



Ruby
Tuesday

Benefits 2021

YOUR BENEFITS

Welcome to Ruby Tuesday! We're glad you're here!

At Ruby Tuesday we believe in offering a variety of medical packages, as well as comprehensive supplemental products for you and your family. We strive to provide our employees with a diverse and comprehensive benefits package that will grow with you. Please use this guide to learn about the benefits we offer, and how you can make them work for you. As a knowledgeable consumer, you can help us manage costs by taking good care of yourself and your family and making smart decisions such as taking advantage of our health and wellness resources, choosing generic drugs over name brands, and using urgent care centers rather than emergency rooms.

We've included key employee resources in this guide to help make the decisions that best fit your particular situation.

Note you must enroll within 30 days of hire or of a qualifying life event if you would like coverage.

If you still have questions, please ask your manager or email **benefitsadministration@rubytuesday.com**.

**Ruby
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YOUR BENEFITS

Welcome to Ruby Tuesday! We're glad you're here!

MEDICAL
INSURANCE



DENTAL
INSURANCE



VISION
INSURANCE



HSA



DISABILITY
INSURANCE



TERM
LIFE



CRITICAL
ILLNESS



ACCIDENT
COVERAGE



BENEFITS WEBSITE

benefits.rubytuesday.com

Check out your one-stop-shop for all
things benefits.

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MEDICAL

Blue Cross Blue Shield



MEDICAL // BLUE CROSS BLUE SHIELD

As a Ruby Tuesday employee, you have the choice of the following medical plans through our new healthcare provider, **Blue Cross Blue Shield**. BCBS partners with more than 95% of hospitals, doctors, and specialists nationwide.

High Deductible: This plan has the lowest premium and a \$3,000 (Individual) annual deductible. Your network accessibility is limited to In-Network Providers and you pay the full cost of your Medical/Rx expenses until the deductible is met.

Low Deductible: This is the average premium plan and your annual deductible is \$1,750 (Individual). Your network accessibility is not limited, so you are able to work with providers In-and-Out of Network. You pay the full cost of your Medical/Rx expenses until the deductible is met.

Premier Care Plan: This plan has the highest premium and your annual deductible is \$800 (Individual). Your network accessibility is not limited, so you are able to work with providers In-and-Out of Network, and you pay co-pays for doctor visits and Rx.

Symetra MEC Plan: This plan covers preventive services only. There is no deductible and you are responsible for all non-preventive Medical/Rx expenses.



MEDICAL // BLUE CROSS BLUE SHIELD

Your Medical Plans

BLUE CROSS BLUE SHIELD MEDICAL PLAN OPTIONS							
	High D Plan - EPO HSA		HSA Low D - PPO HSA		Premier Care Plan - PPO		Symetra MEC Plan
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network Out-of-Network
Calendar Year Deductible (CYD)	Employee: \$3,000 Family: \$6,000	No Out-of-Network Coverage	Employee: \$1,750 Family: \$3,500	Employee: \$3,500 Family: \$7,000	Employee: \$800 Family: \$2,400	Employee: \$1,600 Family: \$4,800	Preventive Care Only
Calendar Year Out-Of-Pocket Maximum	Medical: \$6,450 per individual / \$12,900 per family		Employee: \$3,500 Family: \$7,000	Employee: \$7,000 Family: \$14,000	Employee: \$3,200 Family: \$9,600	Employee: \$6,400 Family: \$19,200	Preventive Care Only
Primary Care Physician	30% after deductible		20% after deductible	50% of allowable after deductible	\$25 office visit co-pay	40% of allowable after deductible	Preventive Care Only
PhysicianNow	\$40 consultation co-pay		\$40 consultation co-pay	N/A	\$40 consultation co-pay	N/A	Preventive Care Only
Specialist	30% after deductible		20% after deductible	50% of allowable after deductible	\$45 office visit co-pay	40% of allowable after deductible	Preventive Care Only
Urgent Care					\$25 co-pay		Preventive Care Only
Emergency Room	30% of allowable after deductible			20% after deductible	\$300 co-pay, 20% after deductible		Preventive Care Only
Laboratory and Radiology	30% of allowable after deductible	No Out-of-Network Coverage	No Cost	50% of allowable after deductible	20% after deductible	40% of allowable after deductible	Preventive Care Only
Outpatient & Inpatient					20% after deductible		Preventive Care Only
Preventative Care	No Cost				No Cost		Preventive Care Only
Coinsurance	Variable		20%	50%	20%	40%	Preventive Care Only



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Your Medical Weekly Rates

	Non-Smoker	Smoker
High D		
Employee	\$22.01	\$59.97
Employee + Spouse	\$58.59	\$96.55
Employee + Child(ren)	\$50.26	\$88.22
Employee + Family	\$80.13	\$118.09
Low D		
Employee	\$41.66	\$111.59
Employee + Spouse	\$111.88	\$181.82
Employee + Child(ren)	\$102.00	\$171.93
Employee + Family	\$149.13	\$219.06
Premier		
Employee	\$81.81	\$128.38
Employee + Spouse	\$189.02	\$239.59
Employee + Child(ren)	\$174.17	\$224.53
Employee + Family	\$244.96	\$297.80
MEC Only		
Employee	\$7.08	\$7.08
Employee + Spouse	\$7.98	\$7.98
Employee + Child(ren)	\$7.61	\$7.61
Employee + Family	\$8.63	\$8.63



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PhysicianNow: Powered by MDLive

Convenient, cost-effective alternative to the emergency room, urgent care facility or in-office doctor's appointment for most non-emergency conditions.



Member Benefits

Quick, convenient access to locally-licensed and board-certified doctors 24/7 via phone or video



Employer Benefits

Save on claims costs by routing members to a telehealth solution when appropriate

Average savings:

ER visit: \$1,163
PCP visit: \$50
Urgent Care visit: \$64



When to Use PhysicianNow

- When it's not an emergency
- When it's not easy to schedule with your doctor
- When you're traveling
- When you're too busy to go to your doctor's office



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MEDICAL // BLUE CROSS BLUE SHIELD

Preferred Providers

Key advantages of using preferred providers



Greater level of
health care
benefits



Less out of
pocket expenses



No claims
paperwork



Greater provider
knowledge of
plan
requirements



Available 24 hours a
day, seven days a
week thru
PhysicianNow
powered by MDLive



Significant
savings for both
you and your
employer

Using Out of Network Providers

- ✓ Out-of-network providers do not have a contract with BlueCross
- ✓ This means you must pay the difference between what they charge and the Maximum Allowable Charge (the amount set by the plan in its contracts with network providers)
- ✓ You are also responsible for requesting prior authorization when using out-of-network and out-of-Tennessee providers

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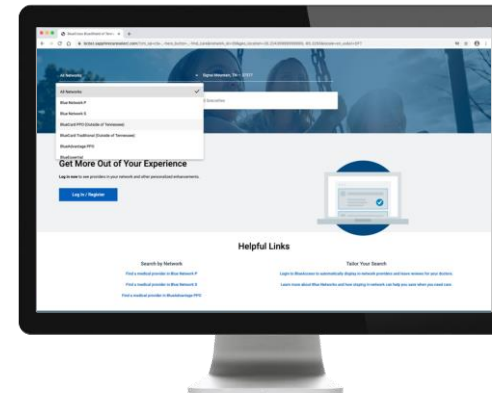
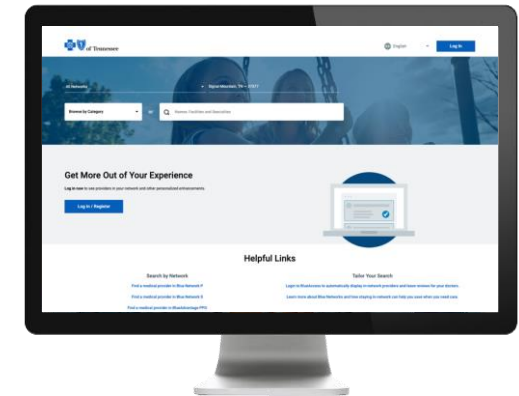
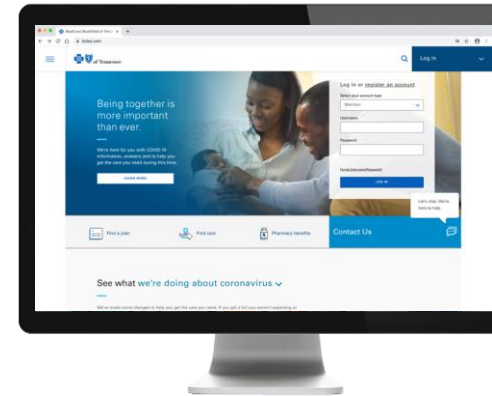


MEDICAL // BLUE CROSS BLUE SHIELD

Find a Doctor, Urgent Care, or Hospital

Before you are enrolled as a member, you can find a doctor, urgent care, or hospital near you.

1. To find a doctor, go to our website at www.bcbst.com
2. Select "Find Care"
3. Get Started
4. Choose "Blue Network P" from your member ID card for services in Tennessee or choose "BlueCard PPO" for services outside of TN
5. In the search box, enter your location zip code
6. Search by name, facility and type of care or browse categories to further customize your search



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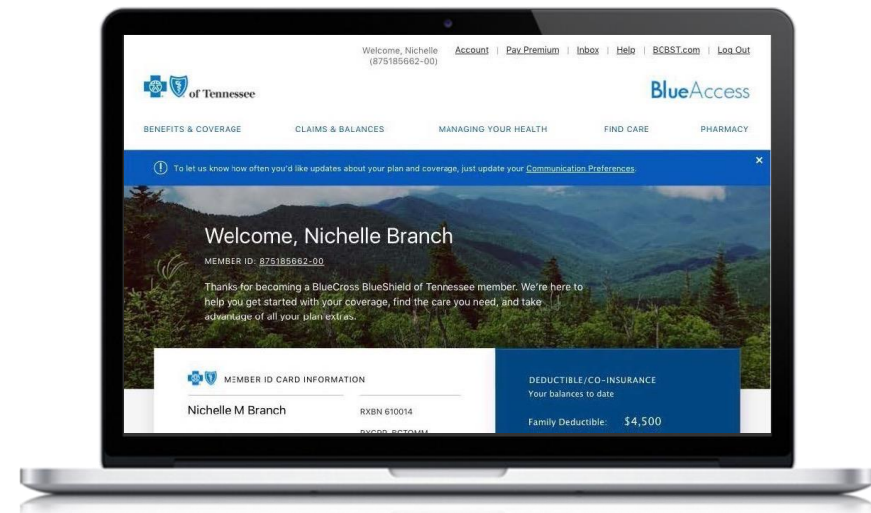


MEDICAL // BLUE CROSS BLUE SHIELD

Member Portal

Tools to maximize your benefits:

- Streamlined access to claims, benefits, coverage details and balances
- Click-to-chat
- HealthCare Cost Estimator and Find a Doctor tools
- Member discounts
- Online medical library
- Wellness program access
- Personalized alerts & document center
- Order replacement ID cards
- Integration with account balances



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MEDICAL // BLUE CROSS BLUE SHIELD

Transition of Care



If you are currently under care for a medical condition and want to speak with a registered nurse, call BlueCross BlueShield of Tennessee at 1-800-818-8581 between 8:00AM-7:00PM ET, Monday through Friday. You may be eligible for enrollment in a case management program.



Our registered nurses will assist you with complex care needs or give advice for general care for you and your family.



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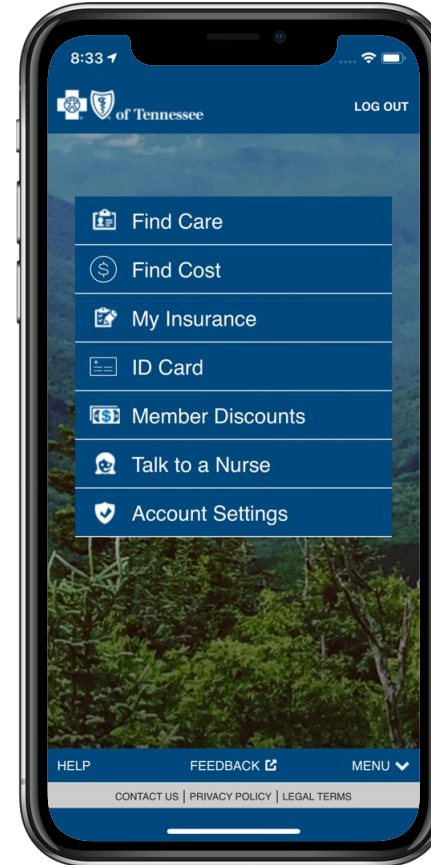


MEDICAL // BLUE CROSS BLUE SHIELD

MyBlueTN Mobile App

Information at Your Fingertips

- Securely access your account instantly with fingerprint or FaceID login
- Access to mobile member ID card and plan information
- Streamlined access to claims, benefits, coverage details and balances
- Find a doctor, urgent care, or hospital
- Receive reminders and push notifications on new discounts and updates
- PhysicianNow



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MEDICAL // BLUE CROSS BLUE SHIELD

24/7 Nurseline: Help When You Need It

Our nurses are on call 24/7 via phone or live chat. They are available to answer your health-related questions and to help you make decisions about appropriate levels of care.

- Available 24/7
- Symptom assessment
- Informed Decision Support
- Online tools
- Multi-channel awareness campaign (Phone, Mail, Email, Text)
- Integration with Chronic Care Management

95%

Individuals were satisfied with nurses' knowledge of their condition

91%

Individuals say they would recommend this service to family and friends

68%

Individuals calling the Nurse Line with intent to visit ER or call 911 were appropriately redirected to a less emergent level of care



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MEDICAL // BLUE CROSS BLUE SHIELD

Fitness Your Way

Healthy choices make good sense.

Fitness Your Way™ is part of our Blue365® member discounts program, making it easy for your employees and their covered dependents (age 18 and older) to get and stay healthy. Encouraging you, our members, to adopt healthier lifestyles means more than increasing productivity and lowering absenteeism. It can also help you improve your overall physical and mental health.

- **Affordable:** One-time enrollment fee of \$29 and a \$29 per member per month membership fee.
- **Unlimited Access:** The nationwide network includes more than 10,000 participating fitness locations.
- **Flexible Membership:** No long-term contract is required –only a three-month initial commitment and unlimited use of any facility within the network.
- **Online Convenience:** Employees can locate fitness centers, enroll and manage their activity online.



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MEDICAL // BLUE CROSS BLUE SHIELD

Identity Theft Protection

In order to protect our members and provide them with even greater peace of mind, BlueCross now includes free identity protection services as part of your medical plan.

Program Highlights:

- ProtectMyID
- FamilyProtect
- Credit monitoring
- Fraud Detection
- Fraud resolution support

Begin Your Protection:

- Log on to BlueAccess
- Click on the ID Protection Link under “Tools and Information”
- Create your account with Experian



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DENTAL

Blue Cross Blue Shield



DENTAL // BLUE CROSS BLUE SHIELD

Your Dental Plan and Weekly Rates

BLUE CROSS BLUE SHIELD DENTAL PPO	
	In-Network
Preventive Services Oral exams X-rays & diagnostic Teeth cleanings (1 every 6 months) Fluoride treatment Topical sealant Emergency treatment	100%
Minor Restorative Services Fillings, Space maintainers, Oral surgery, Extractions, Periodontics, Endodontics, stainless steel crowns Repairs to crowns & bridgework, Occlusion adjustment Local anesthesia	50%
Emergency Dental Services Minor treatment for pain relief, General anesthesia (3 occurrences in 12 months; general anesthesia and IV sedation are allowed with covered surgical impacted wisdom teeth only)	50%
Major Restorative Services Porcelain crowns Fixed & removable bridgework Full & partial dentures	50%
Deductible (waived for preventive services)	None
Annual Maximum per Individual	\$2,000 (preventative services are no longer subject to the calendar-year maximum)
Orthodontia Benefit	Adults & Children

	ACTIVE
Employee	\$5.65
Employee + Spouse	\$10.75
Employee + Child(ren)	\$9.81
Employee + Family	\$13.75



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VISION

Blue Cross Blue Shield



VISION // BLUE CROSS BLUE SHIELD

Your Vision Plan Options and Weekly Rates

	Blue Cross Blue Shield BASE PLAN - LOWER PREMIUM	Blue Cross Blue Shield PREMIER PLAN - HIGHER PREMIUM
Eye Exam	\$10 co-pay	\$10 co-pay
Lenses	\$25 co-pay (once every calendar year)	\$25 co-pay (once every calendar year)
Frames	\$150 allowance (every two calendar years)	\$200 allowance (every calendar year)
Contact Lenses	\$125 allowance (every calendar year)	\$175 allowance (every calendar year)

	BASE PLAN	PREMIER PLAN
Employee	\$1.09	\$1.88
Employee + Spouse	\$2.07	\$3.56
Employee + Child(ren)	\$2.18	\$3.75
Employee + Family	\$3.20	\$5.51



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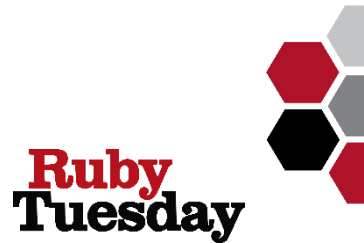


OTHER CORE BENEFIT HIGHLIGHTS



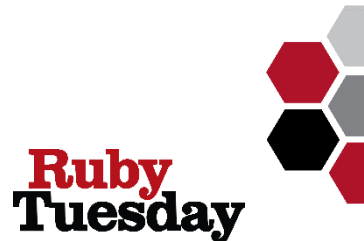
BASIC LIFE AND ACCIDENTAL DEATH & PERSONAL LOSS (AD&PL)

- Ruby Tuesday provides you with Basic Life and AD&PL coverage at no cost to you! For newly eligible employees, coverage is effective on the 1st of the month following the date of hire. Basic Life does not apply to full-time hourly employees.
- Area Coaches, Managers, and Manager in Training receive two times salary up to a maximum of \$25,000 for both basic Life and AD&D. Support Center Team Members received \$25,000 for both Basic Life and AD&D.
- No medical underwriting is required. You are automatically covered for this benefit, but be sure to designate a beneficiary during the enrollment process



EMPLOYEE ASSISTANCE PROGRAM (EAP)

- Some days it can be tough to take care of your job and your life. Whether you need a little extra support or you are going through a crisis, Aetna's Resource for Living program is here for you and your family.
- Members can call 24/7 for free emotional support and daily life assistance, including:
 - ✓ Stress and Anxiety
 - ✓ Self-Improvement
 - ✓ Emotional Wellbeing
 - ✓ Family Conflict
 - ✓ Legal and Financial Issues
 - ✓ Alcohol and Drug Misuse
 - ✓ Depression
 - ✓ Grief and Loss
- Contact Aetna's Resource for Living at **1-888-238-6232** or **www.resourcesforliving.com** (username: Ruby Tuesday, password: EAP)



401(k) RETIREMENT PROGRAM

- The plan offers a convenient, tax-deferred way to save.
- Who Can Join? Any employee age 21 or older who has worked for Ruby Tuesday 6 months.
- How Can You Join? Call Principal at (800) 547-7754 or visit www.principal.com.
- How Much Can You Contribute? On a pre-tax basis: 1% to 50% of your pay up to \$19,500 in 2020. This limit is adjusted annually each year by the IRS. You can also contribute on after-tax basis up to 10% of your gross pay or Roth after-tax basis.
- Does Ruby Tuesday Contribute? Yes. We provide a monthly 50% deferral match up to 6% of your annual salary.
- If you have any other questions, please ask your manager or email **benefitsadministration@rubytuesday.com**.





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SUPPLEMENTAL BENEFITS



SUPPLEMENTAL HEALTH BENEFITS

Supplemental benefits designed to offset deductibles, copays, and other out-of-pocket expenses that add up as a result of an accident, illness, or hospitalization



Accident Insurance

Complements your medical plan, and pays benefits directly to you if you, or a family member, experiences an accident. Receive money for things like:

- ✓ Urgent care
- ✓ Broken bones
- ✓ Surgery
- ✓ Concussion
- ✓ Emergency room
- ✓ Dislocations
- ✓ Physical therapy
- ✓ Hospitalization
- ✓ Ambulance ride
- ✓ Lacerations
- ✓ Diagnostic Exams
- ✓ More...



Critical Illness Insurance

Complements your medical plan, and provides a lump-sum benefit (\$10K or \$20K) directly to you if you, or a family member, is diagnosed with a critical illness, like:

- ✓ Heart attack
- ✓ Organ Failure
- ✓ Brain Tumor
- ✓ Multiple Sclerosis
- ✓ Cancer
- ✓ Kidney Failure
- ✓ Paralysis
- ✓ More...
- ✓ Stroke
- ✓ Coma
- ✓ Parkinson's



Hospital Indemnity Insurance

Complements your medical plan by providing benefits for when you or a family member are admitted to the hospital

- ✓ Child Birth
- ✓ Accident
- ✓ COVID-19
- ✓ Surgery
- ✓ Illness



ACCIDENT INSURANCE

Claim Example

Molly experiences an accident during a soccer game.

Covered Event	Benefit Amount
Ambulance (ground)	\$200
Emergency Care	\$100
Two Physician Follow-Up Visits (\$50 x 2)	\$100
Medical Testing	\$150
Concussion	\$100
Broken Tooth (repaired by crown)	\$300
Benefits paid by MetLife's Group Accident Insurance	\$950



CRITICAL ILLNESS

Claim Example

John's Story

John enrolled in Chubb's Critical Illness Insurance Plan.

After his coverage effective date, John suffered a heart attack and is hospitalized for three days.

John makes a full recovery, but three years later John is diagnosed with invasive cancer, and begins to undergo treatment.

Thankfully, John makes a full recovery from his cancer as well.

If John selected a \$20,000 policy he would receive:

Heart Attack	\$20,000
Invasive Cancer	\$20,000
Total	\$40,000



HOSPITAL INDEMNITY INSURANCE

Claim Example

Susan experiences chest pains and is rushed to the hospital.

Covered Benefit ¹	Benefit Amount
Admission – (Sickness)	\$850
Confinement for 2 additional days – Hospital Coverage (Sickness)	\$600
Benefits paid by Chubb's Hospital Indemnity Plan	\$1,450

¹Covered services/treatments must be the result of an accident or sickness as defined in the group policy/certificate. See the Disclosure Statement or Outline of Coverage/Disclosure Document for more details.



INDIVIDUAL SHORT TERM DISABILITY

Available to Full-Time Employees

If you have to miss work due to a disability, the benefits can help you stay current on your bills and avoid debt



Mortgage



Car insurance



Groceries



Medical bills



Utilities

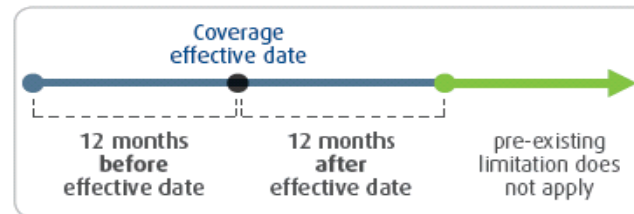


Credit card bills

Benefit Design Options

- **Elimination Periods:** (accident/sickness) 7/7 and 14/14 days.
- **Benefit Periods:** 3 months or 6 months.
- **Monthly Benefits:** up to 60% of your gross monthly income.

Pre-existing limitation:



Maternity Benefits:

MetLife will not pay benefits if the insured gives birth within the ten months after coverage becomes effective.



LIFETIME BENEFIT TERM INSURANCE

Life can change in a heartbeat. If you should die tomorrow, what would happen after you're gone?

Guaranteed Premiums

Life insurance premiums will never increase and are guaranteed to age 100.

Guaranteed Benefits During Working Years

Death Benefit is guaranteed 100% when it is needed most—during your working years when your family is relying on your income.

Long Term Care (LTC)*

If you need LTC, you can access your death benefit while you are living if you are unable to perform two of six Activities of daily Living and require nursing home, home health care, assisted living, or adult day care services or you have a Severe Cognitive Impairment, such as Alzheimer's or Dementia

Fully Portable and Guaranteed Renewable for Life

Your coverage cannot be cancelled as long as premiums are paid as due.



IDENTITY THEFT PROTECTION

Identity Theft Protection is a service that monitors your identity and helps prevent the theft of your personal information. In the event your credentials are compromised, Allstate Identity Protection will fully restore your identity on your behalf. **Identity Fraud is the fastest growing crime in America (new victim every two seconds).**

The average victim loses \$9,650.

How it Works:

Monitor: InfoArmor will monitor and scan the critical data associated with your identity, along with all activities associated with your accounts.

Alert: you will be contacted immediately through various notification methods if suspicious transactions occur

Restore: InfoArmor offers a complete restoration process to pre-theft status, and will reimburse for any expenses incurred as part of the remediation (up to one million dollars).

Key Differentiators

- ✓ Dark web surveillance
- ✓ Social media monitoring
- ✓ Stolen funds reimbursement

Coverage	Monthly Premium
Individual	\$9.95
Family	\$17.95



NEW FOR 2021! METLIFE LEGAL PLANS

Expert legal advice for the road ahead.

Preparation and peace of mind are key to our overall well-being, especially in times of uncertainty. Knowing that you have a plan and trusted resources in place should you require legal assistance is one less thing to worry about. We are pleased to offer you a legal plan with unlimited¹ access to top-quality network attorneys **for less than \$1 a day**.

Enroll in MetLife Legal Plans, formerly Hyatt Legal Plans, during your enrollment period. **For just a low \$21 per month**, you'll have legal assistance that might cost others hundreds, even thousands of dollars — ready whenever you are.

Whether you're looking to protect your family and document your healthcare wishes with an estate plan, or need legal help to deal with real estate or caregiving issues, getting legal assistance from attorneys is simple with:

- A service team to match you with experienced legal help
- Quality legal advice in person or by phone
- In-court representation for covered legal matters
- A mobile app and online tools for your convenience
- No copays, deductibles, or claim forms with network attorneys

Affordable monthly rates, unlimited usage.

There are many benefits to enrolling in the legal plan. If you use it just once in a year, it is very likely that the plan will more than pay for itself. Review the table to see the potential savings for a legal insurance plan member who enrolls in the legal plan and uses a Network Attorney for three basic legal matters.

To learn more, visit info.legalplans.com and enter **6090862** to review your coverages and network attorneys.



GETTING MARRIED

- Prenuptial agreement
- Name change
- Updating or creating estate planning document



BUYING, RENTING, OR SELLING A HOME

- Reviewing contracts and purchase agreements
- Preparing deeds
- Attending the closing



DEALING WITH IDENTITY THEFT

- Attorney consultations regarding potential creditor actions
- Assistance with contacting banks and creditors
- Attorney defense for issues related to identity theft



STARTING A FAMILY

- Creating wills and estate planning documents
- School and administrative hearings
- Adoption



SENDING KIDS OFF TO COLLEGE

- Security deposit assistance
- Reviewing leases
- Student loan debt assistance



CARING FOR AGING PARENTS

- Review of Medicare/Medicaid documents
- Nursing home agreement
- Reviewing estate planning document



AUTO & HOME PROGRAM

As a Ruby Tuesday, employee, you have access to auto and home insurance from MetLife Auto & Home. This program provides you with special savings, outstanding customer service, and a full suite of products to meet your diverse insurance needs. In addition, we offer a variety of other policies including:

- ✓ Condo/renters
- ✓ Personal excess liability
- ✓ Boat
- ✓ Motorcycle
- ✓ RV
- ✓ Personal property

- ✓ A group discount of up to 15%
- ✓ Automatic payment discount
- ✓ Good driving rewards
- ✓ Multi-policy discounts
- ✓ Multi-vehicle savings
- ✓ 24/7 superior service

You may apply for group auto and home insurance at any time. Take advantage of these savings today!

Call **1-800- GET-MET 8**

or visit

myautohome.metlife.com

Mention you work at Ruby Tuesday to receive the discount!





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YOUR BENEFIT CONTACTS



YOUR BENEFIT CONTACTS

BENEFIT	VENDOR	CONTACT INFORMATION
Medical and Dental	Blue Cross Blue Shield	Manage Your Account 24/7 at www.BCBST.com/member Talk to our Member Care Team 8am-6pm ET, Monday - Friday: 800-565-9140
Pharmacy	Optum Rx	800-807-5996 or optumrx.com
Vision Plan	Blue Cross Blue Shield	877-342-0737 or BCBST.com
Life and AD&PL	MetLife	800-GET-MET8
Life, Critical Illness, Group Accident, and Hospital Indemnity	Chubb	866-445-8874 or chubb.com
Short and Long-Term Disability	MetLife	800-GET-MET8
Employee Assistance Program	Aetna	Resources for Living: 888-238-6232 or resourcesforliving.com Username: RubyTuesday Password: EAP
Legal	MetLife	info.legalplans.com and enter 6090862
Qualified Life Events	Ruby Tuesday	800-325-0755, Opt. 4 benefitsadministration@rubytuesday.com

