

2024

# WELCOME TO CAESARS ENTERTAINMENT'S HEALTH & WELLBEING BENEFITS



## GENERAL OVERVIEW | ENROLLING | BENEFITS OVERVIEW | HELP & SUPPORT

# CAESARS ENTERTAINMENT HEALTH & WELLBEING BENEFITS

Caesars Entertainment is committed to providing our Team Members and their families the tools to be their best selves: mentally, emotionally, physically, interpersonally and financially. Our best-in-class health and wellbeing benefits allow Team Members to choose from a wide array of company-sponsored plans in addition to a robust voluntary benefit offering, all designed to provide flexibility to meet each Team Member's specific needs. We have a centralized Benefit Service Center to help Team Members enroll and understand their benefits.

#### Below is an overview of our healthcare and wellbeing benefits.

Medical + Pharmacy	Five medical plans are available, including two traditional copay plans and three high- deductible plans offering health savings accounts. Carrier networks are chosen as the best in class by region to ensure you have the greatest access and discounts available. Comprehensive pharmacy coverage is included with your medical benefit.
Onsite Clinics	Caesars has 13 onsite healthcare centers to provide timely access to high-quality care for our medical- enrolled Team Members and their covered dependents. These healthcare centers are focused on providing personalized care in convenient settings, all at minimal cost. For established onsite clinic patients, we also offer virtual Urgent Care services during clinic business hours.
Dental & Vision	Three dental plans and three vision plans are available, allowing Team Members to choose the amount of coverage that best meets their needs.
Caesars Benefits Service Center	Caesars' online enrollment platform empowers Team Members to confidently choose the plan options that best fit their needs, and provide expert guidance on any benefits- related questions or challenges on an ongoing basis. Visit caesars.benefitsnow.com or call 866-BEN-FITS (236-3487).
Life & Disability Insurance	Caesars offers company-paid basic life insurance, short-term disability and long-term disability. A wide range of options for Team Member-paid supplemental life and disability buy-up plans are also offered.
Employee Assistance Program (EAP)	Caesars' Employee Assistance Program (EAP) supports mental health for all Team Members and their households, offering opportunities for engagement through traditional face-to-face sessions, as well as video and chat options.
401(k) Retirement Plan	Caesars offers a 401(k) plan for eligible Team Members after 90 days of employment. Caesars will match \$.50 on every \$1 contributed up to 6% of pay.
Retirement and Financial Advisory Services	Caesars provides free retirement planning and financial advisory services to all 401(k) participants through Pensionmark Financial.
Voluntary Benefits Insurance	A variety of Team Member-paid voluntary benefits are offered, including Accident, Critical Illness, Hospital Indemnity, Identity Theft, Legal, Home & Auto and Pet Insurance.

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# ENROLLING

### When to enroll

There are four times you might be getting ready to enroll: during annual enrollment, when you are first hired, when you become eligible due to a job status change, or if you've recently had a qualifying life change.

### Enrolling as a new hire or newly eligible

STATUS	DEADLINE TO ENROLL	BENEFITS EFFECTIVE	EXAMPLE			
Full-time hourly (30+ hrs)	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 will be 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 will be 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.					

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 still have the benefits automatically provided by Caesars: basic life, disability, and Employee Assistance Program.

### Family members you can enroll

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

#### 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).

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)**.

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### Annual enrollment

Annual enrollment is your once-per-year chance to review and update your benefits for the coming year, outside of a qualifying life event. 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.

#### Life changes

It's up to you to let Caesars know when your life changes. Whether 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, your portion of the premium will be deducted from payroll. Deductions will begin as soon as administratively possible following the coverage effective date, or enrollment - whichever is first.

#### 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.



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# **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 healthcare 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 table. Consider your needs and preferences when choosing the plan that works best for you and your family.

### Medical - Five Coverage Levels

	BRONZE	BRONZE PLUS	SILVER	GOLD	PLATINUM
Annual deductible			1	•	
Embedded/Aggregate*	Embedded	Aggregate	Aggregate	Embedded	Embedded
Network:	In	In	In	In	In
You only	\$3,300	\$2,450	\$1,600	\$800	\$250
You + Dependents (1 or more)	\$6,600	\$4,900	\$3,200	\$1,600	\$500
Annual out-of-pocket maxim	ım				
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
What you pay for care					
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%
Per Paycheck Cost	Lowest <	<u></u>			> High

\*Please reference page 6 for details on annual, aggregate and imbedded deductibles.

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### Pharmacy - Five Coverage Levels

	BRONZE	BRONZE PLUS	SILVER	GOLD	PLATINUM			
What you pay for prescription drugs								
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 appro- priate 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			
90-Day Fills by Mail Through PillPack or	Retail Pharmacies							
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			

### Annual deductible and coinsurance

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.

### 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 the member pays coinsurance for that family member's expenses.

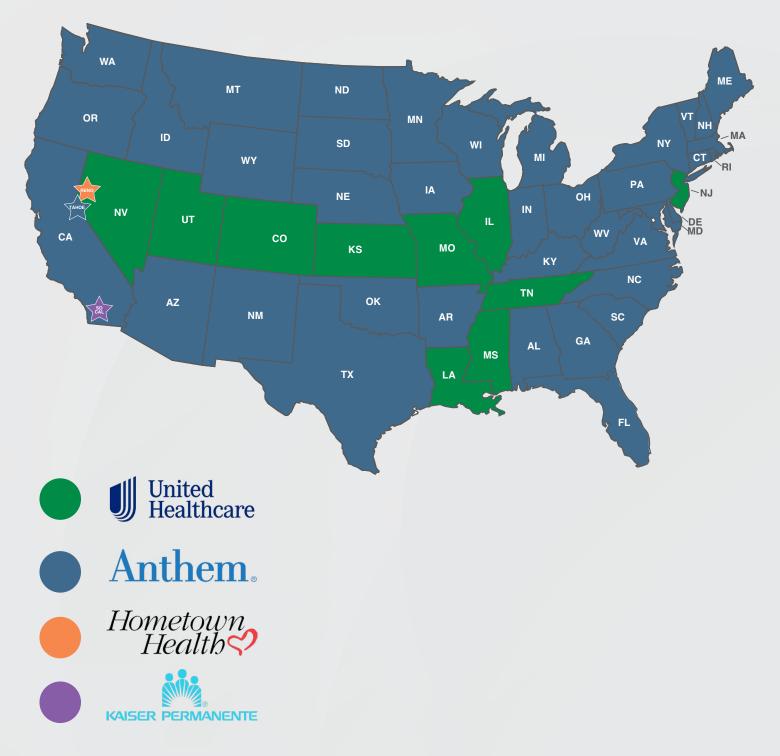
The remaining covered family members' expenses continue to apply toward their individual and family deductibles. Once the family deductible is met, the member pays coinsurance for all covered family members. Annual out-of-pocket maximum follows the same structure as deductible, based on the plan selected.



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# Medical Carrier Coverage by State

Medical carriers are consolidating to a single, best-in-class offering by state. Your residential zip code will determine which carrier applies to you.



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# **Caesars Healthcare Centers**

Caesars Healthcare Centers are a unique benefit available to Caesars medical-enrolled Team Members and their dependents. With 13 locations, Caesars Healthcare Centers are focused on providing personalized healthcare in convenient settings, all at minimal wait time and cost. Caesars Healthcare Centers are located on-site at many of our properties, offering a variety of routine, non-emergency services, including:

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



Scan or Click the QR Code to View all Caesars Healthcare Center locations on Empire Wire



# Caesars Team Member Wellbeing

Caesars offers a multitude of programs to help you be your best self physically, mentally, emotionally, interpersonally and financially. These include:

- Thirteen on-site health clinics throughout the enterprise that provide whole-person, high-quality care at low cost to you, all with minimal wait times
- Company-paid annual biometric screening so you can know your numbers and stay healthy
- Free on-site gym for our medical enrolled Las Vegas team members and dependents
- Ongoing on-site fitness events, such as yoga classes in certain locations
- Discounted gym memberships
- Match contributions to the 401(k) Retirement Savings Plan
- Free financial advisement and retirement planning

### 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

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### Wellbeing Premium Savings Incentive

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.

You only coverage savings: \$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 savings: \$50/paycheck if paid bi-weekly \$25/paycheck if paid weekly \$1,300 Full Plan Year Medical Premium Discount (\$650 each)



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# Dental + Vision

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

### Dental

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

### Vision

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

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# MEDICAL + PHARMACY, DENTAL & VISION PRICING

### **Coverage Tiers**

- You Only
- You + Spouse/Domestic Partner
- You + Child/Children
- You + Family (Spouse/Domestic Partner + Child/Children)

# Medical + Pharmacy Pricing

Contributions will be deducted from each paycheck.

- Costs are reflected as illustrative bi-weekly. For those on weekly pay, costs will be 50% of the
  amounts reflected below.
- Please log in to Benefit Service Center for your personalized cost

Salary Band	\$0 - \$	34,999	\$35,000	- \$64,999	\$65,	\$65,000+	
	Standard Cost Per Paycheck	Cost Per Paycheck w/ Wellness Incentive	Standard Cost Per Paycheck	Cost Per Paycheck w/Wellness Incentive	Standard Cost Per Paycheck	Cost Per Paycheck w/Wellness Incentive	
Bronze Plan							
You Only	\$30.21	\$5.21	\$32.56	\$7.56	\$41.43	\$16.43	
You + Spouse/Domestic Partner	\$62.77	\$12.77	\$85.76	\$35.76	\$115.36	\$65.36	
You + Child(ren)	\$32.56	\$7.56	\$36.09	\$11.09	\$50.91	\$25.91	
You + Family	\$67.48	\$17.48	\$87.35	\$37.35	\$125.40	\$75.40	
Bronze Plus	,						
You Only	\$34.98	\$9.98	\$46.25	\$21.25	\$58.93	\$33.93	
You + Spouse/Domestic Partner	\$101.00	\$51.00	\$127.78	\$77.78	\$157.38	\$107.38	
You + Child(ren)	\$46.34	\$21.35	\$64.49	\$39.49	\$82.42	\$57.52	
You + Family	\$108.13	\$58.13	\$143.37	\$93.37	\$181.43	\$131.43	
Silver							
You Only	\$52.48	\$27.48	\$63.76	\$38.76	\$76.44	\$51.44	
You + Spouse/Domestic Partner	\$143.02	\$93.02	\$169.80	\$119.80	\$199.40	\$149.40	
You + Child(ren)	\$77.86	\$52.86	\$96.01	\$71.01	\$113.94	\$88.94	
You + Family	\$164.16	\$114.16	\$199.40	\$149.40	\$237.46	\$187.46	
Gold							
You Only	\$80.59	\$55.57	\$91.84	\$66.84	\$104.53	\$79.53	
You + Spouse/Domestic Partner	\$210.43	\$160.43	\$237.21	\$187.21	\$266.82	\$216.82	
You + Child(ren)	\$128.42	\$103.42	\$146.57	\$121.57	\$164.50	\$139.50	
You + Family	\$254.04	\$204.04	\$289.28	\$239.28	\$327.34	\$277.34	
Platinum							
You Only	\$107.33	\$82.33	\$118.61	\$93.61	\$131.29	\$106.29	
You + Spouse/Domestic Partner	\$274.66	\$224.66	\$301.44	\$251.44	\$331.04	\$281.04	
You + Child(ren)	\$176.58	\$151.58	\$194.74	\$169.74	\$212.67	\$187.67	
You + Family	\$339.68	\$289.68	\$374.92	\$324.92	\$412.97	\$362.97	

Salary Bands \$0 - \$34,999

\$35,000 - \$64,000 \$65,000 or more

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# Dental + Vision Pricing

# 2024 Bi-Weekly Team Member Contributions

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

VISION							
Bronze Plan							
You Only	\$0.00						
You + Spouse/Domestic Partner	\$0.00						
You + Child(ren)	\$0.00						
You + Family	\$0.00						
Silver							
You Only	\$0.97						
You + Spouse/Domestic Partner	\$2.32						
You + Child(ren)	\$1.74						
You + Family	\$3.10						
Gold							
You Only	\$2.40						
You + Spouse/Domestic Partner	\$5.76						
You + Child(ren)	\$4.32						
You + Family	\$7.68						



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# I IFF & DISABILITY

Caesars provides income protection benefits to ease the financial burden on 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.

### Life Insurance

Caesars provides basic life coverage at no cost to you. You may also purchase additional coverage for yourself and your dependents through paycheck deductions. Your basic coverage and supplemental options are shown below.\*

	HOURLY	SALA	RIED	EXECUTIVE (MANAGEMENT GRADES 17+)	
Basic life insurance	\$40,000	1x base pay to a of \$1,000,000	maximum	2x base pay to a maximum of \$3,000,000	
Supplemental life insurance	Variable increments available u	ip to a maximum o	o to a maximum of \$2,000,000		* If you are 65 or older, your
Dependent life insurance	Spouse/Domestic Partner	\$5,000 increments, maximum of \$100,000		life insurance coverage will be reduced. The amount you will	
ine insurance	Child/Children	\$10,000, \$15,000, \$20,000		be eligible for is printed on your enrollment worksheet.	

### **Disability Benefits**

Caesars provides disability coverage at no cost to you to protect your income in the event you are unable to work due to a disability. You may also purchase additional coverage for yourself through paycheck deductions. Your basic coverage and supplemental options are shown below.\*

- Short-term disability (STD) Insures 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) Insures 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.

	HOURLY	SALARIED				
Short-term disability*						
Basic short-term disability	50% of base pay + tips, tokes and commissions	70% of base pay				
Optional buy-up	10% of base pay + tips, tokes and commissions, for a combined benefit of 60% of pay	Not applicable				
Maximum benefit	\$1,300/week (basic), \$1,750/week (buy up)	\$5,000 per week				
Benefit begins	After 14 day	s of disability				
Benefit duration	24 weeks					
Long-term disability**						
Basic long-term disability	50% of base pay + tips, tokes and commissions	50% of base pay				
Optional buy-up	10% of base pay + tips, tokes and commissions for combined coverage of 60% of pay	10% of base pay for combined coverage of 60% of pay				
Maximum benefit	\$12,500/month (basic), \$15,000/month (buy up)					
Benefit begins	After 180 days					
Benefit duration	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.

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# The Advantage of HSA Medical Plans (Bronze, Bronze Plus, and Silver)

#### **Caesars Helps You Fund Your HSA**

When you contribute to your HSA, Caesars will match your contribution dollar for dollar up to the amounts listed below.

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

\* Match amounts will be prorated for mid-year enrollments.

#### You may contribute to an HSA 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.

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# 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 out-of-pocket healthcare expenses during the plan year.

#### 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 <u>eligible medical</u>, prescription, dental or vision costs, now or in the future.

# DEPENDENT CARE FSA

A Dependent Care Flexible Spending Account (DCFSA) lets you set aside pre-tax money to pay for daycare services for your child or dependents needing elder-care services.

# 401(k) RETIREMENT PLAN

Caesars offers a 401(k) plan for eligible Team Members after 90 days of employment. Participating in Caesars 401(k) Plan is a convenient, easy way to build tax-advantage savings for your future. You will be automatically enrolled at a contribution rate of 3% of eligible earnings on the first of the month after becoming eligible. Caesars will match \$.50 on every \$1 contributed up to 6% of pay - that's like getting a 3% raise on your salary! 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.

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# EXTRAS

### Voluntary Insurance Coverage

Caesars offers a wide array of coverage options so you can prepare for any challenge that comes your way.

### 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.

### Hospital Indemnity Insurance

Voya's Hospital Confinement Insurance pays you a daily benefit amount if you are admitted and confined to the hospital. 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.

### 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.

#### Auto & Home Insurance

Compare your auto and home insurance policies with quotes from some of America's top-rated companies over the phone. 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. Accidental Death and Dismemberment, Hospital Indemnity, Critical Illness, Accidental Injury and Norton Lifelock coverages are all offered as payroll-deducted benefits.

#### Pet Insurance

Pet insurance through Nationwide offers affordable, comprehensive plans 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.



GENERAL OVERVIEW | ENROLLING | BENEFITS OVERVIEW | HELP & SUPPORT

# 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.