



## RECRUITER OVERVIEW

### CAESARS ENTERTAINMENT HEALTHCARE & BENEFITS

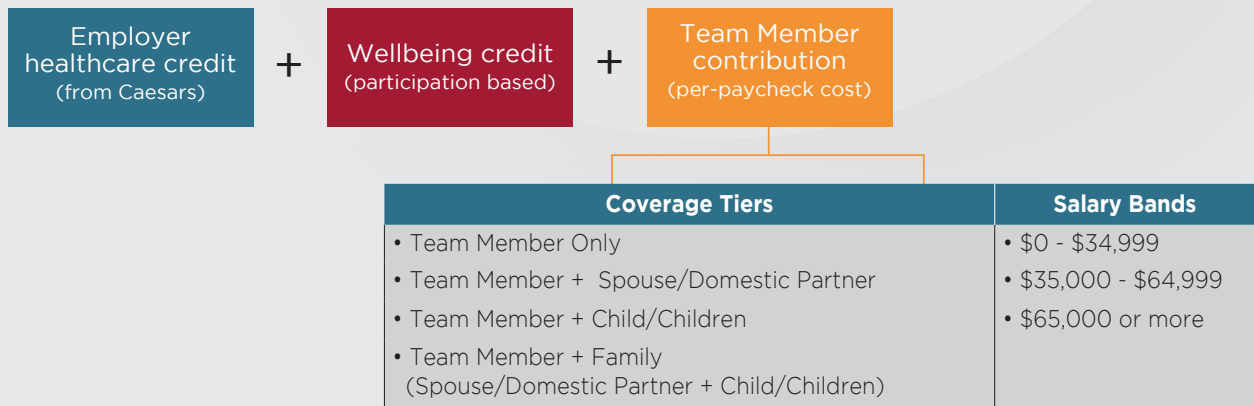
At Caesars Entertainment, the health and wellness of our Team Members is a top priority. We are proud to offer a best-in-class healthcare and benefits program, giving our Team Members more options and resources to tailor benefits to their unique individual and family needs.

By offering a true marketplace, Team Members have the opportunity to choose their healthcare providers and benefits while obtaining best-in-market pricing in their regions. The below is an overview of our healthcare and benefits program:

<p><b>Medical</b></p>	<p>Five medical plans are available, including two (2) traditional copay plans and three (3) high deductible plans offering health savings accounts. As many as four (4) national carriers could be provided (i.e., Cigna, Anthem, Aetna, United Healthcare).</p> <p>Carrier availability varies by region. Some regions may not offer all four national carriers. Some locations may also be offered additional regional carriers.</p>
<p><b>Dental &amp; Vision</b></p>	<p>Three (3) dental plans and three (3) vision plans are offered, also with multiple national carriers.</p>
<p><b>Robust Enrollment Platform</b></p>	<p>A robust enrollment platform is available offering tools to help Team Members select the plan options that best fit their needs.</p>
<p><b>Pharmacy Benefits</b></p>	<p>Pharmacy benefits are provided by CVS Caremark. Exceptions may apply if a Team Member enrolls with a regional carrier.</p>
<p><b>Life Insurance</b></p>	<p>Caesars Entertainment 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.</p>
<p><b>Voluntary Benefits Insurance</b></p>	<p>A variety of Team Member-paid voluntary benefits will be offered, including Accident, Critical Illness, Hospital Indemnity, Identity Theft, Legal, Home &amp; Auto and Pet Insurance.</p>
<p><b>Onsite Clinics &amp; Virtual Care</b></p>	<p>Many properties have onsite clinics administered through Premise Health.</p> <p>For properties that don't have access to an onsite medical clinic, we offer Virtual Primary Care services to Team Members and their enrolled dependents through Premise Health.</p> <p>There are also opportunities for individualized care management.</p>
<p><b>Employee Assistance Program (EAP)</b></p>	<p>Caesars Entertainment offers a robust Employee Assistance Program (EAP) to support mental health for our Team Members and their households, offering opportunities for engagement through traditional face-to-face sessions as well as video and chat options.</p>
<p><b>Wellbeing Program</b></p>	<p>Caesars Entertainment offers a robust wellbeing program that provides a comprehensive web-based platform that offers activities across physical, mental, social and financial aspects of wellness and integrates opportunities for medical premium reduction and additional incentives for engagement.</p>

# BENEFITS OVERVIEW

## Medical + Pharmacy, Dental & Vision Pricing



### 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

# BENEFITS OVERVIEW

## 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, preferences when choosing the plan that works best for you and your family.

## 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>	<b>Lowest &lt;-----&gt; Highest</b>				

	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.

## 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.

# BENEFITS OVERVIEW

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

### What you need to know

**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.

### 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.

# BENEFITS OVERVIEW

## 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. Through our new partnership with WebMD, you decide what's most important to you and then take action.

### How to participate:

Lower your medical premium\* by participating in the Know Your Numbers part of the program:

- Complete a Wellbeing Assessment so you know what health and wellbeing behaviors to focus on.
- Complete a Biometric Screening to identify areas of opportunity for your personal health improvement.

Earn points and reward yourself through the Caesars Total Return store:

- Take part in as many programs or activities as you like to improve your overall wellbeing.
- Earn up to a \$300 per year incentive point value for your own participation, and up to an additional \$300 per year incentive pointvalue if your spouse/domestic partner is enrolled on your medical plan and participates.
- You must complete the "Know Your Numbers" activities to earn the Wellbeing program activity points.

KNOW YOUR NUMBERS	
Completion Timeframe & Premium Discount Timing	<p>Team Members whose benefits coverage begins between Jan. 1 and March 31, 2022 will receive the automatic premium discount through March 31, 2022.</p> <p>Team Members who complete the Biometric Screening and Wellbeing Assessment by Feb. 28, 2022 will not pay the increased premium starting April 1, 2022.</p> <p>New hires or newly eligible Team Members enrolled in benefits but do not complete a Biometric Screening or Wellbeing Assessment by Feb. 28, 2022 will pay the higher premium starting April 1, 2022 until the both the screening or assessment are completed. Savings will initiate upon completion as quick as administratively possible.</p>
Biometric Screening Wellbeing Assessment	<p><b>You only coverage:</b></p> <ul style="list-style-type: none"> <li>-\$25/paycheck if paid bi-weekly</li> <li>-\$12.50/paycheck if paid weekly</li> </ul> <p>\$650 Full Plan Year Medical Premium Discount</p> <p><b>You+medical enrolled spouse/domestic partner coverage:</b></p> <ul style="list-style-type: none"> <li>-\$50/paycheck if paid bi-weekly</li> <li>-\$25/paycheck if paid weekly</li> </ul> <p>\$1,300 Full Plan Year Medical Premium Discount (\$650 each)</p>
WELLBEING ACTIVITIES	
Completion Timeframe	Jan. 1, 2022 – Dec. 31, 2022
Incentive Type–Total Return Credits	Total incentive value up to \$300 per year for You and up to \$300 per year if your spouse/domestic partner participates.
Incentive Payout Timing	<p>Quarterly starting 1/1/2022</p> <p>Total Return points incentive will be paid out after achievement is completed on the WebMD platform. Must complete a biometric screening and Wellbeing Assessment (Know Your Numbers) on time to qualify for incentive payouts.</p>

## On-site, near-site, and virtual primary care

At Caesars, we believe that high quality healthcare should meet you where you are. That's why we've partnered with Premise Health to provide eligible Team Members on-site and virtual primary care services that are high quality, affordable and easy to access.

Caesars Team Member Health Centers and clinics provide a wide variety of routine, complex and urgent care services, including:

- Preventive care services such as biometric screenings, annual physicals, women's well visits, pediatric visits, lab draws, vaccinations
- Routine laboratory services
- Pharmacy services
- Urgent care services like fever/flu symptoms, earache/infections, respiratory symptoms, allergies, minor cuts/abrasions, rashes, insect bites, contusions, sprains/strains
- Registered Dietitian Services
- Physical therapy (where available)
- Condition management, and more!

If you don't have an on-site or near-site clinic available to your work location, then virtual primary care has you covered. A virtual primary care clinic can provide many of the same services that an in-person clinic can, but conveniently wherever you are today.

The Caesars virtual clinic through Premise Health will use a secure mobile app to schedule appointments with you and connect you with a credentialed and licensed healthcare provider. The provider at your virtual clinic will be your designated primary care provider, so you can build an ongoing relationship for your health.



# BENEFITS OVERVIEW

## 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
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%
<b>Deductible</b>			
Individual	\$100	\$100	\$50
Family	\$300	\$300	\$150
<b>Annual Maximum Benefit</b>			
Per Person	\$1,000	\$1,500	\$2,500
<b>Ortho Lifetime Maximum</b>			
Per Person	N/A	\$1,500	\$2,000
Child Covered to Age	N/A	19	No limit

## 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
Frequencies (Exam/Lenses/Frames)	12/Not Covered/Not Covered	12/12/12	12/12/12
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.

<b>Lenses</b>			
Single/Bifocal/Trifocal/Lenticular	Potential Discount	\$20	\$10
Standard Progressive	Potential Discount	\$20 Copay per Mark Wergzyn	\$10 Copay per Mark Wergzyn
<b>Contacts</b>			
Medically Necessary	Not Covered	\$20 Copay	\$10 Copay
Elective	Not Covered	\$130 Allowance	\$200 Allowance
Fit & Evaluation	Potential Discount	\$20 Copay	\$10 Copay

# MEDICAL + PHARMACY PRICING

## Lowest Cost Option - Medical

• ★★★ The cost per paycheck with the Wellness Incentive is lower than the standard cost per paycheck. Team Members whose benefits coverage begins between Jan. 1 and March 31, 2022 will receive the automatic premium discount through March 31, 2022.

Team Members who complete the Biometric Screening and Wellbeing Assessment by Feb. 28, 2022 will not pay the increased premium starting April 1, 2022.

New hires or newly eligible Team Members enrolled in benefits but do not complete a Biometric Screening or Wellbeing Assessment by Feb. 28, 2022 will pay the higher premium starting April 1, 2022 until the both the screening or assessment are completed. Savings will initiate upon completion as quick as administratively possible.

- Contributions in the table are rounded to nearest whole dollar; actual 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.

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 Paycheck w/Wellness Incentive ★★★	Standard Cost Per Paycheck	Cost Per Paycheck w/Wellness Incentive ★★★
<b>Bronze Plan</b>						
TM_Only	\$30	\$5	\$32	\$7	\$41	\$16
TM + Spouse/Domestic Partner	\$62	\$12	\$85	\$35	\$113	\$63
TM + Child(ren)	\$32	\$7	\$35	\$10	\$52	\$27
TM + Family	\$66	\$16	\$89	\$39	\$124	\$74
<b>Bronze Plus</b>						
TM_Only	\$34	\$9	\$44	\$19	\$56	\$31
TM + Spouse/Domestic Partner	\$97	\$47	\$122	\$72	\$149	\$99
TM + Child(ren)	\$46	\$21	\$62	\$37	\$79	\$54
TM + Family	\$105	\$55	\$137	\$87	\$172	\$122
<b>Silver</b>						
TM_Only	\$48	\$23	\$59	\$34	\$71	\$46
TM + Spouse/Domestic Partner	\$132	\$82	\$157	\$107	\$184	\$134
TM + Child(ren)	\$72	\$47	\$89	\$64	\$105	\$80
TM + Family	\$151	\$101	\$184	\$134	\$219	\$169
<b>Gold</b>						
TM_Only	\$72	\$47	\$82	\$57	\$94	\$69
TM + Spouse/Domestic Partner	\$188	\$138	\$213	\$163	\$240	\$190
TM + Child(ren)	\$144	\$89	\$131	\$106	\$147	\$122
TM + Family	\$227	\$177	\$259	\$209	\$294	\$244
<b>Platinum</b>						
TM_Only	\$95	\$70	\$105	\$80	\$117	\$92
TM + Spouse/Domestic Partner	\$244	\$193	\$268	\$218	\$295	\$245
TM + Child(ren)	\$155	\$130	\$172	\$147	\$189	\$164
TM + Family	\$300	\$250	\$333	\$283	\$368	\$318

# DENTAL & VISION PRICING

## Lowest Cost Option - Bi-Weekly Contributions

- These tables reflect the lowest cost options available for Dental & Vision coverage.
- 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.
- Costs shown do not include spousal surcharge, if applicable.

### DENTAL

Bronze Plan	
TM_Only	\$1.85
TM + Spouse/Domestic Partner	\$3.69
TM + Child(ren)	\$3.69
TM + Family	\$5.54
Silver	
TM_Only	\$6.92
TM + Spouse/Domestic Partner	\$13.85
TM + Child(ren)	\$13.85
TM + Family	\$20.77
Gold	
TM_Only	\$14.64
TM + Spouse/Domestic Partner	\$30.05
TM + Child(ren)	\$33.14
TM + Family	\$48.55

### 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	\$1.25
TM + Spouse/Domestic Partner	\$3.00
TM + Child(ren)	\$2.25
TM + Family	\$4.00
Gold	
TM_Only	\$2.94
TM + Spouse/Domestic Partner	\$7.06
TM + Child(ren)	\$5.29
TM + Family	\$9.41



# HEALTHCARE & 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

## 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 & 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.\*

## 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.

	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.

# LIFE & DISABILITY

## 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, toles and commissions	70% of base pay
<b>Optional buy-up</b>	10% of base pay + tips, toles 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, toles and commissions	50% of base pay
<b>Optional buy-up</b>	10% of base pay + tips, toles 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.

# 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

## 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.

## 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.

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## 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.