$20)		(Preventive Drugs are not subject to the deductible)
– Preferred Brand Name (Tier 2)	30% (min \$62.50/max \$125)	30% (max \$50)		
– Non-Preferred Brand Name (Tier 3)	45% (min \$100/max \$200)	30% (max \$50)		

*For further details on Kaiser plans, please reference the provided SBCs and/or Plan Summaries located on www.skbenefits.com.



HEALTH BENEFITS continued

WHAT HAPPENS AT THE PHARMACY?



In 2022, your doctor gives you a prescription and you pick up your Tier 1 generic prescription at the pharmacy.



If you are enrolled in the \$1,000 Deductible Plan (\$900 Deductible Plan with Kaiser), you would pay \$10 for your Tier 1 drug.

If you are enrolled in the \$2,000 Deductible Plan with HRA, you will pay 25% of the cost of the drug until you meet the out-of-pocket maximum.

If you are enrolled in the \$3,000 Deductible Plan with HSA and haven't met your deductible, you will pay full price of the drug until you have met your deductible. Once you have met your deductible, you only pay 30% of the cost of the drug.



SHOPPING TIP:

Generic vs. Brand Name

Ask your doctor or pharmacist about generic versus brand name drugs. Generic equivalent medications contain the same active ingredients and are subject to the same Federal Drug Administration (FDA) standards for quality, strength and purity as their brand name counterparts. Choosing generic rather than brand name drugs can really save you money.

SHOPPING TIP:

Prescriptions by Mail

Did you know that your prescriptions can be sent directly to you through the mail? With Service King's mail-order program, here's how you could benefit:

- **Time Saver.** With our mail-order program, you won't need to go back and forth to your local retail pharmacy.
- **Convenient.** If you take medications on a daily basis, use the mail-order program to get a three-month supply—and some peace of mind, too. That's a 90-day supply for \$0 (preventive) and up!
- **Wallet-friendly.** When you use the mail-order program, you'll save money, something both you and your wallet can appreciate.

Rx Toolbox

Prescriptions are grouped into three tiers. The tier that your medication falls into determines your portion of the drug cost.

TIER	YOU PAY	WHAT'S COVERED
1	Lowest Cost Sharing	Most Generic Prescription Drugs Generic prescription drugs use the same active ingredients as brand-name prescription drugs and work the same way. Generic drugs are equivalent to a brand product in dosage form, strength, quality and intended use.
2	Second Lowest Cost Sharing	Preferred Brand Name Drugs Drugs sold under a specific trade name that are favorably priced by the pharmacy plan.
3	Highest Cost Sharing	Non-Preferred Brand Name Drugs Drugs sold under a specific trade name that have a reasonable, more cost-effective alternative on Tier 1 or Tier 2.

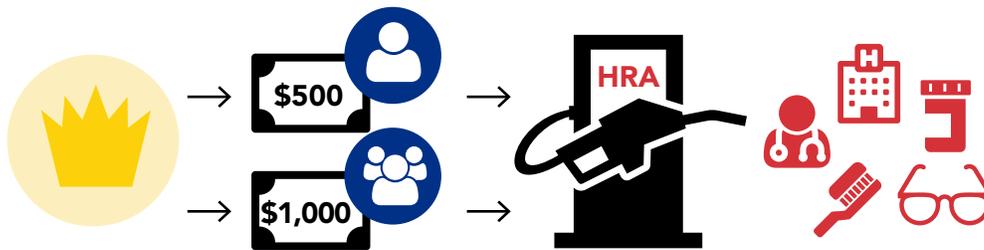
Important: CVS stores are not in the prescription network.

SPENDING AND SAVINGS ACCOUNTS

You can save money on your health care and dependent care costs through the use of tax-advantaged accounts that allow you to use before-tax dollars to pay for eligible expenses. For additional details about the following accounts, visit digital.alight.com/serviceking.

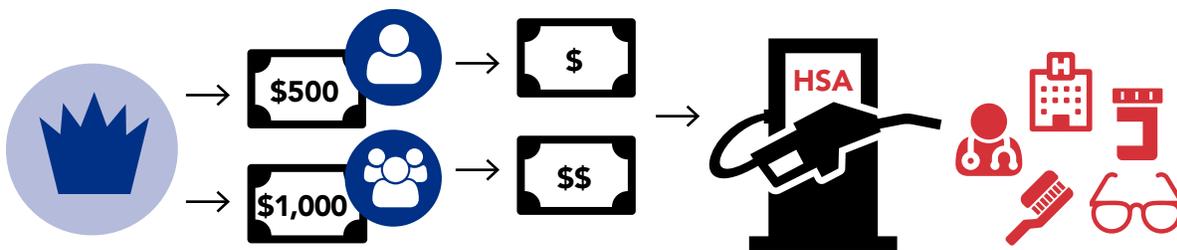
Health Reimbursement Account (HRA)

A Health Reimbursement Account (HRA) is completely funded by Service King, without any contributions from you. This is available to participants who are enrolled in the BCBS-TX \$2,000 Deductible Plan. The HRA can be used to reimburse your eligible health care expenses incurred during the plan year. You are only able to reimburse expenses for your spouse or domestic partner and dependents if they are also enrolled in the Service King \$2,000 Deductible Plan as a covered dependent.



Health Savings Account (HSA)

With the BCBS-TX/Kaiser \$3,000 Deductible Plan, you are eligible to contribute money to a Health Savings Account (HSA). HSAs are tax-advantaged savings accounts (like a 401(k) plan) you can use to help pay for eligible health care expenses as you incur them, or you can build up the money in your account and use it for future expenses, even during retirement. Your HSA is always yours to keep — if you leave Service King, your HSA goes with you.



HSA Key Features

- **Company contribution just for being enrolled in the plan.** You must contribute at least \$1 per paycheck to receive Service King's contribution. Employer contributions are prorated and deposited quarterly to open HSA accounts. Employer contributions are not retroactive.
- **You can save.** You decide how much to contribute to your HSA and can change that amount at any time. If you don't want to contribute your own money, simply make a \$0 election.
- **It's tax-advantaged.** You don't pay taxes on contributions made from your paycheck and the money will never be taxed when used for eligible health care expenses.
- **You are not eligible to contribute to an HSA if you:**
 - Are enrolled in Medicare
 - Are covered by any health insurance (including Tricare) other than a qualified high deductible health plan
 - Can be claimed as a dependent on another tax return
 - Have access to reimbursement under a Health Care Flexible Spending Account (FSA) established by another employer for you, your spouse or domestic partner or other family member

Contributions

To help you get your HSA started, Service King will contribute:

- Individual coverage = \$500 annually
- Family coverage = \$1,000 annually

Service King contributions will be prorated and deposited quarterly.

2022 HSA Maximum Contributions (IRS Limits)		
Coverage Level	HSA Contribution under Age 55	HSA Contribution for Age 55+
Teammate Only	\$3,650: Total includes \$3,150 teammate contribution + \$500 Service King contribution	\$4,650: Total includes \$4,150 teammate contribution + \$500 Service King contribution
Teammate + Family	\$7,300: Total includes \$6,300 teammate contribution + \$1,000 Service King contribution	\$8,300: Total includes \$7,300 teammate contribution + \$1,000 Service King contribution

Flexible Spending Accounts

Flexible Spending Accounts (FSAs) help you plan for healthcare and dependent care expenses. Like Health Savings Accounts (HSAs), FSAs help you save on the amount you pay in taxes. However, unlike HSAs, only you fund your FSAs, they do not roll over year to year and they are not portable if you leave or retire from Service King. You have two Flexible Spending Account choices: the HealthCare FSA and Dependent Care FSA.

\$2,750

- **How FSAs Work:** When you participate in an FSA, you decide how much you want to contribute each plan year (January 1 through December 31) up to IRS annual limits. The amount you elect to contribute is deducted from each paycheck before taxes are taken out—this lowers your taxable income, which means lower taxes.
- **HealthCare FSA:** If you do not enroll in the \$3,000 Plan with HSA, you are eligible to enroll in a HealthCare FSA. The money that you decide to contribute to your HealthCare FSA can be used to cover many out-of-pocket expenses including: copays, deductibles and coinsurance for medical, as well as prescription drugs, dental and vision expenses. Over-the-counter items such as drugs or medicine prescribed by a doctor, bandages, reading glasses or contact lens solution are also covered.
- **Dependent Care FSA:** Regardless of the medical plan you are enrolled in, this FSA can be used to cover expenses for the care of an eligible dependent (a child or a dependent adult), such as nursery or daycare costs, so you and your spouse (if you're married) can work or look for work. Dependent care funds may not be used to pay for healthcare expenses of eligible dependents and vice versa.



Account Terms Toolbox

Health Reimbursement Account (HRA): An account funded by Service King that you can use to get reimbursed for eligible health care expenses. This type of account is available only to participants who are enrolled in the BCBS-TX \$2,000 Deductible Plan.

Health Savings Account (HSA): An account funded by you and Service King that lets you set aside a portion of your income, before taxes, to pay for eligible health care expenses. This type of account is available only to participants who are enrolled in the BCBS-TX/Kaiser \$3,000 Deductible Plan.

Flexible Spending Account (FSA): An account that allows you to set aside a portion of your income, before taxes, to pay for eligible expenses.

What are Eligible Health Care Expenses?

For a complete list of eligible expenses, visit www.irs.gov and see Publication 502. Some examples include:

- Office visits
- Prescription drugs
- Hospital stays and lab work
- Speech/occupation/physical therapy
- Dental and vision care

Reminder

Keep documentation to support your use of the money in these accounts for tax purposes.



HEALTH BENEFITS continued

FSA/HRA/HSA — How They Work

	FSA	HRA	HSA
Medical Plan	\$1,000 (\$900 with Kaiser) and \$2,000 Plans	\$2,000 Plan	\$3,000 Plan
Overview	A Flexible Spending Account (FSA) is offered by an employer to give teammates a tax-free way to collect and save money for medical or dependent daycare or elder care expenses not covered by the plan. <i>**Dependent Care (Daycare) is not linked to any medical plan.</i>	A Health Reimbursement Account (HRA) is an employer-funded account that reimburses teammates for out-of-pocket medical expenses.	A Health Savings Account (HSA) is a tax-advantaged medical savings account available to taxpayers who are enrolled in a high deductible health plan. <i>**Investment options and interest may accrue.</i>
Who May Contribute	Teammate Only	Employer Only	Employer & Teammate
Cost of Employer Contributions	N/A	\$500 Teammate Only \$1,000 Family Prorated for new hires	\$500 Teammate Only \$1,000 Family Prorated quarterly
Funding Availability	<u>HealthCare</u> : Use a Debit Card to conveniently pay for qualified medical expenses. <u>Dependent Care</u> : Deposited each pay period as deducted from paycheck.	Debit card with employer funding on 1/1 or prorated for new hires.	Prorated quarterly
Each Teammate Must Open New Bank Account?	No	No	Yes. Note - Employer funding cannot be given unless you are contributing at least \$1 to your account each week.
Maximum Annual Teammate Contribution	HealthCare: \$2,750 Dependent Care: \$5,000 <i>Review IRS details</i>	N/A	\$3,650 Teammate Only \$7,300 Family \$1,000 age 55+ Catch-up <i>Amounts coordinate with employer funding</i>
Tax Treatment	Tax-Free	Tax-Free	Tax-Free
IRS Approved Eligible Expenses	<u>Qualified Medical Expenses</u> : Deductibles, coinsurance, RX, copays, out-of-pocket dental and visions expenses		
Requires Claim Substantiation?	Yes, teammates must retain receipts to demonstrate that funds were used to pay for qualified medical expenses if audited by the IRS and requested by Service King.		Teammate's Responsibility
Carry Over to Next Year	No	Yes	Yes
Portability	No	No	Yes
IRS Plan Details	Publication 502	Publication 969	Publication 969

For details, please review the IRS publications or call Service King Benefits Center at **1-833-935-2165**.

Reminder: Dependent Care FSA is for daycare or elder care expenses only.

IMPORTANT REMINDER

Submit Claims with Success!

If you are enrolled in the \$1,000 Deductible Plan (\$900 with Kaiser), the \$2,000 Deductible Plan with HRA, or one of the Flexible Spending Accounts, this claims information applies to you.

Why do I have to substantiate claims?

IMPORTANT: The IRS requires teammates to provide documentation to make sure the expenses are eligible.

How will I know if I need to substantiate a claim?

If the Service King Benefits Center doesn't receive enough detail from the provider when you use your benefits debit card, you'll receive a request for an itemized receipt via email.

What type of detail needs to be included in my documentation?

The IRS requires that teammates provide:

1. Date service was received or purchase made
2. Description of service or item purchased
3. Dollar amount (after insurance, if applicable)
4. Name of merchant/provider

What happens if I don't substantiate a claim?

- FSA: You will be taxed on your W2 at the end of the following year.
- HSA: You will have to reimburse the HSA account.

How do I submit documentation?

The easiest ways to upload documentation are by logging in to your account at digital.alight.com/serviceking or by calling **1-833-935-2165**.

Follow these simple steps:

STEP 1: Log in to your online account at digital.alight.com/serviceking.

STEP 2: Select the Menu Option that displays as three lines in the upper left hand corner, click "Take Action", then click "Submit Claim"

STEP 3: Enter your claim information into the required fields.

STEP 4: Click "Submit"

STEP 5: You will receive a confirmation that your claim was submitted. It will be processed within two business days. If further documentation is needed, you will be notified via email if you have an email address on file or via mail if you do not.



If you do not substantiate a qualified expense, you will be subject to taxation and your debit card will be turned off.



Be sure to keep your receipts in order to avoid taxation at the end of the year!

SUPPLEMENTAL MEDICAL INSURANCE (offered through VOYA)

Actively at work provisions apply (see page 15)

Supplemental medical insurance (offered through VOYA) can help protect you from significant expenses not covered by your medical plan. In fact, based on your situation, you may be able to save money by adding a supplemental plan to a lower cost medical plan. Be sure to consider your anticipated medical needs for the year along with the cost of the medical plans available to you.



The following three supplemental medical plans may be available to you and your dependents for 2022. Complete details about coverage and cost can be found at digital.alight.com/serviceking. You will only see what you are eligible for when you go online.

Accident

You can't always avoid accidents, but you can help protect yourself from accident-related costs that can "put a dent" in your budget. Accident insurance provides cash benefits in cases of accidental injuries. Use this money to help pay for non-covered medical expenses, such as your deductible or coinsurance, or for ongoing living expenses, such as your mortgage or rent.

Critical Illness

When a serious illness strikes, critical illness insurance can provide financial support to help you through a difficult time. It protects against the financial impact of certain illnesses, such as a heart attack or cancer. You receive a lump-sum benefit that you can use to cover out-of-pocket expenses for your treatment that are not covered by your medical plan. You can also use the money to take care of your everyday living expenses like housekeeping services, special transportation services and day care.

Hospital Indemnity

A trip to the hospital can be stressful, and so can the bills. Even with a medical plan, you may still be responsible for deductibles, coinsurance and other out-of-pocket costs. A hospital indemnity plan provides supplemental payments that you can use to cover expenses that your medical plan doesn't cover for hospital stays, ambulance service, surgery and certain inpatient or outpatient treatment. Call for details regarding specific situations.

SHOPPING TIP:

Consider combining medical insurance with supplemental medical insurance, like hospital indemnity, accident, and critical illness insurance. These options, described here, are intended to supplement your medical plan's coverage. In fact, based on your situation, you may be able to save money by purchasing a lower cost medical plan and adding one or more supplemental plans. The combined coverage could offer effective protection against out-of-pocket expenses at a lower plan cost.



DENTAL INSURANCE

Your smile says a lot about your overall health. Healthy teeth and gums are an essential part of your general health and well-being. In fact, research shows there may be a connection between poor dental health and serious health conditions. Dental exams can detect some health conditions sooner rather than later. That’s why it’s important to have regular dental check-ups and maintain good oral hygiene.

In-Network Dental Plan Summary (MetLife)

The following dental plans are available to you. You’ll find complete details about coverage and cost on www.skbenefits.com.

	BASIC PLUS (LOW PLAN)	ENHANCED WITH ORTHODONTIA** (HIGH PLAN)
Annual Maximum Benefit	\$1,000	\$2,000
IN-NETWORK		
Individual/Family Deductible (waived for preventive services)	You Pay: \$50/\$150	You Pay: \$50/\$150
Preventive Services	\$0*	\$0*
Basic Services	30% after deductible	20% after deductible
Major Services	50% after deductible	50% after deductible
Orthodontia Services**	Not covered	50% after deductible
Orthodontia Maximum Lifetime** (in-network and out-of-network)	Not covered	\$1,500**

* Deductible does not apply.

** Orthodontia coverage available for eligible children and adults.

Note: Invisalign is covered under orthodontia services with the Enhanced Dental Plan. However, your dentist is not required to adhere to negotiated rates.

Be sure and ask for precertification before services are rendered so you know your out-of-pocket expenses ahead of time.



Dental Terms Toolbox

Annual Maximum Benefit: The maximum total amount the plan will pay during the plan year. In-network preventive care is not included in the annual maximum benefit.

Deductible: The amount you pay before the plan begins to pay.

Preventive Services: Services designed to prevent or diagnose dental conditions include oral evaluations, routine cleanings, X-rays, fluoride treatments (for dependent children under age 19) and sealants.

Basic Services: Services such as basic restorations, some oral surgery, endodontics and periodontics.

Major Services: Services such as crowns, dentures, implants and some oral surgery.

Orthodontia: Services such as straightening or moving misaligned teeth and/or jaws with braces and/or surgery.

SHOPPING TIP:

Your dental health is an important part of your overall health. Make sure you take advantage of your preventive dental visits. Preventive care services are not subject to the annual deductible; the plan covers 100 percent of the cost if you visit an in-network provider; and preventive services do not apply toward your annual benefit maximum!





Vision Terms Toolbox

Copay: An amount you pay for a covered service each time you use that service.

Retail Allowance: Maximum allowance paid toward the cost of vision materials. You are required to pay any amounts in excess of the retail allowance, eye exams, glasses and contact lenses.



Learn More Online

For additional details, including cost, any out-of-network benefits and possible discounts on expenses that exceed the retail allowance, visit www.skbenefits.com.

VISION INSURANCE

Having an annual eye exam is one of the best ways to make sure you're keeping your eyes healthy. Eye exams can help prevent and treat easily correctable vision problems which can cause permanent vision impairment. You can enroll in vision coverage to save money on eligible vision care expenses, such as eye exams, glasses and contact lenses.

With Service King, you have the choice of two vision plans through MetLife – a Low Plan and a High Plan. The High Plan offers more options to meet your vision care needs by covering two pairs of glasses rather than one, specialized safety eyewear, computer vision care and a Diabetic Eyecare Plus Program.

LOW and HIGH PLANS		
IN-NETWORK BENEFITS	Copays	Frequency
Eye Exam	\$10 copay	Once every calendar year
Retinal Imaging	Up to \$39 copay	
Standard Corrective Lenses	\$25 copay	
Contact Lenses	Covered in full with a maximum copay of \$60	
IN-NETWORK BENEFITS	Retail Allowance	Frequency
Frame	Allowance: \$130; additional 20% savings on the amount over your allowance.	Once every other calendar year
Contact Lenses (instead of glasses)	\$130 allowance	

HIGH PLAN ONLY		
IN-NETWORK BENEFITS	Retail Allowance	Frequency
Safety Frame	Allowance: \$65; additional 20% savings on the amount over your allowance.	Once every calendar year
This benefit gives you additional eyewear coverage. You can get:		
• Two pairs of prescription eyeglasses; or		
• One pair of prescription eyeglasses and an allowance toward contact lenses; or		
• Double your contact lens allowance.		

SHOPPING TIP:

Did you know your eyes can tell an eye care provider a lot about you? In addition to eye disease, a routine eye exam can help detect signs of serious health conditions like diabetes and high cholesterol. This is important, since you won't always notice the symptoms yourself and since some of these diseases cause early and irreversible damage.





LIFE & DISABILITY

LIFE INSURANCE

Life insurance provides important financial protection for you and your family. You can choose from different levels of insurance coverage (offered through VOYA) to meet your needs. Visit www.skbenefits.com for more information.

Service King-Paid Life and Accidental Death and Dismemberment (AD&D) –

Service King provides all teammates with a base level of term life and AD&D insurance at no cost to you. This coverage provides a benefit of \$20,000.

Teammate-Paid Accidental Death and Dismemberment (AD&D) – You can purchase additional AD&D insurance for yourself or for yourself and dependents.

Teammate-Paid Term Life – To supplement the coverage provided by Service King, you can purchase additional term life insurance for yourself and your dependents. This coverage is tied to your employment and insurance ends if you leave Service King unless you arrange continued coverage with the same insurance carrier. If you are adding coverage for the first time, you will be subject to Evidence of Insurability (EOI) and approval.

Spouse or Domestic Partner Term Life – You can purchase term life insurance for your spouse or domestic partner. This coverage is tied to your employment and ends if you leave Service King unless you arrange continued coverage with the same insurance carrier.

Child Term Life – You can purchase term life insurance for your dependent children. This coverage is tied to your employment and typically ends if you leave Service King unless you arrange continued coverage with the same insurance carrier.

Statement of Health (SOH) and Evidence of Insurability (EOI)

Please remember that if there is new or increased coverage, teammates will be required to complete a Statement of Health (SOH)/Evidence of Insurability (EOI) form for supplemental life or LTD coverage approval. Teammates will receive the SOH/EOI form in the mail, from VOYA, to be completed and mailed back for determination of coverage. If you are a new hire and enrolling for the first time, now is your opportunity to elect supplemental life, up to \$300,000, or LTD coverage with no EOI.



If you enroll in supplemental teammate-paid term life insurance for yourself and/or your spouse when you first become eligible, you may elect up to the guarantee issue of \$300,000 for yourself or \$50,000 for your spouse without having to submit Evidence of Insurability (EOI). If you don't elect coverage when you are first eligible, any future elections (including future Annual Enrollments) will be subject to EOI for all amounts.



Life Insurance Term Toolbox

Accidental Death and Dismemberment (AD&D):

Insurance that pays for the loss of limbs or functions including limbs, speech, eyesight or hearing.



Your Leave Questions Answered Here!

HOW DO I APPLY FOR A LEAVE?

Notify your manager of your need for leave and call VOYA Absence Resources at **1-866-517-1258** Monday through Friday, 7:30am to 9:30pm Central Time to initiate your leave at least 30 days in advance (for scheduled leaves of absence) or as soon as possible (for unscheduled leaves of absence). Sick time lasting for more than five (5) days must be reported as leave of absence by contacting VOYA.

HOW IS MY REQUEST FOR LEAVE EVALUATED?

Voya Absence Resources will review your request and send any necessary forms to you within 2 business days. You must return any required documentation/information within 15 days. Once all information is reviewed, Voya will notify you in writing of the status of your request.

HOW DO I RETURN FROM A LEAVE OF ABSENCE?

You are required to provide a return to work notice (to your manager and Voya) 24-48 hours prior to your first day back at work.

WHAT IF I NEED TO EXTEND MY LEAVE BEYOND THE PERIOD ORIGINALLY APPROVED?

Notify your manager of your need for leave and call VOYA Absence Resources at **1-866-517-1258** Monday through Friday, 7:30am to 9:30pm Central Time to extend your leave as soon as possible.

Contact Voya at **1-866-517-1258** or email Leave@ServiceKing.com for more information.

** You may also qualify for FMLA with a Worker's Compensation leave. Please contact VOYA for details.*

More information may be found at www.dol.gov/whd/regs/compliance/whdfs28.htm.

LEAVE AND DISABILITY INSURANCE

What is a disability

A disability, like a serious sickness or injury, can be one of the biggest financial risks you face. A disability prevents you from performing normal functions of job and results in loss of income. Your work income will end, but your living expenses will continue. Make sure you protect your income by choosing the disability coverage you need. Coverage provided through VOYA. Visit www.skbenefits.com for coverage and cost information.

Short-Term Disability (STD)

When you need to miss work for an extended period of time due to an illness or accident, STD insurance can replace a percentage of your lost income (up to a maximum weekly benefit) for a certain number of weeks. Service King will provide a 40% base level of coverage at no cost to you, up to \$1,000. You can choose to purchase an additional 20% of coverage, up to \$2,000 weekly. New enrollees are subject to a 90-day waiting period and pre-existing conditions. STD benefits are paid for up to 13 weeks.

If you live in California or New York, your disability will be coordinated between Service King and the state.

Long-Term Disability (LTD)

If you experience a disabling illness or injury that lasts longer than your short-term disability benefit, LTD insurance can replace a percentage of your lost income (up to a maximum monthly benefit). This is a teammate-paid benefit only, and teammates may pay for either the 40% or 60% level income replacement. If you are adding coverage outside of your initial enrollment period (as a new hire), you will be subject to Evidence of Insurability (EOI) and approval. LTD starts after a 90 day elimination period.

Family Medical Leave Act (FMLA)

Where applicable, Service King provides unpaid leave in accordance with the Federal Family Medical Leave Act (FMLA). You are eligible for FMLA if you have completed 12 months of service, have worked at least 1,250 hours in the 12-month period before your FMLA leave begins and work at a location with 50 teammates within a 75 mile radius. Eligible teammates may take up to 12 weeks of unpaid leave in a rolling 12-month period for these purposes:

- For the teammate's own serious health condition;
- To care for a spouse, child or parent who has a serious health condition;
- To bond with a newborn, newly adopted child or recently placed foster child; or
- To handle a qualifying exigency relating to a spouse's, child's, or parent's deployment to a foreign country on active duty or call to active duty in the National Guard, Armed Forces, or Reserves.

FMLA also allows up to 12 weeks of leave in a single 12-month period to care for a covered service member. It is company policy that after your third consecutive day of absence, you file for FMLA.



OTHER BENEFITS



COMMUTER BENEFITS

Commuter benefits allow you to lower your commuting costs by using before-tax dollars to pay for qualified transportation expenses, such as transit passes and parking for work purposes. You decide how much to contribute. The IRS pre-tax maximums for 2022 are \$270 per month for mass transit and parking. You can change or cancel your contribution month by month, and the money will be automatically deducted from your paycheck and placed on a debit card for your use. Unused money carries over at the end of each year. However, carry over is limited to three months into the following year.



LEGAL BENEFITS

The LegalEASE Plan offers you economical access to attorneys for common legal services, such as will preparation, estate planning, family law, and more. You, your spouse/domestic partner and dependents will have access to a nationwide network of over 20K experienced attorneys and the flexibility to use a non-plan attorney and get reimbursed for covered services.

When you call, a knowledgeable client service representative can help you locate a plan attorney in your area. You'll also have convenient online access to resources that will assist with court appearances, document review and preparation and/or real estate matters. Call **1-888-416-4313** for more information.



IDENTITY THEFT PROTECTION

Get peace of mind by protecting yourself against the damage of identity theft. Identity theft protection services from ID Watchdog monitor your identity, detect fraud and restore your identity in the event of theft. Certified privacy advocates are also available to act as dedicated case managers on your behalf to resolve any identity theft issues. Call **1-866-513-1518** for more information.



PET INSURANCE

For pet owners, the cost of providing unexpected veterinary care if medical issues arise could add up to hundreds or even thousands of dollars. Pet insurance through Nationwide gives you peace of mind, and is a cost-effective way to protect you from the risk of these expenses and provide medical care for your pet.

Nationwide offers several policy options to meet a variety of needs and budgets. With this coverage, you are free to use any veterinarian worldwide. Call **1-855-525-1458** for more information.



BENEFIT HUB DISCOUNT MALL

The BenefitHub Discount Marketplace is a personal discount web portal offering hundreds of discounts from more than 600 different brand-name merchants. **Group Code: 9Z1XRD**

Key features include:

- Access over 100,000 name brands at hundreds of your favorite retailers
- Includes restaurant, gym, theatre tickets, concert tickets and Groupon offers
- Discounts of 10-60% not available to general public
- New discounts offered on an ongoing basis



OTHER BENEFITS continued

If you have questions regarding these benefits, please contact your Service King Benefits Team at benefits@serviceking.com. Below is a brief summary and not the full policy provisions.



TIME OFF

Please refer to the Paid Time Off (PTO) policy located on www.skbenefits.com.

The following holidays will be observed in 2022. You must work the day before and the day after the holiday to receive pay, unless you have prior authorization from your manager to be absent. If you would like to use Paid Time Off to supplement Holiday Pay, you must notify management. If you are using Paid Time Off, you will be required to use Time Off before Sick Time can be used to supplement Holiday Pay.

New Year's Day	Friday, December 31, 2021
Memorial Day	Monday, May 30, 2022
Independence Day	Monday, July 4, 2022
Labor Day	Monday, September 5, 2022
Thanksgiving Day	Thursday, November 24, 2022
Christmas Day	Monday, December 26, 2022



401(k)

To help you save for retirement, Service King offers a voluntary 401(k) program through Fidelity Investments. You are eligible to enroll if you are older than 21 years of age and after 90 days of employment. Service King will make a discretionary annual match contribution equal to 50% of your contributions, up to 8% of compensation and you are fully vested* after 3 years.

Years of Service	Vested
Less than 1	0%
1	33%
2	66%
3	100%

You can enroll or update your contributions at any time by logging into Fidelity's website at www.netbenefits.com. Call a Fidelity Investment Counselor today at **1-800-835-5097 (English)** and **1-800-587-5282 (Spanish)** for more information.

* Vesting refers to your "ownership" of employer contributions from the plan.



OTHER BENEFITS continued



HEALTHY PREGNANCY PROGRAM (BCBS-TX)

The Special Beginnings maternity program supports you from early pregnancy until six weeks after delivery. An experienced Blue Cross and Blue Shield of Texas staff member will contact you and:

- Ask you questions to determine what support you will need
- Send you information, including a book about having a healthy pregnancy and baby
- Answer any questions you have and help you plan your care with your doctor
- Assist you with managing high-risk conditions such as gestational diabetes and preeclampsia

Visit the Special Beginnings website to view a video library and week-by-week pregnancy information. To access the site log into Blue Access for MembersSM (BAM) by visiting **BCBS-TX.com** and click on the "My Health" tab.

Take good care of yourself and your baby – join Special Beginnings today! It's free, easy and confidential. Call **1-888-421-7781** for more information.



TEAMMATE ASSISTANCE PROGRAM (EAP)

At Service King, we understand that everyone experiences stress and challenges in life from time to time. Whether your concerns are big or small, the Teammate Assistance Program (EAP) can help. You and your family members can use the EAP for confidential and professional counseling at no cost to you. The EAP can be used to help you and your family with issues such as:

- **Resiliency** – overcoming stress and crisis at home and at work.
- **Emotional Wellness** – addiction, depression, anxiety and assistance with other emotional wellness issues.
- **Workplace Success** – career goals, team conflict, crisis, management support.
- **Wellness and Balance** – work-life balance, stress, relaxation, personal well-being.
- **Personal and Family Goals** – relationship, children and teen or aging loved ones. Changes in finances or personal situations

Your program includes up to five counseling sessions for you and your eligible dependents or household members at no cost to you.

Complete details about coverage can be found by contacting ComPsych Employee Assistance Program 24 hours a day, 7 days a week at **1-877-533-2363** or online at **www.guidanceresources.com** and using **Web ID: My5848i**.

Help is Easy to Access with EAP

Telephone Consultation:

Speak confidentially with a master's level consultant to clarify your need, evaluate options, and create an action plan.

Face-to-Face Consultations:

You and each of your eligible dependents can consult with a local counselor up to 5 times per issue for short-term problem resolution.

Online Resources: Access interactive tools, articles and free materials online.



OTHER BENEFITS continued



PRO-TEC TOOL INSURANCE

Teammates have the option to purchase insurance for their tools through CMS Insurance Services. For a low, one-time yearly payment made directly by you to the vendor, you can open a policy of \$20,000, \$30,000 or \$50,000 for your tools. This policy is not tied to your employment status and does not end if you leave Service King; it will continue for the full year term that was purchased. For full details, call **1-800-344-3501** or apply online at **www.pro-tecinsurance.com**. Teammates are encouraged to keep an on-hand inventory of all tools and equipment. Records including receipts, images, video, etc. would prove beneficial in the event of filing a claim for a covered loss. Visit **www.skbenefits.com** for an inventory log.



HEALTHCARE NAVIGATOR

Access to a Personal Health Pro Consultant to assist you and your family with many of your healthcare needs, such as assistance with explanation of benefits, locating a new physician or dentist and even scheduling appointments. For details contact your a HealthPro at **1-800-513-1667**.



BRIGHT HORIZONS

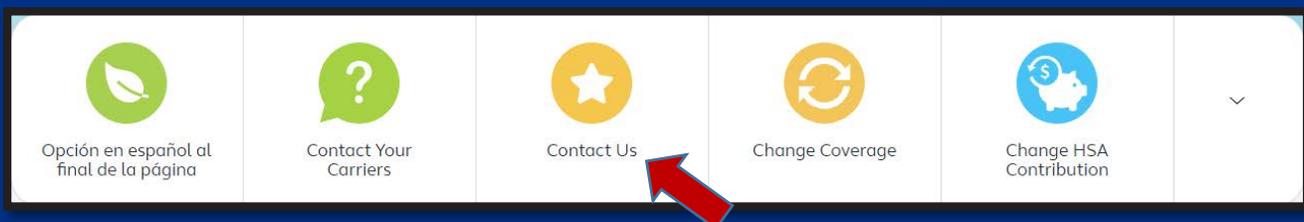
Back-Up Child, Adult, and Elder Care: Don't stress about school breaks, bad weather, or when your elder loved one is recovering from surgery. Reserve high-quality child care in a center, or in-home care for your child, adult, or elder relatives.

Enhanced Family Supports: Jump ahead on the waitlist at Bright Horizons® centers or take advantage of tuition discounts at our partner centers. Explore Sittercity's database of sitters and virtual sitting, pet care, and more. Access a discounted local placement service to find trained, screened nannies. Take advantage of exclusive discounts on tutoring, test prep, and enrichment courses, as well as virtual and in-home learning pods.

For details contact Bright Horizons at 877-242-2737 or visit <https://www.clients.brighthorizons.com/serviceking>

LOST?

If you run into questions while enrolling, a "Contact Us" button is located on the main page of the enrollment website. By clicking this, you will be able to have a secure, live chat with a benefits counselor during the hours the call center is open. No phone call required!



WHO CAN ENROLL

We offer benefits to all our active teammates (both full-time and part-time) and their families. Benefits are effective on your start date. Please try to enroll as soon as possible as delay in enrollment may cause back premiums to be owed.

Families: According to the IRS, teammates can only add eligible family members as a dependent on their plan. Eligible family members include:

- Legal spouse
- Domestic partner
- Child(ren) up to age 26
- Disabled child(ren) if disabled before age 26

* Domestic Partner Affidavit must be completed for enrollment in plan.

What Happens If I Don't Enroll?

If you do not enroll **within 30 days of your start date**, you will default to no coverage with the exception of employer-paid benefits. If you do not request changes during Annual Enrollment, your current plan will automatically renew with the exception of any Flexible Spending or Savings Account. Your next opportunity to enroll or make changes to your plan will be during Annual Enrollment or within 30 days of a qualifying life event. All teammates will be auto-enrolled with the \$25 tobacco surcharge. Teammates who enroll their spouse on the plan will also be auto-enrolled with the \$35 spousal surcharge. You must log in to digital.alight.com/serviceking or call the Service King Benefits Center at **1-833-935-2165** to request to remove surcharges.

When Can I Change My Coverage?

- You can change your benefit elections at any time within 30 days of your start date. Simply return to digital.alight.com/serviceking to make changes.
- **Qualifying Life Event Changes During the Year.** Qualified Life Events allow teammates 30 days from the date of the event to make changes to benefits. Appropriate documentation will be required.

Qualifying Life Events	Examples of acceptable documentation
Marriage or Divorce	Marriage certificate/license, Filed court paperwork/Divorce decree
Birth or adoption	Birth certificate, letter from medical center showing proof of birth, adoption paperwork
Change in spouses employment status	Termination documentation from prior insurer, COBRA notice
Spouse or dependent gained other coverage	Coverage documentation from new insurer
Death of a covered dependent	Death certificate
Enrollment in CHIP/Medicare or Medicaid	Coverage documentation

You must contact the Service King Benefits Center within 30 days at **1-833-935-2165** or login to digital.alight.com/serviceking to make changes. It is important to complete this process within **30 days** of the event - even if you do not yet have supporting documentation. It is also your responsibility to ensure your documentation was received and accepted.



If you have questions about who you can enroll, contact the Service King Benefits Center at **1-833-935-2165**.



**Qualifying Life Event:
30-Day Deadline!**

WHO DO I CALL IF I DON'T RECEIVE AN ID CARD?

Contact the appropriate provider listed below. You may also print a temporary ID card by logging into your provider's website. Medical ID cards are mailed to the home address we have on file in the ADP payroll system. MetLife does not mail ID cards, but you can print a temporary ID card or request a hardcopy at the website listed below.

MEDICAL

Blue Cross Blue Shield of Texas
1-800-521-2227
 Print temp ID card at
www.BCBS-TX.com (must register)
 Prescriptions **1-877-546-2779**
 RXBIN: 011552 – PCN: BCTX

Kaiser Permanente (California)
1-800-464-4000 (English)
1-800-788-0616 (Spanish)
www.kp.org
 At provider's office: present Picture ID, SSN, Name, Address and DOB.

DENTAL AND VISION

MetLife
1-800-438-6388
 Print temp ID card
www.metlife.com/mybenefits

If you have any additional questions, please contact the Service King Benefits Center at **1-833-935-2165**.

DEPENDENT VERIFICATION

Are you enrolling dependents? Be sure to submit required documents during enrollment. See "Are you Enrolling New Dependents" inside front cover of the guide for instructions on how to submit documentation. **Dependents enrolled without supporting documentation will be removed from coverage.**

If you experience:	You must submit:
Teammate or Dependent Loss of Other Coverage	<p>Dependent verification documentation stated below is required to prove dependent eligibility in order to be added to benefits, AND</p> <ul style="list-style-type: none"> Letter from employer that includes the coverage loss date and all dependents you wish to add to the new plan, OR COBRA paperwork that includes the coverage loss date and all dependents you wish to add to the new plan
If you add:	You must submit:
Spouse	<p>One of the following:</p> <ul style="list-style-type: none"> A photocopy of your marriage certificate, OR Copy of most recently filed Federal Income Tax return (1040, 1040A, 1040EZ) listing spouse's name and marked either "Married filing jointly" or "Married filing separately." The entire tax return is not required, only the page that lists filing status and exemptions*
Child Under the Age of 26	<p>Natural Child — one of the following:</p> <ul style="list-style-type: none"> Photocopy of the child's birth certificate showing the teammate's name as a parent, OR Copy of most recently filed Federal Income Tax return (1040, 1040A, 1040EZ) showing the child as a dependent*
	<p>Newborn Child — one of the following:</p> <ul style="list-style-type: none"> Photocopy of the child's birth certificate showing the teammate's name as a parent, OR Certificate of Live Birth from the hospital showing the teammate's name as a parent
	<p>Stepchild — one of the following:</p> <ul style="list-style-type: none"> Photocopy of the child's birth certificate showing the teammate's spouse or partner's name as a parent, AND Documentation as noted for the "spouse" dependent type, OR Copy of most recently filed Federal Income Tax return (1040, 1040A, 1040EZ) showing the child as a dependent of the teammate and spouse*
	<p>Legal Guardian, Adoption, Foster Child — one of the following:</p> <ul style="list-style-type: none"> Temporary or Final Court Order with presiding judge's signature seal, Adoption Final Decree with presiding judge's signature seal, OR Copy of most recently filed Federal Income Tax return (1040, 1040A, 1040EZ) showing the child as an eligible dependent type*
Disabled Child Age 26 or Older	<ul style="list-style-type: none"> Documentation as noted for the "child" dependent type above, AND Social Security Disability must have been awarded, please include SSI Award Letter
Domestic Partner <i>As determined by your employer and/or plan</i>	<ul style="list-style-type: none"> A completed and signed Domestic Partner Affidavit, AND Supporting documentation referenced in the Domestic Partner Affidavit

SPOUSAL SURCHARGE

Service King is pleased to offer teammates the opportunity to enroll family members in the health plans. However, there may be higher costs when you decide to cover your spouse or domestic partner.

A **\$35** weekly spousal surcharge **will apply** in addition to medical paycheck costs if:

- You have a spouse or domestic partner who has access to health benefits through their employer, and
- Your spouse or domestic partner does not enroll in their employer-sponsored health plan, and

- You elect coverage for your spouse or domestic partner with the Service King health plan.

A spousal surcharge **will not apply** if:

- You do not have a spouse or domestic partner, or
- Your spouse or domestic partner does not have access to health benefits, or
- Your spouse is also a teammate at Service King.

If your spouse or domestic partner loses access to his or her employer-sponsored health coverage, report this change as a Qualifying Life Event within thirty (30) days from the date of the event for review and guidance for making changes

to your benefits. Contact the Service King Benefits Center at **1-833-935-2165** for questions.

Paycheck Costs

Spousal Surcharge Weekly Rate	
Teammate & Spouse/Domestic Partner	\$35.00
Teammate & Family	\$35.00

The Service King system automatically assumes the spousal surcharge if you elect to enroll a Spouse or Domestic Partner in coverage. **You must indicate when you enroll that your spouse does not have other coverage in order to avoid the \$35 spousal surcharge.**

\$ PAYCHECK COSTS

MEDICAL

MEDICAL Plan Tier	YOUR COST Weekly	Service King Weekly Contribution**	Total Weekly Cost* Teammate + Service King	WEEKLY COST w/ CREDIT Vaccine Credit \$25 Weekly	YOU PAY + Smoker Surcharge \$25 Weekly	YOU PAY + Spousal Surcharge \$35 Weekly
PPO \$1,000 Deductible Plan BCBS PPO \$900 Deductible Plan Kaiser						
Teammate Only	\$69.00	\$68.88	\$112.88	\$44.00	\$25.00	N/A
Teammate + Spouse*	\$201.00	\$72.34	\$248.34	\$176.00	\$25.00	\$35.00
Teammate + Child(ren)*	\$137.50	\$97.45	\$209.95	\$112.50	\$25.00	N/A
Teammate + Family*	\$216.00	\$158.93	\$349.93	\$191.00	\$25.00	\$35.00
BCBS ONLY CDHP \$2,000 Deductible Plan with HRA						
Teammate Only	\$45.00	\$96.44	\$116.44	\$20.00	\$25.00	N/A
Teammate + Spouse*	\$125.00	\$154.44	\$254.44	\$100.00	\$25.00	\$35.00
Teammate + Child(ren)*	\$102.50	\$140.29	\$217.79	\$77.50	\$25.00	N/A
Teammate + Family*	\$143.50	\$232.95	\$351.45	\$118.50	\$25.00	\$35.00
CDHP \$3,000 Deductible Plan with HSA BCBS and Kaiser						
Teammate Only	\$36.75	\$96.76	\$108.51	\$11.75	\$25.00	N/A
Teammate + Spouse*	\$108.00	\$154.29	\$237.29	\$83.00	\$25.00	\$35.00
Teammate + Child(ren)*	\$88.00	\$139.85	\$202.85	\$63.00	\$25.00	N/A
Teammate + Family*	\$121.00	\$232.47	\$328.47	\$96.00	\$25.00	\$35.00

Note: These numbers may not be exact and are likely to change. Please see www.skbenefits.com for exact amounts. Domestic Partner rates might be slightly different rates than Spouse rates due to taxes.

* Premiums for domestic partners and their children are subject to domestic partner imputed income.

** Service King Weekly Contribution rates listed above are for BCBS-TX only. Kaiser employer rates are slightly different. For complete Kaiser employer contribution rates, please contact the Benefits Department at Benefits@ServiceKing.com.

COVID-19 VACCINE CREDIT

Once you provide proof of vaccination during your enrollment, we will apply the \$25 weekly credit to your medical weekly premiums. Contact the Service King Benefits Center at 1-833-935-2165 for more information or visit digital.alight.com/serviceking.

AUTO ENROLLMENT AS A SMOKER

You automatically will be designated as a smoker with a \$25 smoker surcharge. **If you are not a smoker, you must login to www.digital.alight.com/serviceking and request to remove the \$25 smoker surcharge.**

AUTO ENROLLMENT WITH SPOUSAL/DOMESTIC PARTNER SURCHARGE

You automatically will be designated with a \$35 spousal/domestic partnership surcharge. If your partner does not have coverage available to them through their employer, you must login to digital.alight.com/serviceking and request to remove the \$35 spousal surcharge.

PAYROLL DEDUCTIONS

Payroll deductions for your benefit elections will be collected from your weekly paychecks (if enrolled) and will continue with each pay period. The amount you owe for your benefit deductions, are calculated as of your benefit effective date (regardless of if you used the benefits or when you enrolled). Once enrolled, any missed deductions will be collected from your weekly paycheck in addition to your regular deductions. A balance of these missed deductions can be located on your pay statement under Deductions in Arrears.

\$ PAYCHECK COSTS continued

DENTAL

DENTAL (METLIFE) Plan Tier	YOU PAY Weekly Cost	Service King Weekly Contribution	Total Weekly Cost Teammate + Service King
Basic Plus Plan			
Teammate Only	\$3.34	\$2.38	\$5.73
Teammate + Spouse*	\$6.68	\$4.77	\$11.45
Teammate + Child(ren)*	\$7.79	\$5.09	\$12.88
Teammate + Family*	\$11.13	\$7.47	\$18.61
Enhanced Plus Plan with Orthodontia			
Teammate Only	\$5.57	\$2.01	\$7.58
Teammate + Spouse*	\$11.13	\$4.02	\$15.15
Teammate + Child(ren)*	\$12.25	\$4.79	\$17.04
Teammate + Family*	\$17.82	\$6.80	\$24.61

* Premiums for domestic partners and their children are subject to domestic partner imputed income.

VISION

VISION (METLIFE) Plan Tier	YOU PAY Weekly Cost	Service King Weekly Contribution	Total Weekly Cost Teammate + Service King
Low Plan			
Teammate Only	\$1.40	\$0	\$1.40
Teammate + Spouse*	\$2.77	\$0	\$2.77
Teammate + Child(ren)*	\$2.70	\$0	\$2.70
Teammate + Family*	\$4.05	\$0	\$4.05
High Plan			
Teammate Only	\$1.83	\$0	\$1.83
Teammate + Spouse*	\$3.62	\$0	\$3.62
Teammate + Child(ren)*	\$3.54	\$0	\$3.54
Teammate + Family*	\$5.31	\$0	\$5.31

* Premiums for domestic partners and their children are subject to domestic partner imputed income.

YOUR LIFE INSURANCE AND DISABILITY CONTRIBUTIONS

Teammate Paid Supplemental Life Insurance Weekly Rates (per \$1,000)			
Age Band	Each teammate and/or spouse		Child(ren)
< = 19	0.012	0.012	0.044
20 – 24	0.014		
25 – 29	0.014		
30 – 34	0.018		
35 – 39	0.021		
40 – 44	0.037		
45 – 49	0.069		
50 – 54	0.106		
55 – 59	0.177		
60 – 64	0.249		
65 – 69	0.432		
70 – 74	0.475		
75 – 79	0.475		
> = 80	0.475		

Teammate Paid 60% STD BUY-UP Insurance Weekly Rates (per \$10 of weekly benefit)	
< = 24	0.076
25 – 29	0.088
30 – 34	0.092
35 – 39	0.090
40 – 44	0.095
45 – 49	0.118
50 – 54	0.148
55 – 59	0.180
60 – 64	0.208
65 – 69	0.252
70 – 74	0.252
75 – 79	0.252
> = 80	0.252

Teammate Paid LTD Insurance Weekly Rates (per \$100 of monthly covered salary)
40% and 60% option available. Please visit the Life, AD&D, Disability section of skbenefits.com to view rates.

Teammate Paid AD&D Insurance Weekly Rates (per \$1,000 of benefit)	
Teammate Only	0.007
Teammate & Family	0.010



CREDIT UNION

Corporate America Family Credit Union (CAFCU) is proud to be a part of your benefits package. Take advantage of our tools for financial success by becoming a CAFCU member today!

Here's how to get started with CAFCU and establish good financial habits:

SET UP YOUR MEMBERSHIP.

 Enroll for membership online at www.cafcu.org/sk or call our Member Center at **1-800-359-1939**.

> A savings account will be opened for you to establish your membership.

 Choose one of our checking account options.

 Ask your employer to direct deposit your paycheck to your checking account.

> **Tip:** Allocate part of your direct deposit to savings to start automatically saving.

STEP 1

GET ONLINE.

 Register for Online Account Access for 24/7 access from your computer, mobile browser or our mobile app.

> **Tip:** Sign up for email or text account alerts by visiting **eServices > Alerts**.

 Make sure you download the CAFCU mobile app for your smartphone or tablet for convenient, on-the-go access and mobile deposit.

 Visit our site or use our app to transfer funds, pay bills, apply for a loan and more!

STEP 2

MANAGE YOUR FINANCES.

 Once you've registered for Online Account Access, view and pay all of your bills from one secure site with CAFCU's free Bill Pay service.

> Schedule one-time payments or automatic, recurring payments (you'll never forget to pay a bill!).

 Send and receive money securely to and from just about anyone using Popmoney® payment service.

Popmoney is a registered trademark of Fiserv, Inc., or its affiliates. Terms and conditions apply.

STEP 3

STEP 4

RELAX. WE'VE GOT IT FROM HERE.

With direct deposit, account alerts, automatic bill payments and more, your finances just got a lot easier to manage. So relax, your money is in good hands.



 **CORPORATE AMERICA
FAMILY CREDIT UNION**
›empowering financial success®

Rev. 6/2019

Federally insured by NCUA.

alight

Take advantage of your benefit!

Healthcare costs are rising, benefits can be confusing and finding the right care can be frustrating and time-consuming. Don't worry! Help has arrived. You now have a personal Health Pro[®] consultant ready to assist you and your family.

- **Understand your benefits**

Clear up any confusion about your health plan.

- **Find great doctors**

Locate highly-rated doctors, dentists and eye care professionals.

- **Save money on health care**

Compare prices and choose more cost-effective options.

- **Pay less for prescriptions**

Get recommendations for lower-cost medications.

- **Resolve billing errors**

Over 30% of medical bills are wrong. Don't overpay.

- **Schedule appointments**

Have your appointments scheduled at times most convenient for you.

Get started: MyHealthPro@alight.com | 800-513-1667





CONTACTS

You'll find many details about the Service King benefit plans www.skbenefits.com. However, you can use this table if you need to contact a benefit provider directly.

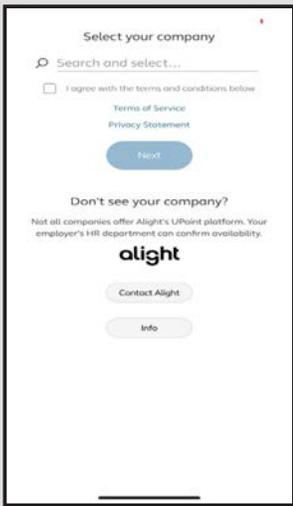
BENEFIT TYPE	ADMINISTRATOR	ENGLISH	SPANISH	WEBSITE
Service King Benefits Center	<ul style="list-style-type: none"> • Enrollment • Qualifying Life Events • Dependent Verification 	1-833-935-2165		digital.alight.com/serviceking
Medical	BlueCross BlueShield TX	1-800-521-2227		www.BCBSTX.com
Medical	Kaiser (CA Teammates)	1-800-464-4000	1-800-788-0616	www.KP.org
MD Live (BCBS-TX)	MD Live	1-888-680-8646		---
Dental and Vision	MetLife	1-800-438-6388		www.metlife.com/mybenefits
Healthcare Navigator	Alight	1-800-513-1667 myhealthpro@alight.com		digital.alight.com/serviceking
Accident Critical Illness Hospital Indemnity	VOYA	1-877-236-7564 Monday - Friday, 9am EST - 8pm EST		https://presents.voya.com/EBRC/serviceking
Flexible Spending (FSA) Health Reimbursement (HRA) Health Savings (HSA) Transportation & Parking COBRA	Smart Choice via Alight	1-833-935-2165		digital.alight.com/serviceking
FMLA Short Term Disability	VOYA	1-866-517-1258 To report a leave of absence		www.voya.absenceresources.com
Long Term Disability	VOYA	1-888-305-0602		www.voya.absenceresources.com
Life Insurance / AD&D	VOYA	1-888-238-4840		www.voya.absenceresources.com
Teammate Assistance Program (EAP)	ComPsych EAP	1-877-533-2363 24 hours a day, 7 days a week		www.guidanceresources.com Web ID: My5848i
Legal	LegalEase	1-888-416-4313		www.legaleaseplan.com/serviceking
Identity Theft	ID Watchdog	1-866-513-1518 24 hours a day, 7 days a week		www.privacyarmor.com
Pet Insurance	Nationwide	1-855-525-1458		www.petinsurance.com
Special Beginnings Maternity Program	BlueCross BlueShield TX	1-888-421-7781		www.BCBSTX.com
Benefit Hub Discount Plan	Motivano	---		https://serviceking.benefithub.com Group Code: 9Z1XRD
Payroll/Address Changes	HR Operations	1-972-960-7595		https://adpvantage.adp.com
Pro-Tec (Tool Insurance)	CMS Insurance Services	1-800-344-3501	Third-party Administrator	www.Pro-TECinsurance.com
Backup Daycare	Bright Horizons	877-242-2737		https://www.clients.brighthorizons.com/serviceking
Credit Union	Corporate America Family Credit Union	1-800-359-1939		www.cafcu.org/sk
401(k)	Fidelity Investments	1-800-835-5097	1-800-587-5282	www.netbenefits.com
Service King Intranet Site	Service King	---		www.skbenefits.com



DOWNLOAD THE MOBILE APP

ALIGHT MOBILE APP

As people spend more and more time on their mobile device, Alight Mobile makes it easier to access benefit information on the go with the free online mobile app. Just go to the App Store or GooglePlay and type in "Alight Mobile" to find the apps to download.



Once the app is installed on your mobile device, you will see a home screen that looks like this:

Sign-in and you will be on your way to convenient access to your benefit information such as coverage level, effective dates and coinsurance amounts.

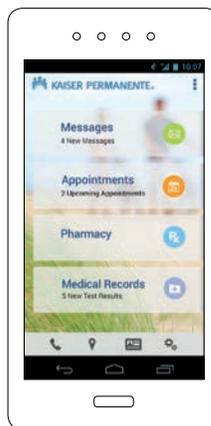
You can also view your account balances in the health FSA, HSA, HRA and other helpful information.

Click **HERE** for additional information and steps regarding the **Alight Mobile App**.

KAISER

Use the convenient features of My Health Manager right from your smartphone or other mobile device.

- Email your doctor's office
- View most test results
- Schedule or cancel routine appointments
- Refill most prescriptions
- View past visits



Just download the Kaiser Permanente app at no cost from your preferred app site.



BCBS-TX

The BCBS-TX mobile app gives you access to important health benefit information, wherever you are, including:

- Finding an in-network doctor, hospital or urgent care facility
- Accessing your ID card
- Viewing claims, coverage and deductible information
- Downloading your Explanation of Benefits

Text BCBSTXAPP to 33633 to get the app.

Message and data rates may apply. Terms and conditions and privacy policy at bcbstx.com/mobile/text-messaging.



ENROLL WITHIN **30 DAYS** OF YOUR HIRE DATE OR DURING
OUR **ANNUAL ENROLLMENT** PERIOD HELD EACH YEAR