



Guide To Your Benefits

2017

Jena Choctaw Pines Casino believes our success is due to the efforts of our most valued resource, our employees. Therefore, we are committed to providing high quality, market competitive benefits at an affordable cost. We are pleased to provide eligible employees and family members with a comprehensive employee benefits package that pays for the majority of the cost of medical, dental and vision plan coverage and 100% of the cost of life insurance and short term disability coverage. These benefits help to provide you and your family with greater protection and financial security.

This summary provides a brief guide to Jena Choctaw Pines Casino's employee benefits plans. More detailed information on each plan can be found in the Summary Plan Document, Plan Certificates or Summaries of Coverage that accompany each of these plans.

Jena Choctaw Pines Casino provides the following benefit plans to our employees explained further in this summary:

Medical/Prescription Drug Plan

A Choice Plus PPO Plan benefit is offered to employees through UHC. The Prescription Drug Plan is offered through OptumRx (through the UHC plan). Jena Choctaw Pines Casino pays for the majority of the cost.

Dental Plan

A choice of a Base and Buy-Up Plan offered through Delta Dental. Jena Choctaw Pines Casino pays for the majority of the cost of the Base Plan for employees and eligible dependents. Employees can elect to purchase a higher level of coverage under the Buy-Up Plan.

Vision Plan

A vision benefit is offered to employees through UnitedHealthcare (UHC). Jena Choctaw Pines Casino pays for the majority of the cost of vision coverage for employees and eligible dependents.

Flexible Spending Accounts (FSAs)

Both a pre-tax Health Care Spending Account and a pre-tax Dependent Care Spending Account are offered to employees to help you save money on taxes on predictable uncovered medical, dental and vision expenses as well as the cost of dependent day care. The plan is administered by InfiniSource.

Life Insurance/Accidental Death and Dismemberment (AD&D)

A 100% employer paid life insurance/AD&D benefit is offered through UNUM providing you with greater peace of mind and your beneficiaries with further financial security in the event of your death or incapacity.

Voluntary Term Life Insurance/AD&D

Employees can purchase additional term life insurance/AD&D for you, your spouse and your child(ren) through a UNUM voluntary term life insurance/AD&D plan.

Short Term Disability (STD) Plan

A 100% employer paid STD benefit is offered through UNUM.

Voluntary Long Term Disability (LTD) Plan

Employees can purchase LTD coverage through UNUM which picks up after STD is completed and runs until no longer disabled or until Social Security Normal Retirement Age.

Employee Assistance Program (EAP)

Jena Choctaw Pines Casino provides an Employee Assistance Program (EAP) at no cost to employees and immediate family members living in the same household. This service is provided through TotalCare EAP.

Voluntary Ancillary Benefits

Employees can purchase additional coverage for critical illness protection through UNUM.

Benefit Eligibility Requirements

Benefit Eligible Employees

All full time employees working 30 or more hours per week are eligible to enroll in the medical, dental, vision, flexible spending account (FSA) plans and voluntary plans. Enrollment in employer paid life insurance/AD&D, short term disability and long term disability is automatic. You are eligible for coverage under these plans on the first of the month following 60 consecutive days of employment. In order to become insured under the medical, dental, vision, FSA and voluntary plans, you must complete the required enrollment process within the required deadlines.

Benefit Eligible Dependent

An eligible dependent is a legally married spouse, domestic partner, natural born child, stepchild, adopted child of the employee, and child who has been placed for adoption with the employee and for whom the application and approval procedures for adoption have begun. **Employees must supply documentation including the Social Security Number or Individual Tax payor Identification Number (ITIN) to support the parent-child relationship and the age of the child.** Employees cannot enroll dependents unless a SSN or ITIN is provided. An enrolled dependent child will continue to be eligible beyond the age of 26 provided he/she is incapable of self-sustaining employment by reasons of documented intellectual or physical disability and is chiefly dependent upon the employee for support and maintenance.

Benefit Eligibility Verification

In order to verify dependent or spouse eligibility, or domestic partner relationships, employees are required to provide appropriate documentation, such as marriage license, birth certificate, tax returns, court documents (i.e. adoption, guardianship), or documented proof of a domestic partner relationship per UHC guidelines.

Change in Family Status - 30-day rule

Per IRS rules, you cannot make plan changes during the plan year (1/1 – 12/31) unless you experience a qualifying event (as defined by the IRS). You must notify the Payroll & Benefits Department no later than 30 days from the qualifying event date that you want to make a benefit plan change. It is your responsibility to notify the Payroll & Benefits Department within 30 days of the qualifying event that you want to make a benefit plan change. Changes made as the result of a qualifying family status change occur on the date of the qualifying event (e.g. date of marriage, date of birth of child, date of divorce, etc.).

Qualifying events include:

- Marriage, divorce, legal separation or annulment
- Birth, adoption or placement for adoption of a child
- Change in your employment status or the employment status of your spouse or dependent that results in gaining or losing eligibility for coverage
- Loss of coverage under any group health coverage sponsored by a governmental or educational institution, including the State's children's health insurance program (SCHIP)
- Dependent satisfying or ceasing to satisfy the dependent eligibility requirements
- Death of a spouse or covered dependent
- Significant increase in contributions or a significant reduction in coverage under your spouse's health plan
- Change to comply with state qualified domestic relations order (QDRO)
- Change in your spouse's or covered dependent's coverage during another employer's annual enrollment period when the other plan has a different coverage period
- Becoming entitled to Medicare or Medicaid or a state or federal Marketplace plan.

As a result of a status change, you may choose to make the following changes, if they are consistent with the qualifying event:

- Enroll for coverage (if you previously declined benefits coverage)
- Drop your benefits coverage
- Add or remove covered dependents
- Change your coverage level (for example, changing from single to family coverage or increasing/decreasing medical/dependent spending account election)
- Change FSA deferral amount (pre-tax contribution)

Medical/Prescription Drug Plan

Jena Choctaw Pines Casino's medical plan claims administrator is UnitedHealthcare (UHC). The prescription drug claims administrator is OptumRx.

Medical Plan

Employees and covered dependents must see in-network UHC providers to obtain in-network benefits. It is important to see providers in the UHC network to ensure you pay lower out-of-pocket costs under both plan options. The benefits shown in the chart on the next page reflect your medical plan benefits. If you go outside of the UHC network under this plan, you will pay higher non-network costs.

Medical Plan/Prescription Drug ID Cards

If you enroll in the UHC Plan, you will be mailed a combined UHC medical and prescription drug ID card. Please ensure you present your medical ID card to your medical providers and to the pharmacist to access your benefits.

Prescription Drug Plan

OptumRx is the prescription drug plan provider for the retail and mail order programs. Under the OptumRx program, you have access to more than 50,000 participating retail pharmacies nationwide.

Your prescription drug benefits are based on the OptumRx formulary. The formulary is a list of prescription drugs approved by the plan and subject to change throughout the year. If your prescription is not on the OptumRx formulary, you will pay a higher cost. Consult with your health care provider regarding changing to a medication on the OptumRx formulary. [You can go to myuhc.com to check whether or not your drug is on the formulary.](http://myuhc.com)

Mail Order (Home Delivery) Program

Employees who take maintenance drugs for high cholesterol, high blood pressure, diabetes, birth control, etc. are encouraged to use the OptumRx mail order program to save money and for the convenience of home delivery. OptumRx will fill your prescription at their mail order pharmacy, charge the appropriate cost per your plan and mail prescriptions to your home. If you wish to start using mail order, ask your doctor for a one year prescription, complete a OptumRx mail order form and send the prescriptions and form to the OptumRx mail order pharmacy. You will receive your medication within 7-10 days (slightly longer the first time you sign up). Shipping is free unless you request overnight delivery. You can order refills online at www.optumrx.com or by calling OptumRx at 1-888-216-4085. You can go online to OptumRx or see HR to obtain a mail order form.



2017 Medical/Prescription Drug Plan

UHC ChoicePlus PPO Plan

Benefit Plan Provisions	In-Network	Non-Network
Annual Deductible In-Network	\$500/\$1,000	\$1,000/\$2,000
Coinsurance In-Network	80/20%	60/40%
Out-of-Pocket Maximum In-Network	\$4,000/\$8,000	\$8,000/\$16,000
Preventive Care	Covered at 100%	Not Covered
Office Visits (non-preventive) PCP Specialist	\$25 copay \$45 copay	40% Coinsurance after Deductible 40% Coinsurance after Deductible
Outpatient Facility/Services	20% Coinsurance after Deductible	40% Coinsurance after Deductible
Inpatient Facility/Services	20% Coinsurance after Deductible	40% Coinsurance after Deductible
Skilled Nursing Facility	20% Coinsurance after Deductible	40% Coinsurance after Deductible
Emergency Room	\$350 copay per visit	\$350 copay per visit
Urgent Care Center	\$75 copay	40% Coinsurance after Deductible
Chiropractic	\$25 copay	40% Coinsurance after Deductible
Rehab Care (PT, Occupational, Speech Therapy) – Outpatient Visit	\$25 copay	40% Coinsurance after Deductible
Mental Health/Substance Abuse Office Visit	\$45 copay	40% Coinsurance after Deductible
Mental Health Inpatient	20% Coinsurance after Deductible	40% Coinsurance after Deductible
Diagnostic Test (X-Ray, Blood work)	No Charge	40% Coinsurance after Deductible
Specialty Scans (MRI, CT, PET)	20% Coinsurance after Deductible	40% Coinsurance after Deductible
Prescription Drug Retail (30 day supply) Mail Order (90 day supply)	\$10/\$30/\$50 \$30/\$90/\$150	\$10/\$30/\$50 Mail order not covered

Employee Premiums Per Pay Period (24 pay periods per year)

	Employee Per Month	Employee Per Pay Period
Employee Only	\$51.30	\$25.65
Employee + Spouse	\$474.56	\$237.28
Employee + Child(ren)	\$378.36	\$189.18
Employee + Family	\$782.37	\$391.19

Health & Wellness Resources for a Healthier You!

UnitedHealthcare(UHC)

UHC offers employees and family members a wide variety of health and wellness resources to help you live a healthier life. You can access these programs by logging on to myuhc.com or calling UHC at the number on your UHC ID card. UHC’s health and wellness programs provide:

“Care24”	24 hour access to nurses and an employee assistance program (EAP) taking a 360 degree holistic approach to your health care questions, issues and concerns.	<ul style="list-style-type: none"> • A health and well-being concierge service connecting members with a single contact who guides them to clinical, wellness, financial, legal or counseling resources through NurseLine and the EAP 24 hours a day, 7 days a week.
Healthy Pregnancy Program	Tools and resources providing personal support during and after your pregnancy to ensure a healthier pregnancy and be well-prepared for your baby’s arrival.	<ul style="list-style-type: none"> • 24 hour toll free phone access to experienced nurses. • Up-front risk assessment and high risk pregnancy case management. • Educational materials on nutrition, exercise, warning signs, fetal development and breast feeding.
Smoking Cessation Program	Team up with a health coach to help you develop a personal plan to help you quit smoking.	<ul style="list-style-type: none"> • One-on-one phone support whether you are still smoking, trying to quit or coping afterward. • Your coach can design an action plan and provide follow-up sessions to help you stop smoking and stay quit.
UnitedHealth Allies Discount Program	Helps you and your family save 10% to 25% on health and wellness purchases not included in your group medical plan	<ul style="list-style-type: none"> • Teeth whitening. • Laser eye surgery. • Acupuncture, massage therapy and natural medicine. • Infertility treatment. • Hearing devices. • Skilled nursing facilities, respite programs, assisted living.
“Rally” Digital Health Management	An online, interactive experience designed to make it easier to understand healthy behaviors and take steps to help you live a healthier life.	<ul style="list-style-type: none"> • Personal health summary in 15 minutes with suggestions to help you improve your health. • Missions to help you change behavior • Track your physical activities, weight loss and other actions. • Help you work toward a healthier lifestyle. • Compares your “Rally Age” to your “Actual Age” which helps assess your current health status.
Healthy Back Program	A single source to obtain back-related information along with support and guidance in navigating the health care system. This program works to improve access to appropriate care, and at the right level, to help reduce expenses.	<p>Education and support to improve self-care and self-management of back pain.</p> <ul style="list-style-type: none"> • Guidance in navigating the health care system. • Coaching in behavior change plans such as weight and smoking. • Increased confidence in managing current and future back pain episodes.

Dental Plan

Jena Choctaw Pines Casino offers Base and Buy-Up Plan options through Delta Dental. Jena Choctaw Pines Casino pays a portion of the cost of the Base Plan for employees and eligible dependents. Employees can elect to purchase a higher level of coverage under the Buy-Up Plan (see premiums below). A brief summary of the coverage for these two plans is shown below. Please consult the full plan summary for more detailed information.

It is important you see a provider in the Delta Dental network to obtain the best coverage as you will pay a higher amount if you see a non-network dentist. You can go to www.deltadentalins.com or call Delta Dental's customer service number on the Contacts page of this benefits guide to find an in-network provider.

	Low Option PPO / Premier Dentist Network			High Option PPO / Premier Dentist Network		
	PPO Dentist	Premier Dentist	Non-Network Dentist	PPO Dentist	Premier Dentist	Non-Network Dentist
Annual Maximum	\$1,000			\$1,500		
Deductible	\$50/\$150			\$50/\$150		
Waived for Preventive	Yes			Yes		
Preventive	100%	100%	100%	100%	100%	100%
Basic	80%	80%	80%	80%	80%	80%
Major	0%	0%	0%	50%	50%	50%
	Patient is not responsible for total billed charges	Dentist can balance bill over the PPO allowed amount up to the Premier allowed amount	Paid at PPO allowed amount + balance billed up to what non-network dentist charges	Patient is not responsible for total billed charges	Dentist can balance bill over the PPO allowed amount up to the Premier allowed amount	Paid at PPO allowed amount + balance billed up to what non-network dentist charges
Orthodontia - Child Only						
Deductible	No Coverage			No Deductible Covered at 50%		
Maximum	No Coverage			\$1,000		

Employee Premiums per pay period (24 pay periods per year)

Coverage Tier	Low Option	High Option
Employee Only	\$0.79	\$1.45
Employee + Spouse	\$6.74	\$12.28
Employee + Child(ren)	\$9.00	\$17.48
Employee + Family	\$16.04	\$30.45



Vision Plan

Jena Choctaw Pines Casino offers employees the opportunity to purchase vision coverage for employees and eligible dependents. Jena Choctaw pays for the majority of the cost of vision coverage. Coverage is provided through UHC. It is important you see a provider in the UHC network to obtain the best coverage as you will pay a higher amount if you see a non-UHC provider. You can go to www.myuhc.com or call UHC's customer service number on the Contacts page of this benefits guide to find an in-network UHC provider.

UHC	In-Network Providers	Out-of-Network Providers
Examination Frequency	Once every 12 months	Once every 12 months
Examination Coverage	\$10 copay	Up to \$40 allowance
Lenses Frequency	Once every 12 months	Once every 12 months
Lenses Coverage		
Single Vision Lenses	Covered in full after \$25 copay	\$40 allowance
Lined Bifocal Lenses	Covered in full after \$25 copay	\$60 allowance
Lined Trifocal Lenses	Covered in full after \$25 copay	\$80 allowance
Frames Frequency	Once every 24 months	Once every 24 months
Frames Coverage	\$130 allowance ; 30% off amount over allowance	Up to \$45 allowance
Contacts Examination Coverage	Covered in full after \$10 copay	Up to \$40 allowance
Contact Lens Frequency	Once every 12 months	Once every 12 months
Contact Lens Coverage		
Medically Necessary	Covered in full after copay	Up to \$210 allowance
Elective	\$150 allowance (instead of lenses and frames)	Up to \$150 allowance

Employee Premiums per pay period (24 pay periods per year)

Coverage Tier	
Employee Only	\$0.25
Employee + Spouse	\$2.26
Employee + Child(ren)	\$3.00
Employee + Family	\$5.02

Flexible Spending Accounts (FSA)

Health Care Spending Account

The Health Care FSA can help you save money on medical, dental and vision expenses not covered by Jena Choctaw Pines Casino's or another health care plan. You set aside pre-tax dollars for predictable uncovered medical, dental and vision expenses you expect to pay during the year. The amount you elect is deducted from your gross pay before taxes. You save by not paying federal, most state and local taxes, as well as Social Security and Medicare taxes, on the amount you defer to an FSA. The plan is administered by Infnisource. You can go online to www.infnisource.com to view your account balance at any time.

In 2017, you may contribute up to \$2,600 to the Health Care FSA, per IRS rules. This money is deducted on a pre-tax basis from each paycheck and placed into your Health Care FSA. When you have qualifying medical, dental or vision expenses you pay them directly, obtain a bill or receipt, and then file a reimbursement claim. You will be reimbursed up to the amount you elected to contribute in 2017. Or if you prefer you can use your Infnisource debit card known as the "Benny " card. You may be asked for support documentation for debit card charges so it is important to save your receipts.

Flexible Spending Accounts (Continued)

Your full annual Health Care Spending Account is available to you to use on May 1st.

Typical Expenses Eligible for Reimbursement include (please visit www.irs.gov to view all eligible expenses):

- Medical, Rx, dental and vision copayments, deductibles and coinsurance or uncovered expenses
- Orthodontia
- Glasses, contact lenses and supplies
- Laser eye surgery
- Over-the-counter medications with a prescription
- Smoking cessation programs
- Hearing aids
- You cannot use FSA funds for cosmetic services such as cosmetic surgery, teeth whitening, etc.

If you have unused FSA funds at year-end, Jena Choctaw Pines Casino will roll over up to \$500 of these unused funds for your use the following year. Per IRS rules, no more than \$500 can be rolled over for use in the following plan year.

Dependent Care Spending Account

The Dependent Care FSA lets you set aside pre-tax money to pay for dependent day care expenses. It covers day care expenses for your dependent children under age 13 and anyone considered your dependent for income tax purposes, such as a disabled parent. Eligible expenses must be for services that allow you or your spouse to work or attend school. Dependent day care expenses can include payment to someone who provides care in your home, a licensed day care center, after-school programs or summer day camp and care at elder or senior care centers.

In 2017, you can contribute up to \$5,000 per family to the Dependent Care FSA, per IRS rules. The maximum allowable contribution to Dependent Care FSAs for a working couple each year is \$5,000. The money is deducted from each paycheck on a pre-tax basis and placed into your Dependent Care FSA. When you have eligible dependent care expenses, you pay them directly, obtain a bill or receipt, and then file a reimbursement claim. You will need a tax ID or Social Security number from your dependent care provider. You will be reimbursed up to the amount you elected to contribute in 2017.

Changing or Stopping Contributions Mid-Year

IRS regulations prevent you from making changes during the plan year to your FSA contributions without a qualifying event such as marriage, birth or adoption of a child, divorce or a change in employment status of you or your spouse. In the absence of a qualifying event, you must wait until the start of the following plan year to stop or change your FSA contributions.

“Use It or Lose It” Rule

It is important to carefully estimate how much to defer to a Health Care FSA as the IRS only allows you to roll over a maximum of \$500 for use in the following year. You will forfeit anything over \$500 if you do not use it by the end of the plan year.



Employer Paid Life Insurance and AD&D

Jena Choctaw Pines Casino provides a 100% employer paid life insurance and accidental death and dismemberment (AD&D) benefit of \$25,000 to all full time hourly employees and \$50,000 to all full time salaried employees working 30 or more hours per week. This provides employees with additional peace of mind and your family and/or beneficiaries with increased financial security, in the event of your death or injury. Coverage is provided through UNUM.

The Life Insurance Benefit reduces to 65% at age 65 and 50% at age 70.

Voluntary Supplemental Life Insurance and AD&D

For those employees who wish to purchase additional life insurance coverage, Jena Choctaw Pines Casino offers eligible employees a voluntary supplemental life insurance benefit. This coverage is offered through UNUM. Please refer to the UNUM materials in your enrollment information for the employee, spouse and child supplemental life rates and further plan information.

Life insurance coverage for the employee is paid to your beneficiary(s), in the event of the employee's death. Life insurance coverage for the spouse is paid to the employee, in the event of the spouse's death. Life insurance coverage for a child is paid to the employee, in the event of a child's death. To purchase Voluntary Life/AD&D for a spouse or child, an employee must also purchase it for themselves (see below).

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- Employee: Can be insured from \$10,000 to \$500,000 in \$10,000 increments (up to 5x your annual salary maximum).
- Legal Spouse: Can be insured from \$5,000 to \$250,000 in \$5,000 increments (the lesser of 100% of the employee Life amount or \$500,000 (employee must elect life insurance coverage for themselves to insure a spouse).
- Child(ren): Can be insured from \$2,000 to \$10,000 in \$2,000 increments (for each child).

The Voluntary Life Insurance Benefit reduces to 65% at age 65 and 50% at age 70.

Guarantee Issue

If you and your eligible dependents enroll within 31 days of your initial eligibility date, you may apply for any amount of Life insurance coverage up to the lesser of 5 times your basic annual earnings or \$150,000 for yourself and up to \$50,000 for your spouse. Coverage for a spouse cannot exceed 50% of the employee's coverage amount. Any Life insurance coverage over the Guarantee Issue amount(s) will be subject to evidence of insurability. If you and your eligible dependents do not enroll within 31 days of your eligibility date, you can apply for coverage only during an annual enrollment period and will be required to furnish evidence of insurability for the entire amount of coverage.

Employer Paid Short Term Disability (STD)

Jena Choctaw Pines Casino offers all employees working 30 hours or more per week a 100% employer paid Short Term Disability benefit. Coverage is provided through UNUM. Please refer to the Plan Summary for further plan details or see HR. UNUM's contact information is provided on the Contacts page of this booklet.

STD provides short-term income protection in the event of a non-occupational illness or disability. STD provides partial income replacement during your period of disability to help provide you and your family with financial security.

STD benefits begin after a 7 day waiting period for accidents and after a 14 day waiting period for illness. Benefits continue for the duration of your disability up to a maximum of 12 weeks. STD benefits are 60% of your pre-disability earnings to a maximum of \$1,500 per week.

Voluntary Long Term Disability (LTD) Insurance

Jena Choctaw offers employees working 30 or more hours per week the opportunity to purchase Voluntary LTD Insurance through UNUM. Voluntary LTD begins starts after 90 day waiting (elimination) period, during which time you are paid STD, and provides 60% income replacement up to a maximum of \$7,500 per month until you are no longer disabled or until you reach Social Security Normal Retirement Age. There is no gap in time between STD pay and Voluntary LTD pay. The premiums are included in your enrollment materials.

Voluntary Supplemental Benefits

Critical Illness Insurance

Jena Choctaw Pines Casino offers a Critical Illness Protection Plan (CIPP) through UNUM. The plan pays a lump sum upon your own or covered dependents diagnosis for a critical illness. The policy can be purchased with or without cancer coverage. You may use the money for any expense to protect your quality of life while critically ill.

- Employee: You may purchase Critical Illness Insurance from a \$5,000 minimum to a \$10,000 maximum.
- Spouse: If you elect Critical Illness Insurance for yourself, you may choose to purchase Spouse Critical Illness Insurance from a \$5,000 minimum to a \$5,000 maximum. You may not elect coverage for a spouse if they are already covered as an employee under this policy.
- Child: Coverage is automatically included with Employee Coverage. It is 25% of the Employee amount.

Employee Assistance Program (EAP)

Jena Choctaw Pines Casino provides an Employee Assistance Program (EAP) at no cost to employees and immediate family members living in the same household. This service is provided through TotalCare EAP. The EAP is completely confidential and provides employees with access to licensed counselors and other specialists. When you call, you will be immediately connected with a counselor. Should you or an immediate family member need to be referred to a local counselor for personal visits, you will be referred to a counselor near your home or workplace.

- **Counseling Benefits** - Help with personal issues from relationships to stress and substance abuse.
- **Work/Life Benefits** - Assistance for other personal, financial and legal issues.
- **Personal Assistant** - Personal assistant assigned to help you with items such as finding daycare facilities, elder care, legal and financial services to cut down the time it takes for you to find help.
- **Personal Development Benefits** - Help balancing your work, life and career.
- **Pet Resource Benefit** - Links, tools, articles and resources and a Pet Blog to help care for your other household members.
- **Information Resource Benefits** - Access a vast collection of self-help tools and articles.
- **Management Academy** - On-line training courses on regulatory compliance, leadership and supervisory skills.
- **Lifestyle Benefits** - Discounts and savings plans to help with fitness, smoking cessation and retirement and college saving.
- **Wellness Benefits** - Information and resources to improve your overall wellness.

Call TotalCare EAP toll free, 24 hours a day, 365
days a year at:
1-800-252-4555 or 1-800-225-2527
www.theEAP.com

Important Contacts

	Contact	Web Address or Email
Jena Choctaw Pines Casino Payroll & Benefits Team	Rhonda Owen Payroll & Benefits Administrator 318.648.7773, ext. 4451 Sabrina Turner Payroll & Benefits Specialist 318.648.7773, ext. 4452	rowen@choctawpines.com sturner@choctawpines.com
Medical Plan	UnitedHealthcare (UHC) 800.377.5154	www.myuhc.com
Prescription Drug Plan	OptumRx (thru UHC) 800.377.5154	www.myuhc.com
Flexible Spending Accounts	Infinisource 800.300.3838	www.infinisource.com
Vision Plan	UnitedHealthcare (UHC) 800.638.3120	www.myuhcvision.com
Dental Plan	Delta Dental 800.521.2651	www.deltadentalins.com
401(k) Plan	Participant Service Center 888.401.5488	www.plandestination.com
Basic Life Insurance / AD&D Supplemental Life Insurance	UNUM 800.421.0344	www.unum.com/employees
Short Term Disability Plan	UNUM 800.421.0344	www.unum.com/employees
Voluntary Long Term Disability Plan	UNUM 800.421.0344	www.unum.com/employees
Critical Illness	UNUM 800.635.5597	www.unum.com/employees
Claims Resolution	CBIZ Claims Advocate Angela Schlosser - 520.321.7503	aschlosser@cbiz.com
Benefits Plan Consultant (Primary)	CBIZ Account Executive Ana Arenas Roth - 520.321.7537	aroth@cbiz.com
Benefits Plan Consultant (Secondary)	CBIZ Account Manager Kristine Kot - 520.321.7501	kkot@cbiz.com

CBIZ Benefits & Insurance Services, Inc.

FINAL NOV 2016 ®



About this Booklet. This booklet highlights important features of Jena Choctaw Pines Casino's benefits for its full-time employees. While efforts have been made to ensure the accuracy of the information presented, in the event of any discrepancies your actual coverage and benefits will be determined by the Personnel Policies & Procedures, Summary Plan Descriptions and/or the contracts that govern these plans for the eligibility, limitations and other details of these benefits. Benefit plans may be changed for any reason, to the extent allowed by law. Your participation in these benefits is not a contract of employment and does not guarantee future employment. All inquires regarding benefits should be directed to Human Resources.