

# Employee Benefits Program

## Plan Year: October 1, 2024 – December 31, 2025



### MEDICAL/Rx PLANS

Your medical plans will continue to be administered by UMR/Healthscope.

- You will have the option to enroll in the Multiplan (RBP) arrangement, or you can choose to enroll in the United Healthcare program.
- You have two plan options under each arrangement – the HDHP with HSA Plan, or the OAP Plan.
- The Pharmacy program will be administered through USRx. **(NEW!) USRx** will now manage Specialty Drugs.

	HDHP with HSA	OAP
<b>Annual Medical Deductible (Single/Family)</b>	\$2,700/\$5,400	\$500/\$1,500
<b>Chefs' HSA Funding (Single/Family)</b>	\$500/\$1,000	N/A
<b>Out-of-Pocket Maximum (Single/Family)</b>	\$3,600/\$7,200	\$3,500/\$7,000
<b>OFFICE VISITS</b>		
<b>Primary Doctor Visit</b>	0% after deductible	\$25
<b>Specialist Visit</b>	0% after deductible	\$50
<b>Preventive Care</b>	\$0	\$0
<b>HOSPITAL CARE</b>		
<b>Inpatient Hospital Services</b>	0% after deductible	10% after deductible
<b>Outpatient Hospital Services</b>	0% after deductible	10% after deductible
<b>Emergency Room</b>	0% after deductible	\$150
<b>OTHER SERVICES</b>		
<b>Diagnostic X-Ray &amp; Lab</b>	0% after deductible	10% after deductible
<b>Telehealth Connection Visits- Teladoc</b>	\$49, until deductible is met, then \$0	\$25
<b>Urgent Care</b>	0% after deductible	\$50
<b>PRESCRIPTION DRUG</b> <small>Retail (30 day supply)</small>		
<b>Generic</b>	\$10 after deductible	\$10
<b>Preferred</b>	\$45 after deductible	\$45
<b>Non-Preferred</b>	\$75 after deductible	\$75
<b>Mail Order</b>		
<b>Generic</b>	\$20 after deductible	\$20
<b>Preferred</b>	\$90 after deductible	\$90
<b>Non-Preferred</b>	\$150 after deductible	\$150
<b>EMPLOYEE CONTRIBUTIONS (weekly)</b>	<b>TRADITIONAL MANAGED CARE: HDHP with HSA</b>	<b>TRADITIONAL MANAGED CARE: OAP</b>
Employee Only	\$43.23	\$51.95
Employee/Child(ren)	\$102.66	\$119.06
Employee/Spouse	\$129.70	\$140.71
Family	\$167.59	\$178.59
<b>EMPLOYEE CONTRIBUTIONS (weekly)</b>	<b>RBP: HDHP with HSA</b>	<b>RBP: OAP</b>
Employee Only	\$17.91	\$29.98
Employee/Child(ren)	\$72.15	\$115.18
Employee/Spouse	\$81.08	\$126.00
Family	\$108.53	\$153.50

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**DENTAL PLANS** Cigna will be your dental provider. The per-pay rates will remain the same. You will have the option to choose from two dental plan options – a DMO and a DPPO.

New for 2024/2025, Cigna Dental will include **Composite (White/Tooth Colored) Fillings**.

BENEFIT OVERVIEW	CIGNA DMO		CIGNA PPO
	IN-NETWORK	IN-NETWORK	*OUT-OF-NETWORK
ANNUAL DEDUCTIBLE (individual/family)	\$0	\$50/\$150	\$50/\$150
ANNUAL MAXIMUM	Unlimited		\$1,500
EMPLOYEE CONTRIBUTIONS (Weekly) EMPLOYEE ONLY	\$1.24		\$2.20
EMPLOYEE/SPOUSE	\$3.16		\$6.00
EMPLOYEE/CHILD	\$3.84		\$6.74
FAMILY	\$7.05		\$11.78

**VISION PLAN** EyeMed will continue to be your vision provider. The per-pay rates will remain the same.

## BENEFIT OVERVIEW

VISION EXAM	PARTICIPATING PROVIDERS	
	(every 12 months)	\$0 Copay
PRESCRIPTION GLASSES	Single	\$0 Copay
	Bifocal	\$0 Copay
	Trifocal	\$0 Copay
	Frames	\$150 allowance, then 20% discount
	Contact Lenses (in lieu of glasses)	\$135 allowance then 15% discount
EMPLOYEE CONTRIBUTIONS	Employee Only	\$0.24
	Employee/Spouse	\$0.71
	Employee/Child	\$0.75
	Family	\$1.10

**LIFE INSURANCE** The Chefs' Warehouse will provide regular, full-time employees working a minimum of 30 hrs. with up to \$300,000 in Basic Life Insurance through MetLife. You also will have the option to enroll in Supplemental Life insurance if you wish. Please note, for supplemental plans, Evidence of Insurability (EOI) may be required.

**VOLUNTARY BENEFITS** You have the option to enroll in Voluntary Accident, Voluntary Critical Illness, and Voluntary Long-Term Disability. These will continue to be administered through MetLife. Please note, if you enroll in the Voluntary Long-Term Disability plan during this Open Enrollment, Evidence of Insurability (EOI) will be required. **New for 2024, Chefs' will now offer a Hospital Indemnity plan, administered through MetLife! This policy pays you a set amount of money if you are hospitalized. Please refer to the online benefit guide for a full summary.**

You also have the option to enroll in Voluntary Universal Life through Transamerica, Legal Protection administered by LegalShield, and Pet Insurance administered by Nationwide.

**SPENDING ACCOUNTS** Chefs' provides the opportunity to participate in several spending accounts such as a Health Savings Account (HSA), Healthcare Flexible Spending Account (FSA), Dependent Care FSA, and Commuter FSA. Because the funds are pre-tax, every dollar you contribute earns you more in tax savings! Please refer to the online benefit guide for more details.

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### ADDITIONAL PROGRAMS

**(NEW!) PATHFINDER CHECKUPS** Starting 10/1/2024, Chefs' is offering CheckUps through PathFinder Health. This program offers you a preventative health visit and consultation with a doctor, virtually. CheckUps makes preventive care quick and convenient - sign up, request an at-home lab kit, and schedule a virtual appointment with your doctor!

**HEALTHJOY** This benefit is a **free** mobile app provided to you by Chefs'. This is only available to those who are enrolled in one of Chefs' medical plans. HealthJoy is a healthcare guidance app that helps you make better decisions. The app improves your healthcare experience while helping you save both time and money.

**REGENEXX** Chefs' Warehouse will cover Regenexx services under your UMR/HealthScope medical plan. Regenexx uses your body's natural healing agents to replace the need for up to 70% of elective orthopedic surgeries by using your stem cells and blood platelets to treat your damaged bone, cartilage, muscle, tendon, and ligament tissues. To learn more, please refer to the online benefits guide.

**Rx 'N Go** Chefs' will continue to offer Rx 'N Go for 10/1/2024! As part of this benefit, you now have the option to receive up to a 90-day supply of generic maintenance medication by mail at **no cost to you!** Visit [rxngo.com](http://rxngo.com) to confirm if any current medications are covered through the program.

### ENROLLMENT INFORMATION & REMINDERS

This Open Enrollment is a Passive Enrollment. This means that you ONLY need to log into Ceridian Dayforce to complete your enrollment if you want to make any changes to your current elections. If you do not wish to change your current elections, your 2023-2024 elections will roll over into the new plan year. Please note, **the flexible spending account open enrollment will be held in November for a January 1st effective date.**

If you wish to make changes for 2024/2025, enrollment will be completed through Ceridian Dayforce.

1. Go to [www.dayforcehcm.com/mydayforce](http://www.dayforcehcm.com/mydayforce)
2. If you are experiencing difficulties logging into your Ceridian account or have any questions/issues as you go through your enrollment, please contact the Ceridian Customer Service Team. Contact information is provided below:

**Phone: 800-790-9062**

**Email: [MDFTCW@ceridian.com](mailto:MDFTCW@ceridian.com)**

All benefits elections will become effective **October 1, 2024**.

### OPEN ENROLLMENT INFORMATION SESSION

If you would like more information on the October 1, 2024 benefit offerings and plan designs, please plan to attend the Benefits Open Enrollment Live Session that will be held. Meeting date and time is as follows:

#### Open Enrollment Information Session

Tuesday July 23<sup>rd</sup>, 11am – 12pm EST [Link](#)

Wednesday July 24<sup>th</sup>, 11am – 12pm EST (Spanish) [Link](#)

### CONTACT INFORMATION

For questions concerning online enrollment through Ceridian, please contact Ceridian Customer Service at 800-790-9062. For questions regarding your benefit plan options, please contact your local HR representative or the Graham Company at 888-229-6494 or [CWBenefits@grahamco.com](mailto:CWBenefits@grahamco.com)