

# EXPLORE YOUR BENEFITS

## 2021 BENEFITS ENROLLMENT GUIDE PART TIME



**Ruby**  
**Tuesday**

## BENEFITS WEBSITE

[benefits.rubytuesday.com](https://benefits.rubytuesday.com)

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

### MEDICAL COVERAGE



### DENTAL INSURANCE



### VISION INSURANCE



### TERM LIFE



### DISABILITY INSURANCE



### ACCIDENT COVERAGE



### CRITICAL ILLNESS



## OPEN ENROLLMENT

NOV

4

NOV

17

You are required to enroll in or decline coverage during Open Enrollment. If you do not elect coverage, your next opportunity to enroll in coverage will be during next year's Open Enrollment for coverage which won't take effect until January 1, 2022, unless you have a qualified event.

## STEPS FOR ENROLLMENT

### Step 1

Visit [benefits.rubytuesday.com](https://benefits.rubytuesday.com) to review your benefit options and Summary of Benefits and Coverage (SBC).

### Step 2

Click on the Enroll Now button.

### Step 3

Enter your username and PIN. Username is Social Security # with no dashes. Your PIN is the last 4 digits of your Social Security # and the last 2 of your birth year.

### Step 4

Follow the enrollment prompts to elect the coverages you want.

### Step 5

Review your confirmation statement after you've completed enrollment.

# 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.

If you still have questions, please ask your manager or email [benefitsadministration@rubytuesday.com](mailto:benefitsadministration@rubytuesday.com).



You **MUST** confirm your enrollment for 2021! If you are not enrolled, now is your **only opportunity outside of a qualifying event to enroll!**

## TABLE OF CONTENTS

Page 2. Benefit Highlights

Page 3. Medical

Page 6. Dental

Page 7. Vision

Page 8. Prescription Drug

Page 9. Other Benefit Highlights

Page 10. Additional Benefits - NEW! Legal

Page 11. Benefit Contacts



# BENEFIT HIGHLIGHTS

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## Group Indemnity with Minimum Essential Coverage (MEC) Medical

We are pleased to offer you a bundled premium option for two premier benefit plans. By combining these benefit plans we are able to offer Health Care Reform compliant coverage and day-to-day medical expenses at an affordable rate.



## Dental Insurance

Robust coverage including a \$1,250 annual benefit, a \$50 deductible, and no waiting period for preventative services such as cleanings and exams.



## Vision Insurance

If you wear glasses or contact lenses, you know vision expenses can add up. We offer you a Vision plan with a \$10 copay for vision exams, a \$25 copay for lenses and an allowance on frames.



## Individual Short-Term Disability

Provides you with 60% of your weekly income if you are faced with an unexpected sickness or off-the-job injury to help pay for medical treatment.

## NEW FOR 2021! MetLife Legal



Whether it's a planned event, like buying a home or preparing a will, or an unexpected problem, like a speeding ticket, most of us need legal counsel at some point. MetLife Legal can help with getting married, starting a family, buying or renting a home, dealing with identity theft, caring for aging parents, and more. **See page 10 for more information!**



## Group Accident

On-or-off-the-job protection. The High Plan includes \$100 for an urgent care visit, up to \$1,500 hospital admission and additional benefits if the accident is sports related.



## Critical Illness

Critical illness pays a tax-free lump sum if you're diagnosed with a defined critical illness, as long as you make premium payments. Offers a \$100 benefit for certain preventive screenings.



## Term Life

A death not only leaves behind loved ones, but also overwhelming financial obligations. You may enroll in coverage up to \$150,000. Spouse & child coverage is also available.

# YOUR MEDICAL PLAN OPTIONS

**As a Ruby Tuesday part-time employee, you have the choice of the following medical coverage:**

**Group Indemnity from Allstate Benefits - High or Low - bundled with Symetra MEC**

The Group Indemnity plan provides in- and out-of-hospital benefits that correspond with medical expenses. Plus, you get access to a PPO network of providers to help reduce your out-of-pocket expenses.

The Minimum Essential Coverage (MEC) plan provides you with benefits for preventive services that are compliant with the Affordable Care Act - Health Care Reform.

## HOW DO YOU PAY FOR BENEFITS?

You will pay through payroll deduction, which will be set up once you enroll.

## WHAT IF I MISS A PAYMENT?

You are responsible for paying your missed premiums to the carrier if you miss a payroll deduction.

## WILL MY COVERAGE BE CANCELLED?

If you do not pay the full amount of the missed premium, your coverage may terminate.

## WHERE CAN I SEE MY RATES?

[benefits.rubytuesday.com](http://benefits.rubytuesday.com) has benefit details and rates for all of your benefit plan offerings.

# MEDICAL COVERAGE AND CONTRIBUTIONS

MEDICAL COVERAGE OPTIONS			
	Allstate Low Plan	Allstate High Plan	Symetra MEC Plan
<b>Individual Weekly Premium</b>	\$26.31	\$33.10	Included in Plan
<b>Hospitalization Benefit</b>	\$1,000/year	\$1,500/year	Included in Plan
<b>Surgery Benefit</b>	\$225/day	\$300/day	Included in Plan
<b>Emergency Accident</b>	\$750/occurrence	\$1,000/occurrence	Included in Plan
<b>Prescription Drug</b>	\$20/day	\$20/day	Included in Plan
<b>MEC Preventive</b>	100%	100%	Included in Plan
<b>Dr. Visit Reimbursement</b>	\$75/visit	\$100/visit	Included in Plan

# YOUR MEDICAL WEEKLY CONTRIBUTIONS

	Low	High
<b>Allstate Group Indemnity Medical + MEC</b>		
Employee Only	\$26.31	\$33.10
Employee + Spouse	\$43.94	\$56.78
Employee + Child(ren)	\$40.41	\$51.29
Employee + Family	\$57.76	\$74.49



# YOUR DENTAL PLAN OPTION & RATES

METLIFE DENTAL		
	In-Network	Out-of-Network
<b>Deductible</b>	\$50 (per individual)	\$50 (per individual)
<b>Annual Benefit</b>	\$1,250	\$1,250
<b>Dependent Age Limits</b>	26	26
<b>Preventative Care</b> (oral exam, cleaning, fluoride treatment, sealants/per tooth, x-rays)	80%	80%
<b>Basic Care</b> (general anesthesia, fillings, space maintainers, repair and maintenance of crowns/bridges/dentures, simple extractions, surgical extractions)	60%	60%
<b>Major Care</b> (root canal, periodontal maintenance, perio surgery, scaling and root planning, bridges, dentures, single crowns, inlays, onlays, veneers)	50%	50%
<b>Orthodontia</b>	50% for children under 19 (lifetime maximum of \$1,000)	50% for children under 19 (lifetime maximum of \$1,000)
<b>Implants</b>	Not Covered	Not Covered

## DENTAL PREMIUM RATES (WEEKLY)

	2020
Employee Only	\$4.70
Employee + Spouse	\$9.36
Employee + Child(ren)	\$14.09
Employee + Family	\$19.41



# YOUR VISION PLAN OPTION & RATES

METLIFE VISION		
	In-Network	Out-of-Network
<b>Eye Exams</b>	\$10	Up to \$45 allowance
<b>Lenses</b>	\$25	Up to \$30 allowance
<b>Frames</b>	\$130 allowance, 20% off balance over \$130	Up to \$70 allowance
<b>Contact Lenses (every calendar year)</b>	\$130 allowance, 15% off balance over \$130	Up to \$105 allowance

## VISION PREMIUM RATES (WEEKLY)

	2020
Employee Only	\$1.70
Employee + Spouse	\$3.24
Employee + Child(ren)	\$3.40
Employee + Family	\$5.00



# PRESCRIPTION DRUG

	Allstate - High & Low Plan	Symetra MEC Plan
<b>Rx Generic</b>	\$20/day	**
<b>Rx Preferred Brand</b>	\$20/day	**
<b>Rx Non-Preferred Brand</b>	\$20/day	**
<b>Rx Specialty</b>	\$20/day	N/A
<b>Rx Formulary</b>	\$20/day	N/A
<b>Rx Mail Order</b>	\$20/day	N/A

\*\*Covers up to a 30-day supply (retail prescription) or 90-day supply (mail order). The following services are covered at 100% if FDA-approved and prescribed by a doctor:

- Contraceptive methods for women including OTC (such as contraceptive sponges and spermicides)
- Aspirin to prevent Cardiovascular Disease (OTC)
- Iron Supplementation (OTC) - for children at increased risk for iron deficiency anemia
- Folic Acid Supplementation - for women planning or capable of pregnancy
- Oral Fluoride Supplementation (where water source does not contain flouride)
- Smoking deterrents

# OTHER BENEFIT HIGHLIGHTS

## CRITICAL ILLNESS

No one knows what lies ahead on the road through life. The costs involved with these conditions could have a significant impact on hard-earned finances such as lost income, child care, travel expenses, prescription drugs and mortgage payments.

## GROUP ACCIDENT

Accident insurance can help cover some of the unexpected out-of-pocket expenses associated with an accidental injury. Coverage includes 24/7 benefits for hospitalization, emergency treatment, dismemberment, intensive care, and dislocations or fractures.

## INDIVIDUAL SHORT-TERM DISABILITY

If you were disabled due to a sickness or off-the-job injury and unable to work, would you be able to handle your daily bills without a paycheck? Disability coverage pays a cash benefit of 60% of your income directly to you that can be used to help with your daily living expenses such as rent, groceries, child care, and more.

## TERM LIFE

This coverage pays a cash benefit up to \$150,000 that can be used as your beneficiary sees fit. It can help cover funeral expenses, medical expenses, debts and more. Simply put, your life insurance benefit gives your family peace of mind.



# ADDITIONAL BENEFITS

Our voluntary benefits add value to your daily life.



## COMMUTER BENEFIT

New York Employees Only -- This benefit makes it easy to order transit and parking passes, vouchers or a Commuter Check online through PayFlexDirect.com



## IDENTITY THEFT

Every 2 seconds there is a new victim of identity fraud and 1 in 4 people have already experienced identity theft. AllState Identity Protection offers the best protection available today.



## NEW FOR 2021! Expert legal advice for the road

**MetLife Legal Plans can be a valuable benefit for you and your family.**

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 unlimited 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

To learn more, visit [info.legalplans.com](http://info.legalplans.com) and enter **6090862** to review your coverages and network attorneys.

# YOUR BENEFIT CONTACTS

BENEFIT	VENDOR	CONTACT INFORMATION
Group Indemnity	Allstate	Plan or Claim Questions: 866-828-8501 Find a Provider: <a href="http://multiplan.com/allstate">multiplan.com/allstate</a>   Group #: 18430
Minimum Essential Coverage	Symetra	Claim Questions or to Order an ID Card: 800-497-3699 Find a Provider: <a href="http://multiplan.com/symetra">multiplan.com/symetra</a>
Pharmacy	ScriptSave	Discount: 800-700-3957 or <a href="http://scriptsave.com">scriptsave.com</a> Group #: 357B
Vision	MetLife	800-GET-MET8
Dental	MetLife	800-GET-MET8
Supplemental Life, Critical Illness, Disability, and Group Accident	Chubb	866-445-8874 or <a href="http://chubb.com">chubb.com</a>
Qualified Life Events	QLE, Ruby Tuesday	800-325-0755, option 4 <a href="mailto:benefitsadministration@rubytuesday.com">benefitsadministration@rubytuesday.com</a>
Legal	MetLife	<a href="http://info.legalplans.com">info.legalplans.com</a> and enter 6090862

For more information about  
your benefits and to enroll, visit:

**[benefits.rubytuesday.com](https://benefits.rubytuesday.com)**

