

MEDICAL PLAN

The Rosen Hotels & Resorts Group Health Plan offers generous, affordable medical coverage. The plan features no deductibles, \$5 copays for primary care and our onsite Rosen Medical Center. The plan uses the Florida Hospital network, providing access to the top medical facilities and providers in the Central Florida area.

PRESCRIPTION COVERAGE

Prescription coverage is included with the Rosen Hotels & Resorts Group Health Plan. Generic medications are free at Walmart and Sam's Club pharmacies. Non-generic medications are also available at a greater savings at Walmart and Sam's Club pharmacies.

DENTAL

Rosen Hotels & Resorts offers two dental plans to meet your needs. A DHMO plan, which is included with the cost of your health plan coverage, and provides a rich benefit at an affordable cost. A PPO plan is offered to allow associates the flexibility to visit any dentist, regardless of network affiliation. Both plans are offered by Delta Dental.

VISION

The Vision Plan offered by VSP is a benefit that provides for discounted vision exams, glasses and contact lenses. The plan also offers discounts for laser vision correction surgery.

COMPANY PAID LIFE INSURANCE

Rosen Hotels & Resorts provides each full-time associate with a life insurance policy of \$10,000 minimum at no cost based on job classification. The coverage with Lincoln Financial Group provides a death benefit payable to the associate's named beneficiary. Beneficiaries can be updated at any time. Please make sure you keep your beneficiary designations current.

VOLUNTARY LIFE INSURANCE

Life insurance is a form of insurance that pays money in the amount of the coverage to a beneficiary upon the death of the insured covered in the policy. Lincoln Financial Group offers associates the opportunity to buy additional life insurance at affordable group rates. Associates may also purchase life insurance for their spouse and/or child(ren).

SHORT TERM DISABILITY

Short-term disability is intended to provide you with an income for a short duration in case you cannot work due to an illness or off-the-job accident. Short-term disability covers a maximum 13 weeks for an illness or off-the-job accident. Benefits begin without a waiting period in the event of an off-the-job accident, and after a 14 day waiting period in the event of an illness.

LONG TERM DISABILITY

Long-term disability is intended to provide you with an income for a long duration. Coverage begins after 13 weeks of disability up to a maximum of 5 years or age 70, whichever occurs first.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Our Employee Assistance Program (EAP) is designed to help you maximize your health and effectiveness at home and at work. Through this program you can receive confidential, personal support for a wide range of issues, from everyday concerns to serious problems.

401(K) RETIREMENT PLAN

The 401(k) plans offers the opportunity to save for retirement with pre-tax payroll contributions. Associates may choose the percentage of their gross pay to contribute as well as the investment options. Rosen Hotels & Resorts will match 25% of an associate's contribution up to 6% of compensation.

LEGALSHIELD

This prepaid plan provides you and your family access to quality law firms at a prepaid low cost while the identity theft protection plan provides identity monitoring in the unfortunate event something does happen to your identity.

ALLSTATE BENEFITS

Accident Plan - Helps provide a financial cushion if an off-the-job accident occurs

Hospital Indemnity Plan – Provides a financial benefit for hospital admissions and physician visits

Critical Illness Plan – Pays a lump sum benefit when a specific, serious health event occurs such as heart attack, stroke, cancer, major organ failure, paralysis, coma and blindness

Cancer Plan – Provides financial benefits related to cancer diagnosis, surgery, and treatment