

EXPLORE YOUR BENEFITS

2020 BENEFITS ENROLLMENT GUIDE PART TIME



Ruby
Tuesday

BENEFITS WEBSITE

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



STEPS FOR ENROLLMENT



Step 1

Visit 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 medical coverage, 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.

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

Page 11. Benefit Contacts



BENEFIT HIGHLIGHTS



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.



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.



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.



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.



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.



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.



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.

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 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
Individual Weekly Premium	\$26.31	\$33.10	Included in Plan
Hospitalization Benefit	\$1,000/year	\$1,500/year	Included in Plan
Surgery Benefit	\$225/day	\$300/day	Included in Plan
Emergency Accident	\$750/occurrence	\$1,000/occurrence	Included in Plan
Prescription Drug	\$20/day	\$20/day	Included in Plan
MEC Preventive	100%	100%	Included in Plan
Dr. Visit Reimbursement	\$75/visit	\$100/visit	Included in Plan

YOUR MEDICAL WEEKLY CONTRIBUTIONS

	Low	High
Allstate Group Indemnity Medical + MEC		
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
Deductible	\$50 (per individual)	\$50 (per individual)
Annual Benefit	\$1,250	\$1,250
Dependent Age Limits	26	26
Preventative Care (oral exam, cleaning, fluoride treatment, sealants/per tooth, x-rays)	80%	80%
Basic Care (general anesthesia, fillings, space maintainers, repair and maintenance of crowns/bridges/dentures, simple extractions, surgical extractions)	60%	60%
Major Care (root canal, periodontal maintenance, perio surgery, scaling and root planning, bridges, dentures, single crowns, inlays, onlays, veneers)	50%	50%
Orthodontia	50% for children under 19 (lifetime maximum of \$1,000)	50% for children under 19 (lifetime maximum of \$1,000)
Implants	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
Eye Exams	\$10	Up to \$45 allowance
Lenses	\$25	Up to \$30 allowance
Frames	\$130 allowance, 20% off balance over \$130	Up to \$70 allowance
Contact Lenses (every calendar year)	\$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
Rx Generic	\$20/day	**
Rx Preferred Brand	\$20/day	**
Rx Non-Preferred Brand	\$20/day	**
Rx Specialty	\$20/day	N/A
Rx Formulary	\$20/day	N/A
Rx Mail Order	\$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. InfoArmor offers the best protection available today.



YOUR BENEFIT CONTACTS

BENEFIT	VENDOR	CONTACT INFORMATION
Group Indemnity	Allstate	Plan or Claim Questions: 866-828-8501 Find a Provider: multiplan.com/allstate Group #: 18430
Minimum Essential Coverage	Symetra	Claim Questions or to Order an ID Card: 800-497-3699 Find a Provider: multiplan.com/symetra
Pharmacy	ScriptSave	Discount: 800-700-3957 or scriptsave.com 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 chubb.com
Qualified Life Events	QLE, Ruby Tuesday	800-325-0755, option 4 benefitsadministration@rubytuesday.com
Identity Theft	InfoArmor	888-537-9068

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

benefits.rubytuesday.com

