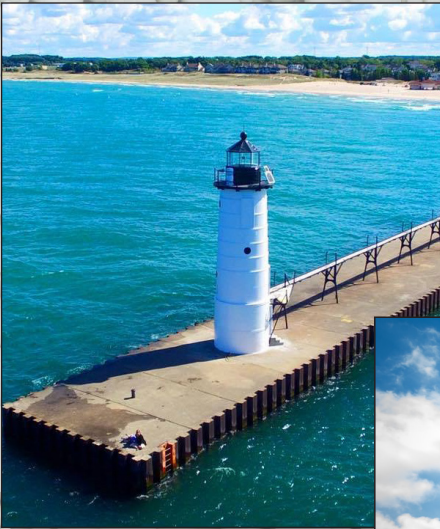


Little River

C A S I N O R E S O R T



FOR *your* BENEFIT

EMPLOYEE BENEFITS GUIDE

Salaried Employees

2017



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This summary provides a brief guide to Little River Casino Resort'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.

Little River Casino Resort provides the following benefit plans to our employees explained further in this summary:

Medical Plan

Beginning on January 1, 2017 Little River Casino Resort will be offering medical benefits through the Federal Employees Health Benefits (FEHB) Program for Tribal Employees. FEHB is a comprehensive health insurance program that offers you the choice of enrollment. You can choose from fee-for-service (FFS) plans, health maintenance organizations (HMOs), consumer-driven health plans (CDHPs), and high deductible health plans (HDHPs). Find more information on types of plans at www.opm.gov/insure/health/planinfo/types.asp.

Dental Plan

A choice of a Base and Buy-Up Plan offered through Delta Dental of Michigan. Little River pays for 100% 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 Vision Service Plan (VSP). Little River pays for 100% 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.

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

A 100% employer paid life insurance/AD&D benefit is offered through the Mutual of Omaha 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 Mutual of Omaha voluntary term life insurance/AD&D plan.

Short Term Disability (STD) Plan

A 100% employer paid STD benefit is offered through the Mutual of Omaha.

Long Term Disability (LTD) Plan

A 100% employer paid LTD benefit is offered through the Mutual of Omaha.

Retirement Plan

Eligible employees can save for retirement through a 401(k) plan. Little River encourages employees to participate in this plan by matching dollar for dollar up to 4% of your allowable compensation.

Voluntary Ancillary Benefits

Employees can purchase additional coverage for ancillary benefits (accident, cancer, critical illness and hospitalization) through AFLAC.

Benefit Eligibility Requirements

Benefit-eligible Employees

All full-time employees working 30 or more hours per week, are eligible to enroll in Medical, Dental, Vision, Life Insurance, Short Term Disability, Long Term Disability, Flexible Spending Accounts and various voluntary insurance options. 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 these plans, you must complete the required enrollment process within the required deadlines.

Benefit-eligible dependent

An eligible dependent is a legally married spouse, natural born child, stepchild, adopted child of the employee, child who has been placed for adoption with the employee and for whom the application and approval procedures for adoption have begun, and/or a child for whom the employee has obtained court ordered guardianship. An eligible child is insurable up to the age of 26. **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, employees are **required** to provide appropriate documentation, such as marriage license, birth certificate, tax returns, court documents (i.e. adoption, guardianship), etc.

Change in Family Status - 31-day rule

Per IRS rules, you cannot make plan changes during the plan year (1/1/17 – 12/31/17) unless you experience a qualifying event (as defined by the IRS). You must notify the HR Department no later than 31 days of the qualifying event that you want to make a benefit plan change. It is your responsibility to notify the HR Department within 31 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

The FEHB website will help answer your questions regarding the plan options offered to you. The following resources are available to help guide you through the process:

Information on Open Season can be found at <https://www.opm.gov/healthcare-insurance/tribal-employers/open-season/>

You will have the option to choose between a number of different types of medical plans. The following chart provides information on how the plans work and help you decide which may be best for you and your family.

	Choice of doctors, hospitals, pharmacies and other providers	Specialty care	Out-of-pocket costs	Paperwork
Fee-for-Service w/PPO (Preferred Provider Organization)	You must use the plan's network to reduce your out-of-pocket costs. For BCBS Basic Option, you must use preferred providers for your care to be eligible for benefits	Referral not required to receive benefits.	You pay fewer costs if you use a PPO provider than if you don't.	Some, if you don't use network providers.
Health Maintenance Organization (HMO)	You generally must use the plan's network to reduce your out-of-pocket costs.	Referral generally required from primary care doctors to receive benefits.	Your out-of-pocket costs are generally limited to copayments.	Little, if any.
Point-of-Service (POS)	You must use the plan's network to reduce your out-of-pocket costs. You may go outside the network but you will pay more.	Referral generally required to receive maximum benefits.	You pay less if you use a network provider than if you don't.	Little, if you use the network. You have to file your own claims if you don't use the network.
Consumer-Driven Plans w/Health Reimbursement Arrangement (HRA)	You may use network and non-network providers. You will pay more by not using the network.	Referral not required to receive maximum benefits from PPOs.	You will pay an annual deductible and cost-sharing. You pay less if you use the network.	Some, if you don't use network providers. You may need to file a claim for reimbursement from your HRA.
High Deductible Health Plans w/Health Savings Account (HSA) or Health Reimbursement Arrangement (HRA)	Some plans are network only; others pay something even if you do not use a network provider.	Some plans are network only; others pay something even if you do not use a network provider.	Some plans are network only; others pay something even if you do not use a network provider.	Some, if you don't use network providers. You may need to file a claim for reimbursement from your HSA or HRA.

To enroll you will need to complete FEHB Health Benefit Election Form SF2809. The form can be downloaded from the following link https://www.opm.gov/forms/pdf_fill/sf2809.pdf. The form is available from the Little River Casino Resort Human Resources Department as well.

Dental Plan

Little River Casino Resort offers Base and Buy-Up Plan options through Delta Dental of Michigan. Little River pays for 100% 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 of Michigan 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.deltadentalmi.com or call Delta Dental's customer service number on the Contacts page of this benefits guide to find an in-network provider.

	Base Plan Delta Dental of Michigan PPO/Premier Network		Buy-Up Plan Delta Dental of Michigan PPO/Premier Network	
	In-Network	Non-Network	In-Network	Non-Network
Annual Maximum	\$1,000	\$1,000	\$1,500	\$1,500
Deductible	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150
Waived for Preventive	Yes	Yes	Yes	Yes
Preventive	100%	100%	100%	100%
Basic	50%	50%	80%	80%
Major	50%	50%	50%	50%
	Patient is not responsible for total billed charges	Paid at PPO allowed amount + balance billed up to what non-network dentist charges	Patient is not responsible for total billed charges	Paid at PPO allowed amount + balance billed up to what non-network dentist charges
Orthodontia – Adult & Child Deductible Maximum	No Coverage No Coverage		No Deductible, Covered at 50% \$1,500 lifetime maximum per enrolled member	

Rates below are per pay period (26 pay periods per year)

Coverage Tier	Base Plan	Buy-Up Plan
Employee Only	\$0.00	\$3.86
Employee + 1	\$0.00	\$7.47
Employee + Family	\$0.00	\$16.44



Vision Plan

Little River Casino Resort provides 100% employer paid vision coverage for employees and eligible dependents. Coverage is provided through Vision Service Plan (VSP). It is important you see a provider in the VSP network to obtain the best coverage as you will pay a higher amount if you see a non-VSP provider. You can go to www.vsp.com or call VSP's customer service number on the Contacts page of this benefits guide to find an in-network VSP provider.

VSP	In-Network Providers	Out-of-Network Providers
Examination Frequency	Once every 12 months	Once every 12 months
Examination Coverage	\$10 copay	Up to \$50 allowance
Lenses Frequency	Once every 24 months	Once every 24 months
Lenses Coverage		
Single Vision Lenses	Covered in full after \$10 copay	\$50 allowance
Lined Bifocal Lenses	Covered in full after \$10 copay	\$75 allowance
Lined Trifocal Lenses	Covered in full after \$10 copay	\$100 allowance
Frames Frequency	Once every 24 months	Once every 24 months
Frames Coverage	\$120 allowance ; 20% off amount over allowance	Up to \$70 allowance
Contacts Examination Coverage	Covered in full after \$10 copay	Not covered
Contact Lens Frequency	Once every 24 months	Once every 24 months
Contact Lens Coverage		
Medically Necessary	Covered in full after copay	Up to \$210 allowance
Elective	\$120 allowance (instead of lenses and frames)	Up to \$105 allowance

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 Little River'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 BASIC. You can go online to www.basiconline.com to view your account balance at any time.

In 2017, you may contribute up to \$2,550 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 BASIC debit card. You may be asked for support documentation for debit card charges so it is important to save your receipts.

You can access the entire amount you elect to defer upfront in January. FSA contributions however are distributed evenly throughout the year.

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, Little River will roll over up to \$500 of these unused funds to use in 2017. Per IRS rules, no more than \$500 can be rolled over for use in the following plan year.

Flexible Spending Accounts (continued)

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. Daycare expenses must be incurred between 1/1/2017 and 12/31/2017 to be reimbursed from your 2017 Dependent Care FSA. 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 January 1 of the following 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 12/31 each year.

Employer Paid Life Insurance and AD&D

Little River Casino Resort provides a 100% employer paid life insurance and accidental death and dismemberment (AD&D) benefit of 3x your annual salary up to \$250,000 to all full time salaried employees working 30 hours per week or more. 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 the Mutual of Omaha.

Your original Life Insurance Benefit will reduce to:

- 65% at age 65
- 49% at age 80

If you are age 65 or older on the day you become insured under the Policy, the reduction will be made in accordance with your attained age.



Voluntary Life Insurance and AD&D

For those employees who wish to purchase additional life insurance coverage, Little River Casino Resort offers eligible employees a voluntary supplemental life insurance benefit. This coverage is offered through the Mutual of Omaha. Please refer to the Mutual of Omaha 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).

- 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 \$100,000 in \$5,000 increments (no more than 50% of employee's life insurance. Employee must elect life insurance coverage for themselves to insure a spouse).
- Child(ren): Can be insured from \$2,000 to \$10,000 in \$1,000 increments (employee must elect life insurance coverage for themselves to insure children).

Life Insurance reduces to 65% at age 70 and continues reducing by age down to 15% at age 90.

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 \$100,000 for yourself and any amount of coverage up to \$50,000 for your spouse. 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. AD&D coverage does not require evidence of insurability.

Employer Paid Short Term Disability (STD)

Little River Casino Resort offers all salaried employees working 30 hours or more per week a 100% employer paid Short Term Disability benefit. Coverage is provided through the Mutual of Omaha. Please refer to the Plan Summary for further plan details or see HR. Mutual of Omaha'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 14 day waiting period. Benefits begin on the 15th day of your approved disability and will continue for the duration of your disability up to a maximum of 26 weeks (14 day waiting period plus 24 weeks of STD benefits). STD benefits are 60% of your pre-disability earnings to a maximum of \$1,500 per week.

Employer Paid Long Term Disability (LTD)

Little River Casino Resort offers all salaried employees working 30 hours or more per week a 100% employer paid Long Term Disability (LTD) benefit. Coverage is provided through the Mutual of Omaha. Please refer to the plan summary for further plan details or see HR. Mutual of Omaha's contact information is provided on the Contacts page of this booklet.

LTD provides long-term income protection in the event of an unexpected non-occupational injury or illness. Coverage picks up when STD ends. LTD provides partial income replacement during your period of disability to help provide you and your family with financial security. LTD benefits begin 180 consecutive and continuous days of disability. LTD benefits are 60% of pre-disability earnings with a maximum monthly benefit of \$10,000.

The maximum period you can receive LTD benefits is Social Security Normal Retirement Age (SSNRA), or until you are no longer disabled. The pre-existing condition limitations and other plan restrictions and limitations are explained in the Mutual of Omaha plan summary.

Voluntary Supplemental Benefits

Little River Casino Resort offers employees the opportunity to elect Aflac products. Please contact our Aflac representative.

Retirement Plan

Little River Casino Resort is proud to sponsor a 401(k) retirement savings plan for our employees. Little River strongly encourages employees to save for retirement. The plan is administered by The Newport Group. Questions may also be directed to Merrill Lynch at 855-256-0132. You can access your personal 401(k) information 24 hours a day, 7 days a week at www.plandestination.com or 855-256-0132.

The following highlights the key plan benefits:

Eligibility

Employees are eligible to participate in the 401(k) Retirement Savings Plan if they are at least 18 years of age and after completion of 6 months of consecutive service.

Pre-Tax Contributions & Roth Contributions

Your plan allows you to save for your retirement through a Traditional/Pre-Tax Contribution which reduces your current taxable income; or a Roth contribution which is not tax deductible but allows you to take tax-free withdrawals at retirement. Employees can contribute up to \$18,000 of annual compensation in calendar year 2017. Employees age 50 and older can contribute an additional "catch-up" contribution of \$6,000 in calendar year 2017 for a total contribution of \$24,000.

Employer Match

Little River Casino Resort currently provides an employer match of 4% of compensation. Employees are eligible for the employer matching contribution immediately upon beginning contributions and are 100% vested immediately in all employer contributions. Please see Human Resources for further details on this plan.

Vesting Schedule

Employees will always share in their own and the Resort's matching contribution regardless of the amount of service completed in the Plan Year.

Beneficiary Designations

Please ensure you complete a 401(k) beneficiary form. Per IRS rules, if you are married and select a primary beneficiary other than your spouse, you must obtain a signed notarized consent from your spouse. Your 401(k) Plan and employer provided life insurance plan beneficiaries are different and you must complete separate beneficiary forms for each of these plans. If you have a life event such as marriage or divorce, please ensure you complete a new beneficiary form for each plan to reflect your wishes.

Time Off Benefits

Vacation

During the first year of service:

PTO is accrued at a rate of 0.057692 multiplied by each hour worked. For example, an employee with a 40-hour workweek will accrue 15 days of PTO at the completion of the first year of service.

After one year of service:

PTO is accrued at a rate of 0.069231 multiplied by each hour worked. For example, an employee with a 40-hour workweek will accrue 18 days of PTO at the completion of the second year of service.

After two years of service:

PTO is accrued at a rate of 0.088462 multiplied by each hour worked. For example, an employee with a 40-hour workweek will accrue 23 days of PTO at the completion of the third year of service, and every year thereafter.

Holidays

- New Year's Day (January 1)
- Independence Day (July 4)
- Tribal Reaffirmation Day (September 21)
- Thanksgiving Day
- Christmas Day
- Employee's Birthday



Important Contacts

	Contact	Web Address or Email
Little River Casino Resort HR	Lynn Saunders Human Resources Director 231-398-3855	lynns@lrcr.com
Medical Plan / Prescription Plan		www.opm.gov/tribalprograms
Flexible Spending Accounts	BASIC 800.444.1922 x1	www.basiconline.com
Vision Plan	VSP 800.877.7195	www.vsp.com
Dental Plan	Delta Dental of Michigan 800.524.0149	www.deltadentalmi.com
401(k) Plan	Merrill Lynch 855.256.0132 -or- The Newport Group 888.401.5488	www.plandestination.com
Basic Life Insurance / AD&D Supplemental Life Insurance	Mutual of Omaha 800.877.5176	www.mutualofomaha.com
Short Term Disability Plan	Mutual of Omaha 800.877.5176	www.mutualofomaha.com
Long Term Disability Plan	Mutual of Omaha 800.877.5176	www.mutualofomaha.com
Voluntary Plans	Aflac Myrna Murray - 517.881.1485	myrna_murray@us.aflac.com
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 Maribeth Petrocelli - 520.321.7534	mpetrocelli@cbiz.com

CBIZ Benefits & Insurance Services, Inc.



About this Booklet. This booklet highlights important features of Little River Casino Resort’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.