

# WELCOME TO CAESARS ENTERTAINMENT HEALTHCARE & BENEFITS MARKETPLACE

Welcome to all the benefits of being a Caesars Entertainment Team Member! We're excited that you're here, and want to introduce you to the Caesars Entertainment Healthcare & Benefits Marketplace.

Because healthcare is personal, we want you to be able to choose the coverage that best fits your needs. The Caesars Entertainment Healthcare & Benefits Marketplace puts you in charge of how much or how little coverage you buy, what you pay for that coverage and who that coverage is with.

It's all about personalization. Choose the options that fit you and your family's needs, and use the resources offered to help you feel confident that you've made the right choice.

This packet will get you started with a brief overview on when and how to enroll, and some basics about the plans. For more detailed information about all of your benefits, visit the Caesars Entertainment Healthcare & Benefits Marketplace or Benefit Service Center Website. You can also request a copy of our Summary Plan Description any time through our Caesars Benefit Service Center.

**LET'S GET STARTED**



### Enrolling as a new hire or newly eligible

If you are new to Caesars, or newly eligible for benefits, you have a limited period of time to enroll in benefits. Your enrollment deadline, as well as the date your benefits take effect, will depend on your employment status, as shown below.

STATUS	DEADLINE TO ENROLL	BENEFITS EFFECTIVE	EXAMPLE
Full-time hourly	After your 45th day and before you complete your 90th day of continuous employment.	91st day of continuous employment.	If you are hired March 3, benefits are effective June 2, as long as you enroll by June 1.
Salaried	31 days after your hire date.	Date of hire.	If you are hired March 3, benefits are effective March 3 as long as you enroll by April 3.
Hourly, not full-time	Eligibility will depend on hours worked over a continuous 12-month measurement period. For questions, contact the Caesars Benefit Service Center.		

Enrollment packets will be mailed to your address on file when it is time for you to enroll:

- If you're full-time hourly, the packet will be mailed 45 days before your deadline to enroll.
- If you're salaried, the packet will be mailed approximately 10 days after your hire date.

#### ► If you do nothing

If you don't enroll by your deadline, you won't have another chance to enroll in benefit coverage until the next annual enrollment, unless you have a qualifying change in status or life event. You will only have the benefits automatically provided by Caesars - basic life, basic short- and long-term disability (STD/LTD), and the Employee Assistance Program (EAP).

### Changing benefits mid-year

You can make certain changes to your benefits during the year if you have a qualifying change in status or life event, such as a marriage, birth, divorce, loss of other coverage, etc. It's your responsibility to notify the Caesars Benefit Service Center within 31 days of your qualifying status change or life event. Once you notify the Caesars Benefit Service Center, you can make changes to your benefits. You may be asked to provide documentation supporting your qualifying status change or life event within 31 days after notifying Caesars Benefit Service Center.

#### Keep Caesars updated

If your address changes, please let us know! The Caesars Benefit Service Center relies on the address on file with Caesars to keep you informed of important updates to your benefits, including eligibility changes, throughout the year.

### Family members you can enroll

If you're eligible for Caesars benefits, you can also enroll your spouse or domestic partner, dependent children (up to age 26). Disabled children over the age of 26 may be eligible to remain on the plan but will be required to verify eligibility through the health insurance carrier.

If you add dependents to your benefits, you must submit the dependent verification form and any necessary documentation within 45 days after enrollment is final to show that they meet eligibility requirements. You will be mailed a notice from the Benefit Service Center shortly after enrollment is final to guide you through the verification process.

Contact the Benefit Service Center by phone at (866) 236-3487 if your notice does not arrive within 2-3 weeks after you enroll.

### Verifying dependent eligibility

If you include your dependents on your Caesars health coverage, you will be asked to provide verification of their dependent status within 45 days of enrolling. Some examples of verification documents you may be asked to provide include:

- Married spouse — State issued marriage certificate and proof of joint ownership.
- Domestic Partner — Signed and notarized affidavit of domestic partnership and proof of joint ownership.
- Children — State issued birth certificate, or adoption paperwork, or paperwork issued by a state agency or court awarding you with guardianship of the dependent child.

These documents must be faxed to the Caesars Benefit Service Center secure fax line at 877-965-9555, or submit online using the secure portal at [www.caesars.benefitsnow.com](http://www.caesars.benefitsnow.com).

Helpful tip: If faxing, keep your successful fax confirmation statement for your records.

Please do not turn in your verification documents to your manager or local HR team.

### Spousal surcharge

If your spouse is eligible for coverage through their own employer and enrolls on any Caesars medical plan, you will pay an additional \$75 per paycheck (\$37.50 if paid weekly).

## HOW TO ENROLL

To enroll, log in to the Caesars Benefit Service Center at: **caesars.benefitsnow.com** and click on the Enroll Now tile. You can also call the Caesars Benefits Service Center for help with Annual Enrollment at **866-BEN-FITS (236-3487)**.

### When to enroll

There are three times you might be getting ready to enroll – during annual enrollment, when you are first hired or newly eligible for benefits, or if you've recently had a qualifying life change.

### Annual enrollment

Annual enrollment is your once per year chance to review and update your benefits for the coming year. Your plan choices – including which family members you decide to cover – will go into effect January 1 and generally remain in effect throughout the entire plan year. Caesars will notify you each year when annual enrollment is happening.

### After you enroll

You'll receive a confirmation statement listing the benefits you elected in your secure participant mailbox at caesars.benefitsnow.com, or by mail if you have not opted into paperless notifications.

You can also review your current benefit coverage anytime at caesars.benefitsnow.com. Call the Benefit Service Center at (866) 236-3487 (866-BEN-FITS) if you have questions.

### Moving or relocating

Keeping your address information current throughout your employment with Caesars will help ensure you receive important benefit communications and materials.

If you miss a benefit deadline because you did not receive benefit materials, you will not receive another opportunity to enroll or make changes until the next annual enrollment/benefit plan year unless you have a qualified life change.

### Life changes

It's up to you to let Caesars know when your life changes. Whether you're getting married, having a baby, or changing your job status, ensure your benefits still fit your needs.

You must contact Caesars Benefit Service Center within 31 days of your life changing event to review your benefits and make updates to your coverage.



### Paying for your benefits

When you enroll in a benefit plan through Caesars, you are consenting to payroll deductions for your portion of the cost or premium associated to that elected coverage. Deductions will begin as soon as administratively possible following the coverage effective date, or enrollment - whichever is first.

If you are on an approved leave of absence (paid or unpaid), furlough or temporary layoff with continued benefit eligibility, then your payroll deductions will stop. You will be expected to continue paying for your portion of the cost of your elected coverages direct to the Caesars Benefit Service Center (BSC). For more information about how to continue paying for coverage while on approved leave of absence (paid or unpaid), furlough or temporary layoff, please contact the BSC at **(866) 236-3487 (866-BEN-FITS)**.

### Imputed income

Imputed income is the value of any benefits or services provided to a Team Member. It is the cash or non-cash compensation taken into consideration to accurately reflect an individual's taxable income. Employers like Caesars must add imputed income to a Team Member's gross wages, when applicable, to accurately withhold federal taxes.

Generally, certain employer-sponsored pre-tax benefits, like medical, dental, vision, disability and life insurance (up to a specific threshold), are exempt from imputing income. However, if you add a domestic partner and/or your domestic partner's children who are not your own qualified tax dependents to your medical, dental and/or vision coverage, the value of the coverage for your domestic partner, and/or their children, is not exempt from imputing income. Please be aware that you could be required to pay additional tax on the value of the coverage you elect for your domestic partner, and/or their children.

Additionally, if you receive company paid group-term life insurance benefits, income will be imputed for any amount above \$50,000.

### Are you a union Team Member?

Union-represented Team Members generally receive benefits through their union, based on a bargaining agreement. However, if your union agreement states that you receive benefits through Caesars, these enrollment guidelines do apply to you.



## IMPORTANT INFORMATION

### Personalization of benefits

Caesars Healthcare & Benefits Marketplace lets you personalize your healthcare coverage. You can select from several coverage levels across a variety of medical, dental and vision insurance carriers and a range of costs.

Use the “Help Me Choose” tool during enrollment at [caesars.benefitsnow.com](https://caesars.benefitsnow.com) so you can be confident that you’re making the best coverage choices for you and your eligible dependents!

### Paying for medical, dental and vision coverage

With Caesars Healthcare & Benefits Marketplace the price of medical, dental and vision insurance can vary by coverage level and carrier. To help keep coverage affordable to you, Caesars will provide a fixed credit amount depending upon whether you need individual or family coverage, and then you choose the level of coverage and carrier that best fits your personal needs, preferences and budget.

### Paying for qualified healthcare expenses with pre-tax savings

Depending on your choice of medical plan, Caesars helps you put aside pre-tax money from your paycheck into either a Health Savings Account (HSA) or Flexible Spending Account (FSA), allowing you to stretch your healthcare budget further. There are rules and guidelines specific to either type of account, so find out more in this guide and/or visit the Caesars Entertainment benefits website at [caesars.benefitsnow.com](https://caesars.benefitsnow.com) and click the “Make It Yours” link to learn more.





### Lots of voluntary benefits to protect you and your family's lifestyle

Caesars provides you with a wide array of coverage options so you can prepare for any challenge that comes your way. Coverage is even available to provide legal services, or protect your identity, your automobile(s), your home and your four-legged dependents!

### Team Member wellbeing program

Caesars has a Team Member Wellbeing Program. Team Members will be given the tools to maintain or improve overall physical, mental, emotional, interpersonal and financial wellbeing.

### Virtual primary care

Team Members that don't have a Caesars clinic or Health Center will have access to virtual primary care.

Team Members who do have access to an on-site or near-site Team Member clinic or health center may be able to schedule virtual follow up appointments with their primary care provider.

## BENEFITS OVERVIEW

This section outlines your options for health care coverage, life and accident insurance, and more.

### Medical

Caesars offers five medical coverage levels, known as metallic coverage levels — bronze, bronze plus, silver, gold and platinum. All metallic plans offer comprehensive medical and prescription drug coverage, and preventive care is covered at 100 percent when you use in-network providers.

The bronze, bronze plus, and silver plans are high-deductible plans that allow you to use any doctors you want, though you will pay less in-network. They come with a Health Savings Account (HSA) to help you pay for qualified health care expenses.

The gold and platinum plans are more traditional PPO plans with co-pays for routine care and prescriptions, and moderate to low deductibles for major procedures and hospitalizations.

Key differences between the plans are outlined in the following tables. Consider your needs and preferences when choosing the plan that works best for you and your family.

	BRONZE	BRONZE PLUS	SILVER
<b>Your cost per paycheck:</b>	Lowest	Low	Medium
<b>How you pay for care (including prescriptions)</b>	Deductible and coinsurance	Deductible and coinsurance	Deductible and coinsurance
<b>Tax-advantaged account</b>	Comes with an HSA	Comes with an HSA	Comes with an HSA
<b>Flexibility</b>	Use any doctors, but will pay less in-network	Use any doctors, but will pay less in-network	Use any doctors, but will pay less in-network
<b>Eligible for Wellbeing Program Incentives</b>	Yes	Yes	Yes

	GOLD	PLATINUM
<b>Your cost per paycheck:</b>	High	Highest
<b>How you pay for care (including prescriptions)</b>	Co-pay for routine doctor and specialist visits. Low deductible and co-insurance for major procedures and hospitalization.	Co-pay for routine doctor and specialist visits. Lowest deductible and co-insurance for major procedures and hospitalization.
<b>Tax-advantaged account</b>	Available FSA	Available FSA
<b>Flexibility</b>	Use any doctor, but will pay less in-network.	Use any doctor, but will pay less in-network.
<b>Eligible for Wellbeing Program Incentives</b>	Yes	Yes



### Medical and prescription drug cost-sharing details

Here's how each of the plans cover eligible costs with in-network providers. Out-of-network care will cost more for all plans. All available metallic coverage levels provide the same level of medical services.

### Annual deductible

For the bronze, bronze plus and silver plans, the deductible for your coverage level must be met before Caesars starts sharing in the cost of care. For the gold and platinum plans, you pay co-pays for routine services, and a moderate to low deductible plus co-pays for complex/major services.

	BRONZE	BRONZE PLUS	SILVER	GOLD	PLATINUM
<b>Annual deductible</b>					
Embedded/Aggregate	Embedded	Aggregate	Aggregate	Embedded	Embedded
Network:	In	In	In	In	In
You only	\$3,300	\$2,450	\$1,500	\$800	\$250
You + Dependents (1 or more)	\$6,600	\$4,900	\$3,800	\$1,600	\$500
<b>Annual out-of-pocket maximum</b>					
You only	\$6,400	\$3,900	\$3,800	\$3,600	\$2,300
You + Dependents (1 or more)	\$12,800	\$7,800	\$7,600	\$7,200	\$4,600
<b>What you pay for care</b>					
Preventive care	\$0	\$0	\$0	\$0	\$0
Primary care visits	Ded   25%	Ded   25%	Ded   25%	\$25 Co-pay	\$25 Co-pay
Specialist visits	Ded   25%	Ded   25%	Ded   25%	\$40 Co-pay	\$40 Co-pay
Mental Health	Ded   25%	Ded   25%	Ded   25%	\$25 Co-pay	\$25 Co-pay
ABA Therapy	Ded   25%	Ded   25%	Ded   25%	\$25 Co-pay	\$25 Co-pay
Lab & X-Ray	Ded   25%	Ded   25%	Ded   25%	Ded   25%	Ded   15%
Hospital	Ded   25%	Ded   25%	Ded   25%	Ded   25%	Ded   15%
ER	Ded   25%	Ded   25%	Ded   25%	Ded   25%	Ded   15%
Urgent care	Ded   25%	Ded   25%	Ded   25%	Ded   25%	Ded   15%
<b>Per Paycheck Cost</b>	Lowest ←-----→ Highest				

	BRONZE	BRONZE PLUS	SILVER	GOLD	PLATINUM
<b>What you pay for prescription drugs</b>					
Retail Pharmacy (30-day supply)					
Network:	In	In	In	In	In
Generic:	Ded   25%	Ded   25%	Ded   25%	\$10 Co-pay	\$8 Co-pay
Formulary:	Ded   25%	Ded   25%	Ded   25%	\$40 Co-pay	\$30 Co-pay
Non-Formulary:	Ded   25%	Ded   25%	Ded   25%	\$60 Co-pay	\$50 Co-pay
Specialty:	Covered according to formulary and appropriate Rx tier	Covered according to formulary and appropriate Rx tier	Covered according to formulary and appropriate Rx tier	Covered according to formulary and appropriate Rx tier	Covered according to formulary and appropriate Rx tier
Rx Mail Order and CVS Retail 90					
Generic:	Ded   25%	Ded   25%	Ded   25%	\$25 Co-Pay	\$20 Co-pay
Formulary:	Ded   25%	Ded   25%	Ded   25%	\$100 Co-pay	\$75 Co-pay
Non-Formulary:	Ded   25%	Ded   25%	Ded   25%	\$150 Co-pay	\$125 Co-pay

### California residents

If you live in the state of California, additional plan options may be available to you.

Please visit [caesars.benefitsnow.com](https://caesars.benefitsnow.com) and click the “Make It Yours” link for more information specific to California residents.

### Aggregate or embedded deductible and out-of-pocket maximum

With an aggregate deductible, you pay 100 percent of all out-of-pocket medical expenses for covered family members until the family deductible has been met.

With an embedded deductible, you pay 100 percent of all out-of-pocket medical expenses for covered family members until any covered family member meets their personal deductible, then member pays coinsurance for that family member’s expenses.

Remaining covered family members’ expenses continue to apply toward their individual and the family deductible. Once the family deductible is met, member pays coinsurance for all covered family members.

Annual out-of-pocket maximum follows the same structure as deductible, based on plan selected.

## HSA Medical Plans (Bronze, Bronze Plus, and Silver)

### What you need to know

Here's how the HSA plans work:

- **Deductible:** You are responsible for 100 percent of eligible medical and pharmacy expenses until the deductible is met (except for certain preventive care medications and services).
- **Coinsurance:** Once your deductible is met, you pay a percentage of eligible medical and pharmacy expenses and Caesars pays the rest.
- **Out-of-pocket maximum:** If you reach your out-of-pocket maximum, eligible medical and pharmacy expenses are paid by the plan for the rest of the year.

One of the most important things to note about these plans is the account they come with – a Health Savings Account (HSA). In these plans, you will also be eligible to receive HSA match dollars from Caesars.

According to federal guidelines, you can open and contribute to a Health Savings Account if you:

- Are covered under a qualifying high-deductible health plan which meets the minimum deductible and the maximum out of pocket threshold for the year.
- Are not covered by any other medical plan, such as that for a spouse/domestic partner.
- Are not enrolled in Medicare.
- Are not enrolled in TRICARE or TRICARE for Life.
- Are not claimed as a dependent on someone else's tax return.
- Are not covered by medical benefits from the Veterans Administration.
- Do not have any disqualifying alternative medical savings accounts, like a Flexible Spending Account or Health Reimbursement Account even through a spouse's plan.

### Don't miss out on free money from Caesars

When you contribute to your Health Savings Account, Caesars will match your contribution dollar for dollar. The maximum match amount in a plan year is \$500. Match amount is based on the number of eligible dependents enrolled on your medical plan.



	BRONZE	BRONZE PLUS	SILVER
<b>Caesars HSA match dollars*</b>	You only: \$250 You + Spouse, Child/Children: \$375 You + Family: \$500	You only: \$250 You + Spouse, Child/Children: \$375 You + Family: \$500	You only: \$250 You + Spouse, Child/Children: \$375 You + Family: \$500
<b>Employee contributions</b>	You can make pre-tax paycheck contributions up to the annual IRS limit. Visit <a href="https://www.irs.gov">irs.gov</a> for the latest contribution limit** for your coverage status. Participants age 55+ may be eligible to make catch up contributions.		
<b>Eligible expenses</b>	Eligible medical, prescription drug, dental and vision out-of-pocket expenses for you and your tax dependents. Visit <a href="https://www.irs.gov">irs.gov</a> for more specific guidance on eligible expenses.		
<b>How to use it</b>	Use your HSA debit card or reimburse yourself.		
<b>Portable</b>	Yes, your HSA is owned by you and is always yours to keep.		

\* Match amounts will be prorated for mid-year enrollments. You may be required to verify your HSA eligibility per Patriot Act guidelines. If you fail to verify your eligibility within 90 days after enrollment, you will not be able to contribute pre-tax dollars through payroll and will forfeit any match dollars from Caesars for the current Plan year. You may be eligible to receive match dollars in future years if you successfully verify your eligibility for an HSA and your account is opened later.

\*\* The amount that you contribute, plus any matched contribution made by Caesars both apply to the annual IRS contribution limit.

## How to save on costs with any Caesars medical plan

### Choose generics and stay in-network

Generic drugs have the same active ingredients as brand-name drugs but for a lower price. Ask your doctor to prescribe generic medications whenever they're available and appropriate.

And always use in-network providers and pharmacies! Call the number on your ID card or go online to your carrier website to find in-network providers and pharmacies.



## Use Caesars Team Member Health Centers or Virtual Primary Care

Our Team Member Health Centers and Virtual Primary Care are staffed by licensed health professionals, just like a doctor's office, but they're much more convenient. They're located right on-site at many Caesars properties. Caesars Health Centers offer a variety of routine, non-emergency services, including:

- Preventive care services
- Urgent care for minor illnesses or injuries
- Routine laboratory services
- Pharmacy services
- Flu vaccinations
- Health promotion and coaching
- Registered Dietitian Services
- Physical therapy (where available)
- Condition management
- Medical care coordination

Contact your Team Member Health Center or Caesars Virtual Primary Care for more information or to schedule an appointment.

## ER, Urgent Care or Telemedicine

If you're experiencing a life-threatening emergency, then go immediately to the Emergency Room. But, when you have a non-emergency situation, consider using an Urgent Care first. Urgent Care Centers offer state-of-the-art facilities, shorter wait times and quality medical care at a fraction of the cost.

Most medical plans also offer the option to connect with a Telemedicine provider. Telemedicine providers can help if you're experiencing fever/cold/flu symptoms, earache or infection, migraine, minor burns/rashes and more without you ever needing to leave your couch. They can even write prescriptions to your local pharmacy when needed. Check with your medical plan to learn more about which Telemedicine provider is available to you.

## Caesars Team Member Wellbeing Program

The Caesars Team Member Wellbeing program supports you in making your physical, mental, emotional, interpersonal and financial and professional health a priority.

### How to participate:

Lower your medical premium by:

- Complete a Biometric Screening to identify areas of opportunity for your personal health improvement.

Once you complete your biometric screening, you will receive the wellbeing premium incentive as soon as administratively possible. If your covered spouse/domestic partner also participates, you can double your savings.

## Wellbeing Premium Savings Incentive

### You only coverage:

\$25/paycheck if paid bi-weekly

\$12.50/paycheck if paid weekly

\$650 Full Plan Year Medical Premium Discount

### You+medical enrolled spouse/domestic partner coverage:

\$50/paycheck if paid bi-weekly

\$25/paycheck if paid weekly

\$1,300 Full Plan Year Medical Premium Discount (\$650 each)



## DENTAL

Through the Caesars Healthcare & Benefits Marketplace, you can choose from three levels of dental coverage: bronze, silver, and gold. As with medical, the level of coverage you choose determines how much you pay from your paycheck now, and how much you pay later when you visit the dentist. The level of coverage also affects which services are covered and for whom. You will also choose which carrier you want your plan to be with. Your carrier affects which dentists are in or out of the coverage network. In-network costs are demonstrated below. Out-of-network care will cost more.

	BRONZE	SILVER	GOLD
<b>Service Category</b>	<b>In-Network</b>	<b>In-Network</b>	<b>In-Network</b>
<b>Preventive</b>	100%	100%	100%
<b>Basic</b>	80%	80%	80%
<b>Major</b>	Not Covered	60%	80%
<b>Ortho</b>	Not Covered	50%	50%
<b>Deductible</b>			
<b>Individual</b>	\$100	\$100	\$50
<b>Family</b>	\$300	\$300	\$150
<b>Annual Maximum Benefit</b>			
<b>Per Person</b>	\$1,000	\$1,500	\$2,500
<b>Ortho Lifetime Maximum</b>			
<b>Per Person</b>	N/A	\$1,500	\$2,000
<b>Child Covered to Age</b>	N/A	19	No limit
<b>Adult Coverage?</b>	N/A	No	Yes

To preview dental carrier websites and find in-network providers, visit [caesars.benefitsnow.com](https://caesars.benefitsnow.com) and click the “Make It Yours” link to learn more.





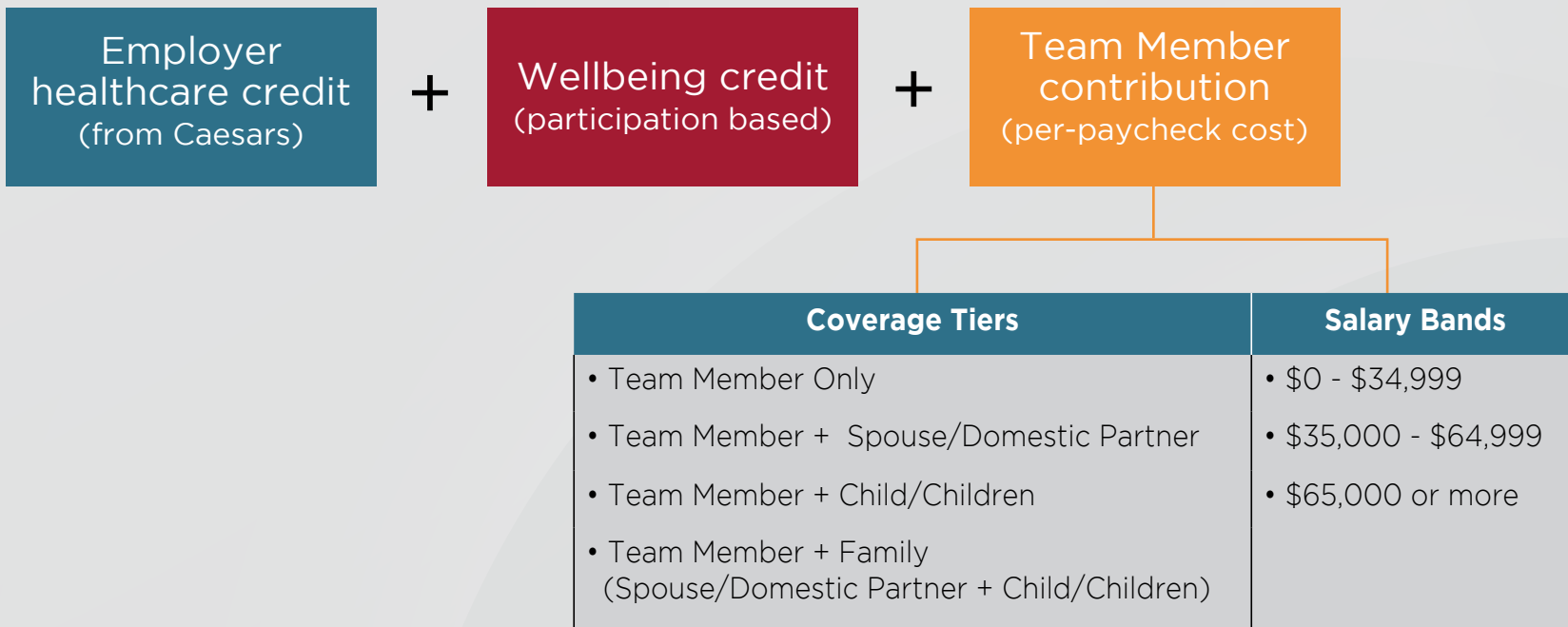
## VISION

The Caesars Healthcare & Benefits Marketplace offers you three levels of vision coverage to choose from: bronze, silver and gold. As with medical and dental, the level of coverage you choose determines how much you pay from your paycheck now, and how much you pay later when you visit the eye doctor. Level of coverage also affects which services are covered. You will also choose which carrier you want your plan to be with. Your carrier affects which optometrists are in or out of the coverage network. In-network costs are demonstrated below. Out-of-network care will cost more.

	BRONZE	SILVER	GOLD
	In-Network	In-Network	In-Network
<b>Frequencies (Exam/Lenses/Frames)</b>	12/Not Covered/Not Covered	12/12/12	12/12/12
<b>Exam Copay</b>	\$0	\$20	\$10
<b>Frames Allowance (Once Per Year)</b>	Discount may apply	\$130 allowance	\$200 allowance
*Allowance can be used for frames or elective contact lenses, but not both.			
<b>Lenses</b>			
<b>Single/Bifocal/Trifocal/Lenticular</b>	Potential Discount	\$20	\$10
<b>Standard Progressive</b>	Potential Discount	\$20 Copay per Mark Wergzyn	\$10 Copay per Mark Wergzyn
<b>Contacts</b>			
<b>Medically Necessary</b>	Not Covered	\$20 Copay	\$10 Copay
<b>Elective</b>	Not Covered	\$130 Allowance	\$200 Allowance
<b>Fit &amp; Evaluation</b>	Potential Discount	\$20 Copay	\$10 Copay

To preview vision carrier websites and find in-network providers, visit [caesars.benefitsnow.com](https://caesars.benefitsnow.com) and click the "Make It Yours" link to learn more.

## MEDICAL + PHARMACY, DENTAL & VISION PRICING





## MEDICAL + PHARMACY PRICING

### Lowest Cost Option - Medical

- Contributions will be deducted from paycheck.
- Costs are reflected as bi-weekly. Costs will be 50% of the listed contributions for Team Members paid on a weekly basis
- For enrolled domestic partners and their dependents, there will be additional post-tax and imputed income in addition to the contributions listed above.
- Costs shown do not include spousal surcharge, if applicable.

\*1 The purpose of this file is to provide you with a preview of the plans that will be available to you when you enroll. Please make sure to visit the Benefits Administration system during enrollment and use the available tools and resources to help you find the best plan for you and enroll.

This file is intended to provide brief highlights of the upcoming plan options and rates. Access to this file does not guarantee that you are eligible to participate in the plans, which terms are described in official legal plan documents. If the content of this file conflicts with the plan documents, the terms of the plan documents will control.

\*\*Assumes Full Incentive Earned by Enrolled Adult on the plan including Sp/DP for TM+ Spouse/DP or TM+Family

Salary Band	\$0 - \$34,999		\$35,000 - \$64,999		\$65,000+	
	Standard Cost Per Paycheck	Cost Per Paycheck w/Wellness Incentive	Standard Cost Per Paycheck	Cost Per Pay-check w/Wellness Incentive	Standard Cost Per Paycheck	Cost Per Pay-check w/Wellness Incentive
<b>Bronze Plan</b>						
TM_Only	\$29.62	\$4.62	\$31.92	\$6.92	\$40.62	\$15.61
TM + Spouse/Domestic Partner	\$61.54	\$11.54	\$84.08	\$34.08	\$113.10	\$63.10
TM + Child(ren)	\$31.92	\$6.92	\$35.39	\$10.38	\$49.92	\$24.91
TM + Family	\$66.15	\$16.15	\$85.63	\$35.64	\$122.94	\$72.95
<b>Bronze Plus</b>						
TM_Only	\$34.29	\$9.29	\$45.34	\$20.34	\$57.78	\$32.78
TM + Spouse/Domestic Partner	\$99.02	\$49.02	\$125.27	\$75.27	\$154.29	\$104.29
TM + Child(ren)	\$45.43	\$20.43	\$63.23	\$38.22	\$80.81	\$55.80
TM + Family	\$106.02	\$56.02	\$140.56	\$90.56	\$177.87	\$127.87
<b>Silver</b>						
TM_Only	\$51.45	\$26.45	\$62.51	\$37.50	\$74.94	\$49.94
TM + Spouse/Domestic Partner	\$140.22	\$90.22	\$166.47	\$116.47	\$195.49	\$145.49
TM + Child(ren)	\$76.33	\$51.33	\$94.13	\$69.12	\$111.71	\$86.70
TM + Family	\$160.95	\$110.95	\$195.49	\$145.49	\$232.80	\$182.80
<b>Gold</b>						
TM_Only	\$78.99	\$53.99	\$90.04	\$65.04	\$102.48	\$77.48
TM + Spouse/Domestic Partner	\$206.31	\$156.31	\$232.56	\$182.56	\$261.58	\$211.58
TM + Child(ren)	\$125.90	\$100.90	\$143.70	\$118.69	\$161.28	\$136.27
TM + Family	\$249.06	\$199.07	\$283.61	\$233.61	\$320.92	\$270.92
<b>Platinum</b>						
TM_Only	\$105.23	\$80.22	\$116.28	\$91.28	\$128.72	\$103.72
TM + Spouse/Domestic Partner	\$269.28	\$219.28	\$295.53	\$245.53	\$324.55	\$274.55
TM + Child(ren)	\$173.12	\$148.12	\$190.92	\$165.92	\$208.50	\$183.50
TM + Family	\$333.02	\$283.02	\$367.56	\$317.57	\$404.88	\$354.88

## DENTAL & VISION PRICING

- These tables reflect the lowest cost options available for Dental & Vision coverage. Costs may increase based on Team Member selection. Full cost options will be available for comparison during Annual Enrollment on November 9 - 22.
- For enrolled domestic partners and their dependents, there will be additional post-tax and imputed income in addition to the contributions listed.
- Costs are reflected as bi-weekly. Costs will be 50% of the listed contributions for Team Members who receive a pay check on a weekly basis.

## 2023 Bi-Weekly Team Member Contributions

### LOWEST COST OPTIONS

Regardless of Location

#### DENTAL

Bronze Plan	
TM_Only	\$1.94
TM + Spouse/Domestic Partner	\$3.88
TM + Child(ren)	\$3.88
TM + Family	\$5.82
Silver	
TM_Only	\$7.38
TM + Spouse/Domestic Partner	\$14.77
TM + Child(ren)	\$14.77
TM + Family	\$22.15
Gold	
TM_Only	\$15.49
TM + Spouse/Domestic Partner	\$31.80
TM + Child(ren)	\$35.04
TM + Family	\$51.35

#### VISION

Bronze Plan	
TM_Only	\$0.00
TM + Spouse/Domestic Partner	\$0.00
TM + Child(ren)	\$0.00
TM + Family	\$0.00
Silver	
TM_Only	\$1.34
TM + Spouse/Domestic Partner	\$3.21
TM + Child(ren)	\$2.41
TM + Family	\$4.28
Gold	
TM_Only	\$3.32
TM + Spouse/Domestic Partner	\$7.97
TM + Child(ren)	\$5.97
TM + Family	\$10.62

## HEALTH CARE FLEXIBLE SPENDING ACCOUNT (FSA)

An FSA allows you to save pre-tax dollars for health care expenses. This option is only available if you enroll in the gold or platinum plan, or waive medical coverage. It can be a good savings tool if you expect to have out-of-pocket health care expenses during the Plan year.

### How it works

You choose how much you want to elect for the year (\$260 minimum up to the annual IRS limit) and your contributions will be taken out of your paychecks on a pre-tax basis, in equal amounts spread over the whole year. The full amount you elect for the year will be available on your first day of coverage.

Use the account to pay for eligible out-of-pocket medical, prescription, dental and vision expenses for you or your family members throughout the year. Save your receipts in case the IRS ever needs proof that you've used FSA funds on eligible expenses.

**Use it or lose it:** IRS guidelines require that you use all the money in your Health Care FSA each year – or you will lose it. When you're planning your FSA elections, take time to estimate your expected eligible expenses for the benefit plan year ahead.

### Reimbursement deadline

You have until March 31 of the following year to submit expenses for FSA reimbursement. You can submit any expenses incurred between January 1 and December 31 of the plan year for reimbursement.

Visit <https://www.irs.gov/pub/irs-pdf/p969.pdf> for the latest contribution limit for your coverage status. Participants age 55+ may be eligible to make catch up contributions. The amount that you contribute, plus any matched contribution made by Caesars both apply to the annual IRS contribution limit.

### No FSA with an HSA

If you enroll in an HSA-eligible plan, you cannot elect an FSA. Instead, consider contributing up to the maximum to your HSA. HSA contributions are yours to keep, even if you leave Caesars, and can be used for eligible medical, prescription, dental or vision costs, now or in the future.



## LIFE AND DISABILITY

Caesars provides income protection benefits to ease the financial burden to you and your family in the case of a death or disability. Basic life and disability coverage is provided automatically and paid for by Caesars, and you have the option to purchase additional coverage.

Your “base pay” considered for calculating life, accident and disability benefits is based on your wages over the most recent 12 months (annualized if you have been employed for less than 12 months). For salaried employees, disability pay is based on your base salary.

### Life insurance

Life insurance pays a benefit in the event of a death.

Caesars automatically provides basic life coverage at no cost to you. You can purchase additional coverage for yourself and your dependents through paycheck deductions.

Your basic coverage and supplemental options are shown below.\*

	HOURLY	SALARIED	EXECUTIVE (MANAGEMENT GRADES 17+)
<b>Basic life insurance</b>	\$40,000	1x base pay to a maximum of \$1,000,000	2x base pay to a maximum of \$3,000,000
<b>Supplemental life insurance</b>	Variable increments available up to a maximum of \$2,000,000		
<b>Dependent life insurance</b>	Spouse/Domestic Partner	\$5,000 increments, maximum of \$100,000	
	Child/Children	\$10,000, \$15,000, \$20,000	

\* If you are 65 or older, your life insurance coverage will be reduced. The amount you will be eligible for is printed on your enrollment worksheet.

### Special opportunities to purchase supplemental life insurance

During your initial enrollment as a newly-eligible Team Member, you can elect up to \$350,000 of supplemental life insurance without having to provide proof of good health.

During annual enrollment, you can elect or increase your supplemental life coverage by one level without proof of good health up to the guaranteed issue amount (\$350,000).

If you want to purchase higher coverage amounts, or if you have been previously denied coverage, you will be required to provide proof of good health and be approved for coverage.

### Designate a beneficiary

Make sure you designate a beneficiary during enrollment – this is the person who would receive any insurance pay out. You can choose different beneficiaries for basic and supplemental coverage.



## Disability benefits

Disability benefits protect you and your family from financial hardship if a non-work-related illness or injury prevents you from working.

Caesars automatically provides basic disability coverage at no cost to you.

- **Short-term disability (STD)** – Replaces a percentage of your pay if you are out of work due to a qualifying illness/injury that exceeds 14 days, for up to 24 weeks or until you recover, whichever comes first.
- **Long-term disability (LTD)** – Replaces a percentage of your pay if you are still unable to work after 26 weeks of continuous qualifying illness/injury.

These benefits become available to you 90 days after your date of hire.

In addition to the coverage provided by Caesars, you can purchase supplemental disability coverage. If you buy supplemental coverage as a new hire, you do not have to show proof of good health. Any future purchase after new-hire enrollment is subject to approval by New York Life.

Company-provided benefits are subject to federal, state and local income taxes. You pay for supplemental coverage after-tax, so any benefits you receive under supplemental coverage are not subject to taxes when received.

Your basic coverage and supplemental options are shown below.

	HOURLY	SALARIED
<b>Short-term disability*</b>		
<b>Basic short-term disability</b>	50% of base pay + tips, tokens and commissions	70% of base pay
<b>Optional buy-up</b>	10% of base pay + tips, tokens and commissions, for a combined benefit of 60% of pay	Not applicable
<b>Maximum benefit</b>	\$1,300/week (basic), \$1,750/week (buy up)	\$5,000 per week
<b>Benefit begins</b>	After 14 days of disability	
<b>Benefit duration</b>	24 weeks	
<b>Long-term disability**</b>		
<b>Basic long-term disability</b>	50% of base pay + tips, tokens and commissions	50% of base pay
<b>Optional buy-up</b>	10% of base pay + tips, tokens and commissions for combined coverage of 60% of pay	10% of base pay for combined coverage of 60% of pay
<b>Maximum benefit</b>	\$12,500/month (basic), \$15,000/month (buy up)	
<b>Benefit begins</b>	After 180 days	
<b>Benefit duration</b>	Based on age when disabled, see SPD for more information	

\* Any benefits you receive from company-provided coverage will be reduced by benefits paid from a state disability plan. You must apply for state benefits on your own.

\*\*Subject to pre-existing condition limitations for the first 12 months of coverage.



### 401(k) Retirement Savings Plan with Empower

The company offers a 401(k) plan through Empower for eligible Team Members after 90 days of employment. Unless eligible Team Members actively opt out of the Plan, they are automatically enrolled at a contribution rate of 3% of their eligible earnings on the first of the month after becoming eligible. Caesars Entertainment provides an employer match of \$.50 on every \$1 contributed up to 6% of pay. Non-union Team Members or Team Members whose employment with Caesars is governed by a collective bargaining agreement that provides for participation in the 401(k) plan may contribute 1%-50% of their pay with this plan, which includes a variety of funds in which they can invest. Additional limits may apply to Team Members designated as highly compensated.

#### 401(k) Contact Information

##### **Empower**

877-PRU-2100 (877-778-2100)  
[www.prudential.com/online/retirement](http://www.prudential.com/online/retirement)

##### **Pensionmark**

888-PEN-401K (888-736-4015)  
[www.Pensionmark.com](http://www.Pensionmark.com)  
[info@pensionmark.com](mailto:info@pensionmark.com)

### Pensionmark

All 401(k) participants are encouraged to take advantage of free retirement planning and financial advisory services available through Pensionmark. Pensionmark financial representatives are available to answer general questions that participants may have about the 401(k) plan, as well as offer financial guidance and investment consultation.



## EXTRAS

### Employee Assistance Program (EAP)

The EAP is a free, confidential service that provides support for a wide variety of life issues. You and all members of your household have access to unlimited phone-based counseling and up to five face-to-face sessions for each topic that may arise. EAP counselors can help with a variety of issues, including:

- Child care, parenting and elder care
- Stress or depression
- Marital or relationship issues
- Alcohol, substance or gambling problems
- Financial or legal advice
- Balancing work and life

Call **(855) 784-2022** or go online to **guidanceresources.com** to get started. First time users, register with company web ID: **CAESARS**.

### Voluntary Insurance Coverage

Sometimes life doesn't go exactly as planned. Think about it. If a serious illness or accidental injury prevented you or a loved one from caring for yourself/themselves for more than a few days or weeks, would you or your family be able to continue to pay for your home, grocery and/or medical expenses? Or, if you or a loved one were to unexpectedly pass away, how would funeral expenses be paid, or would your household be able to continue maintaining the same financial stability you and your loved ones have become accustomed to?

Many Caesars Team Members, like yourself, would not be able to continue paying these expenses for an extended period while unable to earn a paycheck. That's why Caesars offers a wide array of coverage options so you can prepare for any challenge that comes your way. Coverage is even available to provide legal services, or protect your identity, your automobile(s), your home and your four-legged dependents.

### Accidental Death and Dismemberment

Securian's Accidental Death and Dismemberment (AD&D) coverage will pay a benefit if you or your covered dependent dies, and the death is attributed to an accident. The policy can also pay a benefit if you live but experience a physical dismemberment caused by an accident.

AD&D pays in addition to any basic and/or supplemental life coverage you may have in force.

### Hospital Indemnity Insurance

Voya's Hospital Confinement Insurance pays you a daily benefit amount if you are admitted and confined to the hospital. Maximum up to 30 days confinement, up to 8 confinements per year.

Payment is made to you directly, so you can use it to help pay your portion of any related medical bills, or on whatever would help you most.



### Critical illness insurance

Voya's Critical Illness Insurance pays you a lump-sum payment if you or a covered family member is diagnosed with a covered medical condition and meets the policy and certificate requirements.

Payment is made to you directly, so you can use it to help pay your portion of any related medical bills, or on whatever would help you most.

Accidental Death and Dismemberment, Hospital Indemnity, Critical Illness, Accidental Injury and Norton Lifelock coverages are all offered as payroll-deducted benefits. Enroll through Caesars Benefit Service Center at [caesars.benefitsnow.com](https://caesars.benefitsnow.com).

### Accident injury insurance

Voya's Accidental Injury Insurance pays you a defined benefit amount if you or an enrolled dependent experience an injury.

Payment is made to you directly, so you can use it to help pay your portion of any related medical bills, or on whatever would help you most.

### Prepaid legal plan

With the MetLaw legal plan from Hyatt Legal Plans, you have access to a wide range of personal legal services and full representation for you, your spouse and your dependents. The plan fully covers telephone advice and in-office consultations (except for excluded matters).

### Auto & home insurance

Compare your auto and home insurance policies with quotes from some of America's top-rated companies over the phone. Best of all, you can switch right on the call – even if your policy hasn't expired.

Through this program, you can compare and switch policies for a wide variety of insurance needs, including auto, home, boat, personal excess liability, renters and many others.

### Lifelock by Norton

No one intends to be unsafe online. Protect your identity and devices with LifeLock by Norton.

### Pet insurance

Pet insurance through Nationwide offers affordable, comprehensive plans that you can use with any veterinarian, anywhere. Coverage is available for accidents, illnesses and preventive care. You're eligible for a discount when you enroll through Caesars, and you can save even more when you enroll multiple pets.

Auto & Home, and Pet Insurance are offered at a discount through a direct-billed arrangement. Payroll deduction is not available for these benefits. For more information, or to link out to the Auto & Home or Nationwide enrollment sites, please visit [caesars.benefitsnow.com](https://caesars.benefitsnow.com).





## HELP AND SUPPORT

If you have questions about benefits and enrollment or if you don't have access to a computer, the Caesars Benefit Service Center is here to help: Call **(866) 236-3487 (866-BEN-FITS)** from 8 a.m. – 8 p.m. Eastern Time, or go to **caesars.benefitsnow.com**.

### Support for life

From help finding child care to counseling for family and relationship issues, the Employee Assistance Program (EAP) is here for you. Call **(855) 784-2022** or go online to **guidanceresources.com** to see how the EAP can help. First time users, register with company web ID: CAESARS.

