



BENEFITS. CRAFTED FOR YOU.

2019/20 Benefits Guide

IMPORTANT!

You must enroll in benefits to have coverage.

If you have questions, please contact the Benefits Service Center at 1-877-368-6053 or email craftworks@piperjordan.com.

Welcome to CraftWorks Holdings!

We are pleased to offer you and your family a robust benefits program. This program is designed to help you stay healthy, feel secure and maintain work/life balance. Offering a competitive benefits package is just one way we strive to provide our Team Members with a rewarding workplace.

Immediate action required ... you become eligible for CraftWorks Holdings, Inc. benefits on the first day of the month following your date of hire. You become eligible for CraftWorks Holdings, Inc. benefits the first of the month following 30 days of employment. You have 30 days from your eligibility date to enroll.

You have a variety of benefit choices from which you can elect coverage based upon your health care and financial planning needs. These include a Reliance Standard MEC plan, Dental plan & Vision plan as well as the Chubb Term Life and Short-Term Disability plans as well as Hospital Indemnity, Accident & Critical Illness coverages.

The coverage you elect now will remain in place until the end of our plan year. Our Plan Year runs from September 1 through August 31. You **MUST ENROLL IN BENEFITS NOW** if you wish to be covered for benefits during the 2019/20 plan year.

If you do not elect coverage, your next opportunity to enroll in CraftWorks Holdings benefits will be during next year's Open Enrollment unless you have a Qualified Life Event.

To learn more about any of the above - and to see all of your benefit options - visit www.craftworksbenefits.com.

What You Need To Do

- ✓ Visit our benefits microsite at www.craftworksbenefits.com.
- ✓ Review your benefit options by clicking the "Benefits" button at the top of the navigation bar.
- ✓ Once you've reviewed and understand your benefits, click "Enroll Now" at the top navigation bar to be taken to the election portal. There, you can enroll in or decline your benefits. **IMPORTANT: YOU MUST ENROLL IN OR DECLINE BENEFITS FOR EACH INDIVIDUAL BENEFIT.**
- ✓ If you have questions, please contact the Benefits Service Center at 877-368-6053 or email craftworks@piperjordan.com.



2019/20 Highlights

We are pleased to offer you a full suite of benefits for our part-time restaurant team members for the 2019/2020 plan year!

- **Plan Year** - The CraftWorks Holdings organization has a plan year that doesn't coincide with the calendar year. This means that your benefits and coverage will run from September 1, 2019 through August 31, 2020.
- **Medical Plan**- Our medical plan, through Reliance Standard, provides point of service coverage for you and your family members and pays up to 100% for preventive services and prescriptions.
- **Dental Plan** - Our dental plan, through Reliance Standard, provides you with coverage for preventive, basic and major services, at any dentist you choose!
- **Vision Plan** - Vision coverage through EyeMed via Reliance Standard, gives you access to thousands of providers in-network and provides you with coverage for exams, lenses, frames and contact lenses.
- **Work-Life Benefits** - At CraftWorks Holdings, we offer Accident, Critical Illness, Hospital Indemnity, Term Life and Short Term Disability through Chubb. The benefits can be used to compliment your medical, dental or vision coverage or as stand-alone benefits.

Eligibility

Part-Time Restaurant Hourly Team Members are eligible to participate in the CraftWorks Holdings benefits program on the first day of the month following 30 days of employment. Team Members may also enroll their legal spouses (same and opposite sex) and/or dependent children (with supporting dependent verification documents).

A dependent child may be the natural child, stepchild, legally adopted child, child placed for adoption, or other child for whom you have permanent legal custody. Age limits and other restrictions may vary by plan.

When do I enroll?

You have 30 days from your benefit eligibility date to enroll. The coverage you elect now will remain in place until the end of our plan year, which is August 31, 2020. If you are adding dependents, you must upload proof of dependency (e.g., birth certificate, tax form, or marriage certificate) in the Benefits Portal within your 30 days.

Full benefits deductions are owed for any pay period in which your benefits are effective for one or more days. You are responsible for premiums based on your coverage effective date. If any deductions are missed, all missed deduction amounts will be withheld.

During a Leave of Absence, an employee will be responsible for any missed insurance premiums via a retro deduction or a manual premium remittance.

REMEMBER!

You have 30 days to submit the necessary documents. Your dependent will not be added to your coverage until valid documentation is approved. If valid documentation is not received and approved within 30 days, you will have to wait until next year's Open Enrollment to add your dependent.

Making Changes after Your Eligibility Period

You may change your coverage during the year only when you experience a qualifying life event, such as marriage, divorce, birth of a child, death, adoption, placement for adoption, loss of coverage, or gain of other coverage. If you have a qualifying life event, log in to www.craftworks.bswift.com or call 1-877-368-6053, complete the enrollment change, and provide the proper supporting documentation. These actions must be within 31 days of the qualifying event.

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Medical Plan

The Reliance Standard BasicCare Program combines the BasicAdvantage Total Plan and the Essential Care Plan to provide you with ACA-compliant Minimum Essential Coverage. Your acceptance into this program is guaranteed - you cannot be turned down as long as you elect coverage during your enrollment opportunity and remit premiums. These plans are bundled; when you elect this coverage you will be automatically enrolled in both plans.

If you elect any combo of Medical, Dental and Vision plans your premium deduction will be automatically bundled into one lump-sum payment each payroll. For example, if you elect Employee-Only Medical coverage at \$17.07 per week and Employee-Only Vision coverage at \$1.77 per week, your combined total weekly deduction will be \$18.44.

BasicAdvantage Total Plan Highlights:

- Visit any doctor or hospital.
- Enrolled and approved dependents receive the same coverage as you.
- No pre-existing conditions exclusions or limitations.
- BasicAdvantage Total Plan enrollees also receive these added non-insurance benefits:
 - Prescription Drug Card offering discounts at participating pharmacies.
 - VSP Access Plan membership offering discounts on eye exams and prescription glasses at network doctors.
 - 24-Hour Nurse Helpline.
 - On-line Wellness Assistance.
 - Vitamins & Nutritional Supplements Plan.
 - On Call Travel Assistance.

Essential Care Plan Highlights:

The Essential Plan is intended to provide minimum essential coverage under the Affordable Care Act. It provides you and your enrolled dependents with preventive care only and helps you meet the requirements of the Affordable Care Act.

Below is a list of a few common preventive health services the plan covers:

- Annual Preventive Care Visits – physicals & history
- Immunizations – diphtheria, tetanus and pertussis, hepatitis & influenza
- General Health Screenings – blood pressure, cholesterol & diabetes
- Prescription contraceptives for women
- Well Child Exams – physical exams & vision acuity
- Assessments – developmental & behavioral
- Screenings – hearing loss, lead poisoning and depression

Summary of Benefits and Coverage

A Summary of Benefits and Coverage (SBC) has been designed to assist you with better understanding the coverage being offered to you, and to allow you to compare coverage options.

The SBC is available on www.craftworksbenefits.com. A paper copy is also available, free of charge, by calling 1-877-368-6053 or emailing craftworks@piperjordan.com.

BasicAdvantage Total Plan

Plan Benefit

New Patient Office Visit	\$75/day for 1 day
Established Patient Office Visit	\$60/day for 3 days
Emergency Room Sickness	\$50/day for 3 days
Emergency Room Accidental Injury	\$500/day for 2 days
Urgent Care Facility	\$50/day for 1 day
Surgery Benefit	\$500/procedure/day
Heart Attack	\$1,500/day for 1 day
Hospital Admission - Accidental Injury	\$1,000/day for 1 day
Stroke	\$1,000/day for 1 day
Childbirth	\$1,000/day for 1 day
Anesthesia	\$100/day
Pathology Benefits	\$40/day for 2 days
Prescription Drug Benefits	\$25 per generic/7 fills

Essential Plan

Plan Benefit

Copays	\$0 (\$50 for brand-name contraceptives)
Deductible	\$0
Benefit Paid by Plan	100%
Plan Annual Maximum	Unlimited

Combined Medical Plan Rates

Weekly Premium

Employee-Only	\$17.07
Employee + Spouse	\$33.57
Employee + Child(ren)	\$40.87
Family	\$58.15



Dental Plan

Reliance Standard Dental PPO

Our vendor for our Dental Plan is Reliance Standard!

This is a Dental PPO plan, so you can go to any dentist you like. However, you will receive a better negotiated rate if you use an in-network provider. This difference in cost is due to contracted rates and/or reasonable customary.

If you elect all Medical, Dental and Vision plans your premium deduction will be automatically bundled into one lump-sum payment.

For example, if you elect Employee-Only Medical coverage at \$17.07 per week and Employee-Only Vision coverage at \$1.77 per week, your combined total weekly deduction will be \$18.44.

Reliance Standard Dental Plan

In & Out-of-Network

Plan Type	PPO
Individual Deductible	\$50, not waived for preventive
Preventive Services (no waiting period)	80% coverage
Basic Services (3-month waiting period)	60% after deductible
Major Services (12-month waiting period)	50% after deductible
Orthodontia Services	Not covered
Calendar Year Benefit Maximum	\$1,000



Dental Rates

Weekly Premium

Employee-Only	\$4.45
Employee + Spouse	\$9.39
Employee + Child(ren)	\$10.10
Family	\$14.95

Vision Plan

Reliance Standard Vision Plan

	In-Network	Out-of-Network
Annual Eye Exam	\$10 copay	Up to \$35
Lenses	\$25 copay	
Single Vision	Covered in full	N/A
Bifocal	Covered in full	
Trifocal	Covered in full	
Lenticular	Covered in full	
Frames	\$130 allowance	Up to \$65
Contact Lenses		
Fit & Follow-up	Up to \$40 or 10% off	No benefit
Elective	Up to \$130 allowance	Up to \$104
Medically Necessary	Paid in full	Up to \$200

Reliance Standard Vision Plan

Our vendor for our Vision Plan is Reliance Standard.

This Vision plan allows you to visit any eye doctor you want while still providing you benefits even if you're out-of-network.

If you elect all Medical, Dental and Vision plans your premium deduction will be automatically bundled into one lump-sum payment.

For example, if you elect Employee-Only Medical coverage at \$17.07 per week and Employee-Only Vision coverage at \$1.77 per week, your combined total weekly deduction will be \$18.44.

Vision Rates

Weekly Premium

Employee-Only	\$1.77
Employee + Spouse	\$3.49
Employee + Child(ren)	\$3.22
Family	\$4.94



Work-Life Benefits

Accident Plan

Group Voluntary accident coverage from Chubb pays cash benefits for expenses associated with an accidental injury and can help protect your finances should an accidental injury occur. Our benefits correspond with treatment for accidental injuries including hospitalization, emergency treatment, intensive care, ambulance, fractures, medical expenses, plus more.



Critical Illness Plan

Critical Illness coverage can be elected in \$10,000 or \$20,000 increments and provides cash benefits for out-of-pocket expenses related to covered critical illnesses. This coverage also offers a \$50 benefit for certain preventive screenings. There is also a recurrence benefit of up to 100% for cancer, heart attacks or strokes

Note: Rates vary based upon age, coverage amount and tobacco usage. You can find the rates for this plan on www.craftworks.bswift.com.

Plan Features

Description

First Accident	\$100
Accidental Death	\$80,000
Emergency Room	\$200
Hospital Admission	\$1,000
Hospital Confinement	\$150 day/365 days
Urgent Care	\$100
X-Ray/MRI	\$40/\$200
Surgery	\$1,500

Accident Rates

Weekly Premium

Employee-Only	\$2.80
Employee + Spouse	\$6.74
Employee + Child(ren)	\$8.28
Family	\$10.80

Plan Feature

Description

Guaranteed Issue Coverage	10,000 \$20,000
Heart Attack/Stroke/End Stage Renal Failure/Major Organ Failure/Invasive Cancer/Benign Brain Tumor	100%
Recurrence Benefit	100% (1 time)
Wellness Benefit	\$50/year

Work-Life Benefits

Hospital Indemnity Plan

This plan pays a \$1,000 benefit when you are admitted to the hospital for a covered hospital stay.

You will receive an additional \$100 per day for days 2-30 of a standard confinement or an additional \$200 per day for an ICU confinement.

Short-Term Disability Plan

Disability insurance helps replace your income when you lose your paycheck due to a covered disability. Chubb's Short-Term Disability plan will replace a portion of your income to help pay for important expenses like:

- Car Payments
- Credit Card Debt
- Student Loans
- Household Costs
- College Tuition
- Saving for Retirement

Hospital Indemnity

Defined Benefit

Initial Confinement	\$1,000/1 day per year
Daily Confinement	\$100/days 2-30
Daily ICU Confinement	\$200/days 2-15
Outpatient Phy. Therapy	25 day/Up to 15 days

Hospital Indemnity Rates

Weekly Premium

Employee-Only	\$2.74
Employee + Spouse	\$6.53
Employee + Child(ren)	\$4.96
Family	\$8.75

Short-Term Disability

Description

Accident Elimination Period	7 Days
Sickness Elimination Period	7 Days
Income Replacement	60% of your income up to \$125 per week
Benefit Period	6 Months
Day 1 Income Replacement	Elimination period is waived for hospitalization or outpatient surgery

Short-Term Disability Rates

Weekly Premium

Employee-Only	\$2.73
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Work-Life Benefits

Term Life Plan

You work hard to provide a good life for your family. However, what if something happens to you? Chubb LifeTime Benefit Term provides the help you and your family needs to help pay for things like:

- Mortgage and Rent
- College and Education Expenses
- Retirement
- Household Expenses
- Long-Term Care
- Childcare
- Family Debt
- Burial

You can find the personalized rates for this plan on www.craftworks.bswift.com. Note: Rates vary based upon age, coverage amount.

Employee Age Band

Defined Benefit

Employee-Only Ages 19-70

\$10,000 | \$25,000
\$50,000 | \$100,000

Employee-Only Ages 71-80
(subject to underwriting)

\$10,000 | \$25,000
\$50,000

Coverage is also available for spouses at the covered Employee-Only amount.

Decision to Enroll in Voluntary (Work-Life) Benefits

Whether you choose to enroll in any of these programs is completely optional and Voluntary.

CraftWorks Holdings does not make a contribution towards the cost of these programs and employees pay the full cost of premiums on an after-tax basis.

CraftWorks Holdings does not sponsor, maintain, endorse, recommend, or promote these Work-Life programs. CraftWorks Holdings' involvement regarding these Work-Life insurance programs is strictly limited to allowing the insurer access to employees to publicize these programs and CraftWorks Holdings may perform certain ministerial functions such as payroll deduction and forwarding employee premium payments to the insurer.

CraftWorks Holdings does not receive any consideration in the form of cash or otherwise in connection with the program, other than reasonable compensation, excluding any profit, for administrative services actually rendered in connection with payroll deductions. Accordingly, these Work-Life insurance programs are not subject to ERISA and related regulations. All questions or claims regarding these programs should be directed to the insurer.

Commuter Benefits

If you rely on the train, subway, bus, ferry, trolley, or vanpool to get to work, or if you pay for parking, you can save money on your commute! The CraftWorks Holdings's Commuter Benefits plan allows you to set aside up to \$265 each month in pretax dollars for qualified transit and vanpooling expenses. You can enroll on a monthly basis, or simply choose to let your election roll over each month.

Once enrolled:

- Discovery Benefits will send you a debit card that you can use to pay your transit expenses directly at the time of service.

- You can pay out of pocket and submit a reimbursement request through your Discovery Benefits online account or Mobile App. To receive your reimbursement as quickly as possible, be sure to sign up for direct deposit.
- In cities that offer smart cards, you can easily transfer funds from your Discovery Benefits commuter account directly to your smart card.

Visit www.discoverybenefits.com to enroll at any time and view your balance.

401(k) Retirement Plan

At CraftWorks, we know that planning for the future is important to you. That's why we offer a valuable opportunity to save through the CraftWorks Retirement Savings Plan. The plan allows you to contribute a percentage of your gross pay through the year on a pre-tax basis.

For 2019, the maximum contribution a team member can make to their account is \$19,000. If you are age 50 and over, an additional \$6,000 may be contributed. You can actually make the catch up contributions while you are 49 and if you are turning 50 during the year.

These maximum contribution amounts are announced by IRS each year. Please check the Portal during the fall of 2019 for any new announcements for 2020.

Eligibility Requirements

To become eligible for the plan, you must meet all criteria:

- Be at least 21 years of age
- Have 12 months of service with at least 1,000 hours worked

Enrollment opportunities for newly eligible team members are held after one year of service. Once eligible, you will be informed of how to enroll online through Empower's Retirement website. Once enrolled, you can manage your investments and deferral percentage online and change them anytime.

Employer Match

CraftWorks will match 25% up to 6% of your salary. To receive the full match, you must be contributing at least 6%. The match is calculated each pay period and applied to participant accounts following each quarter end. Employer match amounts are subject to change on quarterly basis at the discretion of CraftWorks.



Important Benefit Contacts

Benefit	Vendor	Member Services Telephone Number	Carrier Website
Medical	Reliance Standard	866-375-0775	www.reliancestandard.com
Dental	Reliance Standard	866-375-0775	www.reliancestandard.com
Vision	Reliance Standard	800-351-7500	www.reliancestandard.com
Accident	Chubb	866-445-8874	www.combinedinsurance.com
Hospital Indemnity	Chubb	855-672-3231	www.visit-aci.com
Critical Illness	Chubb	866-445-8874	www.combinedinsurance.com
Life Insurance	Chubb	855-241-9891	www.chubb.com
Short Term Disability Insurance	Chubb	866-445-8874	www.combinedinsurance.com
Benefits Service Center	Benefits Service Center	877-368-6053	www.craftworksbenefits.com

Missed Premiums

For any given pay period, if you do not have enough to have your premium deducted from your net pay, you are responsible for remitting your missed premium directly to the carrier.

Reliance Standard Plans - Medical, Dental and Vision Plan: The Summary Plan Description that you receive after you enroll includes a Missed Premium Payment Form, which you can copy and use as needed. For the medical, dental and vision plans, if you missed more than one pay period in a row, you must make up all missed, consecutive premium deductions. Your deductions from Reliance Standard are bundled, or taken together, from your payroll check.

When you remit payment for your missed Reliance Standard deductions, you must remit the same bundled amount. If you do not remit the full deduction amount, claims will not be paid for losses or expenses that occur during an unpaid period. Premiums due must be mailed within 31 days after the date of the missed deduction.

Chubb Work-Life Benefits: If you do not have payroll deductions for 90 days, your policy will lapse and you will be removed from payroll deductions. At that time, a bill will be mailed to your home address from Chubb with instructions on how to pay for Chubb directly for premiums ongoing.

Important Missed Premium Information

If you miss a premium for any of your Reliance Standard coverages (medical, dental or vision), you have 45 days from the date of the missed deduction to remit premium.

NOTE: If you haven't had a claim during the time of no payroll deductions, you DO NOT need to remit premium; If you had any medical, dental or vision service, you have 45 days to pay premium to include pay period claim was incurred through current time period.

How do you know if you missed a premium?

- Look at your paystub.
- If you do not see a deduction for your medical, dental and/or vision coverage, follow the steps below:
 - Determine the weekly deduction amount for your coverage. You can find your current elections and deduction amounts on your Benefit Confirmation Statement on <http://craftworks.bswift.com>
 - Need Login Assistance? If you have forgotten your password or are having trouble logging in, please click on the Forgot Password link to reset, using the security question you have already provided. If you are still unable to log in, contact the CraftWorks Holdings Benefits Service Center at (877) 368-6053. Representatives are available Monday through Friday from 8:00 a.m. to 7:00 p.m. CST.

Reliance Standard deductions are combined in your payroll check. This means, if you have medical, dental and vision coverages, they come out of your paycheck as ONE deduction. The deduction amount for each coverage is added together to create ONE amount. For example:

- Medical Deduction - \$40.00
- Dental Deduction - \$10.00
- Vision Deduction \$10.00
- TOTAL Reliance Standard weekly deduction = \$60.00
($\$40.00 + \$10.00 + \$10.00 = \60.00)
- Fill out a Missed Premium Payment Form.
 - Missed Premium Payment Forms can be found in the Library section on the microsite (www.craftworksbenefits.com), or
 - We have also included a copy of a Missed Premium Payment form for your convenience on page 3 of this notice.
- Include payment for your benefits with the Missed Premium Payment form.
 - You must remit the full amount of the premiums missed (medical, dental and vision deductions are combined) in order for your coverage to remain in force and claims paid on your behalf. In the example provided in Step 2, the amount owed and due with the Missed Premium Payment Form would be \$60.00.

What happens if you do not remit payment?

If you do not pay the full amount missed via payroll deductions, you will have a gap in coverage for that coverage period. As a result, prescriptions and doctor's office visits made during that period of time will not be covered. Additionally, if you miss one month or more of premium payments, your IRS 1095 form will reflect that you did not have medical coverage during that month. If you have questions regarding your coverage with Reliance Standard, please contact 866-375-0775. You can also access information about your plan via www.helpwithmyplan.com.

