

# Associate Benefits Guide







## **WELCOME TO THE GOOD LIFE**

### **MOTORCITY LIFE**

MotorCity Casino Hotel is built on creating amazing experiences. We pride ourselves on offering our associates exciting opportunities, extraordinary benefits, and rewarding perks. Welcome to the good life.

### **ASSOCIATE BENEFITS**

Associate benefits are various types of non-wage compensation provided in addition to normal wages or salaries. This guide will take you through the details of your benefits so you can take advantage of everything for which you are eligible. Our benefits help make personal care affordable, help you balance work life with personal life, and help you reap the rewards for all your hard work.

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A close-up photograph of a man with a dark beard and mustache, wearing a light blue sweater, looking towards a young child. The child has light brown hair and is smiling broadly, looking upwards. They are outdoors, with a warm, golden light and bokeh effects in the background. The text "LIVIN' THE GOOD LIFE" is centered in the upper half of the image.

**LIVIN' THE GOOD LIFE**



## **VACATION AND TIME OFF – THE BASICS**

Everybody needs to take some time off. MotorCity understands the importance of time off from work and encourages associates to utilize their vacation time to help ensure a healthy balance between work and family.



## VACATION AND TIME OFF – BARGAINING UNIT ASSOCIATE

### VACATION

Upon completion of each year of continuous full-time service, full-time bargaining associates are eligible for the following paid vacation time.

YEARS OF COMPLETED CONTINUOUS SERVICE	VACATION TIME ALLOTTED PER YEAR
1-6 years	80 hours
7-11 years	120 hours
12+ years	160 hours

Part time associates are eligible for pro-rata paid vacation time.

### HOLIDAYS

Bargaining associates are eligible for the following paid holidays:

- New Year's Day
- Martin Luther King, Jr. Day
- Presidents Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Christmas Day

### PERSONAL/SICK DAYS

Upon completion of six (6) months of continuous service, and upon completion of each year of continuous service thereafter, full-time associates shall be eligible to use Personal/Sick time as specified in the chart on the following page:



**MONTHS OR YEARS OF COMPLETED CONTINUOUS SERVICE**

**NUMBER OF HOURS PERSONAL/SICK TIME ALLOTTED PER YEAR**

0 up to 6 months	0 hours
6 - 12 months	16 hours
2-3 years	24 hours
4 years	32 hours
5 years	40 hours
6 years	48 hours
7-9 years	56 hours
10 years +	64 hours

Upon completion of two (2) years of continuous service and upon completion of each year of continuous service thereafter, part-time associates will be eligible to use paid Personal/Sick time as follows:

- 2 years continuous service                      2 days (16 hours)
- 5 years continuous service                      3 days (24 hours)

**VACATION AND TIME OFF – NON-BARGAINING UNIT ASSOCIATE**

Paid Time Off (PTO) is paid time away from work for rest and relaxation, including vacation, holidays, medical and personal appointments, and short-term illnesses. PTO applies only to non-union, hourly, and salaried associates at the level of Manager and below. PTO begins to accumulate on the first day of employment, but may not be used prior to the completion of six (6) months of continuous service. Paid time off accrual for both full-time and part-time associates is as follows:

<b>YEARS OF SERVICE</b>	<b>EARN PER 40 HOURS OF TIME WORKED</b>
Upon employment and up to seven (7) years.	3.91 (176 hours or 22 days/yr. max)
7-11 years	4.80 (216 hours or 27 days/yr. max)
12+ years	5.69 (256 hours or 32 days/yr. max)

Please refer to the associate handbook for more information.



**IT'S GOOD TO BE IN THE CLUB**



## **PROPERTY PERKS, EXCLUSIVE DISCOUNTS, AND MORE – THE BASICS**

At MotorCity, our associates are also our customers. That's why you deserve to enjoy many of the same amenities, plus generous associate-only discounts across the property. Use your discounts to dine at any of our great restaurants, relax at D.Tour, or see a show at Sound Board, and you'll discover what it's like when excitement, luxury, and pleasure are shaken together to create an experience you can't get anywhere else.



## PROPERTY PERKS AND EXCLUSIVE DISCOUNTS

### WHO'S ELIGIBLE?

All associates can take advantage of associate discounts at MotorCity and certain discounts provided by others.

### MOTORCITY ASSOCIATE DISCOUNTS

<b>MotorCity Discounts*</b>	<b>D.Tour Spa</b>	10% off
	<b>Restaurants</b> The Lodge Diner, Grand River Deli & Burgers, Assembly Line Buffet, Pit Stop, Little Caesars, Sweet Ride	10% off
	<b>Sound Board</b>	10% off tickets
	<b>Deluxe Hotel Rooms</b>	\$129 Sun-Thur
	<b>Lacquer and Little Foxes Fine Gifts</b>	35% off; 50% off MotorCity logoed items

\* Subject to availability. Blackout dates and exclusions apply. Subject to change without notice.

While using the facilities, you're required to be out of uniform and not wearing your MotorCity identification badge or MGCB license/badge or anything else that would identify you as a MotorCity associate, however you must present your badge in order to receive any discount. You must be present in order to receive dining discounts. Alcohol is excluded from dining discounts.

### EXCLUSIVE DISCOUNTS

#### CHRYSLER AFFILIATE REWARDS

Incredible deals are available to associates who buy or lease eligible Chrysler, Dodge, Jeep, Ram and FIAT brand vehicles. MotorCity associates have access to Affiliate Rewards Preferred Pricing, which is 1% below dealer invoice, plus certain current incentives.

Go to [FCAusaffiliate.com](http://FCAusaffiliate.com) or call (888) 444-4321 to get the tools you need to take advantage of this incredible program.

1. To access [FCAusaffiliate.com](http://FCAusaffiliate.com), use our company code (available on [CreateTheEscape.com](http://CreateTheEscape.com)).
2. Once you log in to the website you'll get a Control Number to check out pricing examples.
3. Take your Control Number with proof of eligibility, such as a recent pay stub, to any participating U.S. Chrysler, Dodge, Jeep, or Ram dealership or FIAT Studio.

## **DETROIT ZOO**

Go to [tickets.detroitzoo.org](http://tickets.detroitzoo.org) and use the code 'motorcitycasino' to see a current list of available discounts. Tickets can be purchased and printed directly from the website.

## **DELL – MEMBER PURCHASE PROGRAM**

Utilize the member purchase program to get discounts on Dell computers and equipment.

- Best Price Guarantee on consumer PCs from Dell
- Up to 30% off Dell desktops and Dell laptops
- Discounts on thousands of electronics and accessories
- Exclusive monthly offers

Shop online at [www.dell.com/mpp/motorcitycasino](http://www.dell.com/mpp/motorcitycasino). If you prefer to speak to a sales representative, call 1-888-243-9964 and refer to Member ID: GS25710506.

## **FORD X-PLAN PURCHASE PROGRAM**

The X-Plan Partner Recognition program offers exclusive savings on eligible Ford vehicles. These exclusive savings are available only to MotorCity associates and their household members. See [www.fordpartner.com](http://www.fordpartner.com) for a complete list of eligible vehicles and program guidelines.

Follow these simple steps for X-Plan savings:

1. Obtain MotorCity's Partner Code (available on [CreateTheEscape.com](http://CreateTheEscape.com)).
2. Visit [www.fordpartner.com](http://www.fordpartner.com).
3. Enter the Partner Code, the last four digits of your Social Security Number, your name, address, city, state and ZIP code to generate your Personal Identification Number (PIN).
4. Visit a participating dealer, identify yourself as an X-Plan Partner Recognition participant, and provide the last four digits of your Social Security Number and your Personal Identification Number (PIN) to confirm eligibility.
5. Provide proof of MotorCity employment (I.D. card, pay stub, W-2 form or health care card).
6. Select an X-Plan-eligible vehicle and ask for a copy of the invoice to confirm X-Plan pricing.

## **MOTOWN MUSEUM**

Visit the Motown Museum and experience the music and the magic of a Detroit original.

Receive \$2.00 off the General Admission price with the discount flyer and your MotorCity associate badge. Go to [CreateTheEscape.com](http://CreateTheEscape.com) to view/print the flyer or stop by Human Resources for assistance. The discount also applies to friends and family (up to eight people).



## PROPERTY PERKS AND EXCLUSIVE DISCOUNTS

### 313 PRESENTS - SUPERGROUP PROGRAM

Get discount tickets and pre-sale opportunities to select events at 313 Presents venues. Associates are able to buy individual tickets to local shows at the group rate. No ticket minimum is required. Call 313-471-3092 to order or go to [olympiaentertainment.com/supergroups](http://olympiaentertainment.com/supergroups) to see a list of available discounts.

### YMCA

Associates are eligible for reduced rates on Boll Family YMCA membership, programs, and services. Take a step towards a healthy lifestyle and join the Boll Family YMCA.

Receive 45% off the monthly membership fee and pay no fee to join.

Present the discount flyer and your MotorCity associate badge. Go to [Creatheescape.com](http://Createtheescape.com) to view/print the flyer or stop by Human Resources for assistance. Other restrictions may apply.

For details, contact the Boll Family YMCA membership services department at 313-309-9622, email [bollymca@ymcadetroit.org](mailto:bollymca@ymcadetroit.org), or stop by the Boll Family YMCA to get started.

### VERIZON

Get up to 22% off your Verizon Wireless bill each month and great deals and discounts on wireless products and services.

Go to [Creatheescape.com](http://Creatheescape.com) for more information.

### T-MOBILE

Get the hookup with T-Mobile Amplified™ — exclusive savings of up to 33% off on 4 lines (with AutoPay) for you and your family and not available in stores. Make the switch and score unlimited talk, text, data, and premium features from T-Mobile®.

Call 855-570-9947 and use promo code: 33822TMOFAV

**Go to [CreateTheEscape.com](http://CreateTheEscape.com) for more information about associate discount programs.**

## **ASSOCIATE PERKS**

### **FREE WORKTIME PARKING**

Parking in the city can be difficult, but not for our associates while working. Easily find a spot in one of the many associate-only parking areas. Parking is free.

### **FREE UNIFORMS**

If you're issued a uniform, you receive free dry-cleaning, laundry services, and alterations of your uniform. Need a repair or have a question? Stop by the Wardrobe Department. A representative is available 24 hours a day, 7 days a week.

### **MEALS**

You'll receive one free meal per shift of at least six hours. Your meal break is paid.

### **TRAINING AND DEVELOPMENT**

Ongoing training is available for all associates through the Training Department. Classes are posted regularly. Job-specific training is provided by departments.

### **TUITION REIMBURSEMENT**

MotorCity provides certain financial assistance for education to associates who have completed at least six months of continuous service. Assistance is available for courses of study that are directly related to your present job or that will enhance your potential for advancement at MotorCity. Reimbursements are limited to a maximum of \$1,800 per semester, not to exceed \$3,600 per year.

Associates are reimbursed for tuition, lab fees, and textbooks upon completion of the course with a "C" grade or better or a "pass" grade in a pass/fail course. Contact the Training Department for more details.

### **DEPENDENT CARE SUBSIDY**

Associates who have completed at least six months of continuous service are eligible for a dependent care subsidy to assist with the expenses associated with the care of their children/dependents (as defined by the Internal Revenue Service). MotorCity provides up to \$45 per week per family for child care expenses for children under age 13.

See Human Resources prior to your six-month anniversary to enroll. Once enrolled in the program, you must submit your completed calendar for reimbursement once a month, and a copy of your tax transcripts annually.



## **INTERNET CAFES**

Use one of the computers in the break rooms, in front of Human Resources, or in the Associate Dining Room to access the Internet during your break.

## **DIRECT DEPOSIT/PAY CARD**

For your convenience, you can choose to have your paycheck directly deposited into your checking or savings account or to a Pay Card.

## **NEW YORK LIFE SECURE TRAVEL®**

New York Life Secure Travel® provides special assistance for certain emergency medical, financial, legal and communication assistance when you travel. This program gives covered individuals access to a travel assistance customer service center from anywhere in the world when traveling at least 100 miles from home. For more information about New York Life Secure Travel, call 1-888-226-4567.

## **WILL PREPARATION**

New York Life's Will Preparation Program helps you and your family to plan and protect your financial future by using a simple, online tool. The tool allows you to build state-specific customized wills and other legal documents such as last wills, living wills, and powers of attorney. New York Life's Will Center is easy to use and available to you and your covered spouse seven days a week, 365 days a year. Visit [newyorklife.com](http://newyorklife.com) to learn more.

## **HEALTHY REWARDS®**

New York Life's Healthy Rewards® provides discounts of up to 60% on various wellness programs and services, ranging from Weight Management and Nutrition, to Vision and Hearing Care, and Tobacco Cessation. To learn more about these and other Healthy Rewards® programs, visit [newyorklife.com](http://newyorklife.com) (password: savings) or call 1-800-258-3312.

## **IDENTITY THEFT**

New York Life's Identity Theft Program provides associates with access to personal case managers who give step-by-step assistance and guidance to individuals who have had their identity stolen. This program provides valuable resolution services, including real-time support all over the world, assistance in credit card fraud, and help with emergency travel arrangements. For more information on these and other services, call 1-888-226-4567.



**GET MORE FOR GOOD WORK**

## **ASSOCIATE RECOGNITION, EVENTS AND COMMUNICATION – THE BASICS**

From small events to simply thank you to grand celebrations, we take pride in the many ways we acknowledge the commitment of our associates. Each year we honor associates who are Simply the Best as well as celebrating years of service. Our associates can stay informed by logging in to [CreateTheEscape.com](http://CreateTheEscape.com), meeting new friends at the holiday party, and bringing their family to see a movie on the big screen in Sound Board.



## ASSOCIATE RECOGNITION

### SIMPLY THE BEST

The Simply the Best award program gives special recognition to MotorCity associates for their achievements. This program supports the company's mission, values, and standards to help create a positive work environment, increase performance, engage associates, and improve morale.

Associates can be nominated at any time during the year. Go to [CreateTheEscape.com](http://CreateTheEscape.com) to learn more about the program or complete a nomination form.

Finalists are selected each quarter and invited to a special luncheon where they receive a Certificate of Recognition, a Simply the Best jacket, and \$500. Quarterly finalists are also invited to the annual awards celebration where they receive another \$500! The first place winner in each category takes home \$5,000 and the runners-up each walk away with \$2,500.



### SERVICE AWARDS

We recognize associate service at MotorCity with our service awards. This is an opportunity to thank associates for making a long-term commitment to serve the company and our customers.

#### YEARS OF SERVICE    SERVICE AWARDS

5 years of service	Fleece Jacket
10 years of service	Invitation to the Annual Service Awards celebration, service pin, name badge, and award
20 years of service	TBD
25 years of service	TBD

## **ASSOCIATE EVENTS**

### **MOTORCITY HAS TALENT**

Our talented MotorCity associates take over Sound Board for a memorable evening of entertainment. The show features the unique talents of our diverse workforce including song, dance, poetry, and laughter. Everyone is welcome.

### **LET'S GO TO THE MOVIES**

You and your family are invited to an afternoon of free fun. Watch a movie on the big screen in Sound Board while snacking on popcorn and sweet treats.

### **HOLIDAY PARTIES**

MotorCity can always find a good excuse to throw a party, and letting our associates let loose at the holidays is one of them. Hey, we deserve a turn to be the ones having the fun sometimes.

### **DETROIT TIGERS OUTINGS**

Enjoy a Tigers game with your family and fellow associates.

### **ASSOCIATE-EXCLUSIVE SALES**

Save money and time at the next associate-only sale. Purchase new or gently used items at a fraction of the retail price.

## **ASSOCIATE COMMUNICATION**

### **CREATE THE ESCAPE - ASSOCIATE WEBSITE**

Visit MotorCity's associate website at [CreateTheEscape.com](http://CreateTheEscape.com). Find associate event information, schedules, access to pay stubs, Human Resources forms, job postings, departmental updates, company policies and much more.

First time user? Use the last four digits of your Social Security number as your password to log-in. Stop by Human Resources if you need assistance.



A close-up photograph of a young woman with dark hair pulled back, wearing a white lab coat over blue scrubs. She has a stethoscope around her neck and is smiling warmly, looking slightly to her right. The background is a bright, out-of-focus indoor setting.

**KEEP FEELING GOOD**

# MEDICAL BENEFITS – THE BASICS

At MotorCity, we provide quality healthcare coverage to help ensure that our associates stay happy and healthy. Our medical coverage gets you and your family the care you need, when you need it and minimizes most costs to affordable co-pays.

## GLOSSARY TERMS

### BCBSM

Blue Cross Blue Shield of Michigan

### Co-Pay

A co-pay is a fixed amount you pay for a health care service, usually when you receive the service. The amount can vary by the type of service. You may also have a co-pay when you get a prescription filled.

### Co-Insurance

Co-insurance is your share of the costs of a covered service, calculated as a percent of the allowed amount for the service.

### Deductible

A deductible is typically the amount you pay for health care services before your health insurance begins to pay. At MotorCity, the annual deductible does not apply to preventive care or other services where office visit co-pays are applied. Annual deductibles may apply to services such as X-rays, lab work, and hospital stays.

### EPO (Exclusive Provider Organization)

A health care plan that requires you to select specialists and hospitals within a network of providers. You are not required to select a Primary Care Physician to direct your care and referrals are not required for specialty care. Medical services received outside of the EPO network are not covered.

### HAP

Health Alliance Plan of Michigan

### In-Network

Your plan contracts with a wide range of doctors, as well as specialists, hospitals, labs, radiology facilities and pharmacies. These are the providers “in your network.” Each of these providers has agreed to accept your plan’s contracted rate for services rendered.

### Out-of-Network

Care providers outside of your network that have not agreed to any set rate with your insurer. You may pay more when you seek care out of your plan’s network. If you are enrolled in the EPO, medical services received outside of the EPO network are not covered at all.

### Out-of-Pocket Maximum

The maximum out-of-pocket expenses you are required to pay in one year before the plan covers 100% of your eligible expenses. Any co-insurance, co-pay, or deductible you pay will count toward the out-of-pocket maximum.

### PPO (Preferred Provider Organization)

A health care plan that offers a broader network of providers and gives you the option to use non-network providers, typically at a higher cost to you.

## HEALTHCARE ENROLLMENT

Whether you're electing coverage, changing coverage, or waiving coverage, this enrollment guide will provide important information about your benefits options. Carefully review to ensure you make the best healthcare decisions for yourself and your family. Once you've chosen your benefit plan options, you will not be able to make changes to your benefit plans until the next open enrollment period unless you experience a qualifying life event.

To complete the online enrollment process and review enrollment materials, please visit MotorCity's Associate Benefits Center at [motorcitycasino.smartben.net](http://motorcitycasino.smartben.net). If you are opting out of medical coverage, you must complete a Medical Opt-Out form and provide a copy of your insurance card.

SmartBen is our online enrollment tool. The site, [motorcitycasino.smartben.net](http://motorcitycasino.smartben.net), can be accessed 24 hours a day, seven days a week. The following tips will help you prepare for and complete the online enrollment process.

### BEFORE YOU ENROLL

Review your options & make your choices. Take time to review the information in the Plans section. It will help you understand your benefit choices. Discuss it with your family, too!

Click on the Plans link at the top of your home page and select a plan to review the plan details.

### HOW TO ACCESS THE ASSOCIATE BENEFITS CENTER

**STEP 1:** Log on to [motorcitycasino.smartben.net](http://motorcitycasino.smartben.net) and enter your Username (MCCH & badge #) and Password (eight-digit date of birth, MMDDYYYY format).

Example Username: MCCH123456

Example Password: 06101964 for date of birth June 10, 1964

**STEP 2:** On the home page, you will see a Benefits Enrollment box. Click the enrollment button to begin.

**STEP 3:** On the next page, there is a box with Available Enrollments, telling you what enrollments are available. You will see a button for Enrollment. Select the Enrollment button to begin your enrollment session.

**STEP 4:** You will enter the Enrollment process at the Benefit Manager page. To make changes to a benefit, click on the benefit name. To make an election, click on the option you want to elect. You will first need to select which individuals are being covered by making your selection in the Who Is Being Covered box on the right. Then select the plan you want to enroll in. The selection you made will turn green. Click the green Continue button at the top right of the page when you are finished.

**STEP 5:** Once all of your elections are complete each benefit will have a green light. To proceed to the next step, click the green button labeled "Elect & Continue."



**STEP 6:** Verify Required Data: If you have not entered all required information, SmartBen will not process your enrolment. Click on each item in the Enrollment Task List and SmartBen will take you to the required page for corrections. Make your corrections, click Submit, Enroll or Save, whichever is applicable. Be sure to review any items in the “Information” box on this task page, click on “click here” to make changes, and then click the green “Continue” button.

**STEP 7:** You will now have the opportunity to Review your Confirmation. Examine your elections thoroughly, including dependent and beneficiary assignments, and enter your initials to acknowledge your agreement before clicking “Continue.”

**STEP 8:** You have successfully completed the enrollment process! Select the Click Here link for a copy of your Confirmation Statement.

## **ADD A BENEFICIARY**

You will assign your spouse, dependents, and beneficiaries in the enrollment process.

Your Personal, Spouse/Dependent, and Beneficiary information is stored in the People Manager section. Adding people into the People Manager section DOES NOT assign them to coverage. To return to enrollment, simply click Manage Benefits or Return to Lights.

If you need to add more than one beneficiary, click on the Add a Person button to designate the additional beneficiaries.

During enrollment, click on the Beneficiary Type drop down box to designate your beneficiary as primary or secondary.

## **CONGRATULATIONS!**

You have just successfully used the Associate Benefits Center for your enrollment. All of your benefit information is available 24/7 online [motorcitycasino.smartben.net](http://motorcitycasino.smartben.net).

The Associate Benefits Center allows you to:

- Access benefit tools (Benefit Calculator)
- Access benefit carrier websites
- Make your enrollment elections
- Review your personal and benefit information
- View/print documents and forms related to your benefits

Once you have chosen your benefit plan options, you will not be able to make changes to your benefit plans until the next open enrollment period unless you experience a life qualifying event.

If you need enrollment assistance or have questions about your benefits, please contact the Human Resources Department.

## **ASSOCIATE AND DEPENDENT ELIGIBILITY GUIDELINES FOR MEDICAL AND PRESCRIPTION DRUG COVERAGE**

### **WHO'S ELIGIBLE?**

Medical coverage is offered to full-time associates through Health Alliance Plan (HAP) and Blue Cross Blue Shield of Michigan (BCBSM). If you have completed at least 91 days of employment, you are eligible to enroll in the Health Alliance Plan (HAP) EPO Introductory Plan. The Introductory Plan provides a high level of coverage designed to ensure that you and your dependents receive quality health care services.

If you have completed at least 3 years of employment, you may choose to participate in either the HAP EPO Traditional Plan or the Blue Cross Blue Shield of Michigan (BCBSM) PPO Plan. While MotorCity pays most of the cost of your coverage, you are required to contribute toward the benefit, as shown on page 31.

### **ELIGIBLE DEPENDENTS**

Eligible dependents include your legal spouse and children.

Copies of a birth certificate, marriage license, social security card, or guardianship paperwork (if applicable) are required at the time of enrollment to cover your dependents.

Dependents aged 19 to 26 are eligible regardless of financial dependency, marital status, or student status.

If MotorCity employs both you and your spouse, only one of you may enroll in the medical plan. The enrollee will be the primary insured, and the spouse will be a covered dependent.

## MEDICAL COVERAGE – HAP EPO INTRODUCTORY PLAN

### WHO'S ELIGIBLE?

On the 91st day of employment, full-time associates become eligible to participate in the HAP EPO Introductory Plan.

### HOW DOES THE EPO WORK?

The EPO is a managed care program that utilizes the HAP network of hospitals and physicians. The EPO plan does not require members to obtain referrals to specialists within the HAP network, but members must obtain care from an in-network provider.

**Note: There is no coverage for out-of-network providers.**

### WHAT'S COVERED?

Below is an overview of the HAP EPO Introductory Plan.

#### HAP EPO

#### INTRODUCTORY PLAN

#### IN-NETWORK ONLY

Office Visit Co-Pay	\$20
Urgent Care Co-Pay	\$20
Emergency Room Co-Pay	\$250; waived if admitted
Co-Insurance	Not applicable
Preventive Care	Covered 100%, no deductible
Primary Care Physician Required	No
Specialist Doctor Referrals Required	No
Annual Deductible (Individual or Family)*	\$250 per person \$500 per family
Annual Out-of-Pocket Maximum**	\$6,350 per person \$12,700 per family

\* The annual deductible does not apply to preventive care or other services where office visit co-pays are applied. Annual deductibles may apply to services such as X-rays, lab work, and hospital stays.

\*\* The maximum out-of-pocket expenses you're required to pay in one year before the plan covers 100% of your eligible expenses. Any co-pay or deductible you pay will count toward the out-of-pocket maximum.

## MEDICAL COVERAGE – HAP EPO TRADITIONAL PLAN

### WHO'S ELIGIBLE?

After completing three years of employment, full-time associates become eligible to enroll in the HAP EPO Traditional Plan during the next open enrollment period.

### HOW DOES THE EPO PLAN WORK?

The EPO plan is a managed care program that utilizes the HAP network of hospitals and physicians. The EPO plan does not require members to obtain referrals to specialists within the HAP network, but members must obtain care from an in-network provider.

**NOTE: There is no coverage for out-of-network providers.**

### WHAT'S COVERED?

Below is an overview of the HAP EPO Traditional Plan.

#### HAP EPO TRADITIONAL PLAN

#### IN-NETWORK ONLY

Office Visit Co-Pay	\$20
Urgent Care Co-Pay	\$20
Emergency Room Co-Pay	\$250; waived if admitted
Co-Insurance	Not applicable
Preventive Care	Covered 100%, no deductible
Primary Care Physician Required	No
Specialist Doctor Referrals Required	No
Annual Deductible (Individual or Family)*	\$250 per person \$500 per family
Annual Out-of-Pocket Maximum**	\$6,350 per person \$12,700 per family

\* The annual deductible does not apply to preventive care or other services where office visit co-pays are applied. Annual deductibles may apply to services such as X-rays, lab work, and hospital stays.

\*\* The maximum amount of out-of-pocket expenses you're required to pay in a year before the plan covers 100% of your eligible expenses. Any co-pay or deductible you pay will count toward the out-of-pocket maximum.



## MEDICAL COVERAGE – BCBSM PPO PLAN

### WHO'S ELIGIBLE?

After completing three years of employment, full-time associates become eligible to enroll in the BCBSM PPO Plan during the next open enrollment period.

### HOW DOES THE PPO WORK?

The PPO plan utilizes the BCBSM network of hospitals and physicians. You may use doctors, hospitals, and providers outside the network for an additional cost.

### WHAT'S COVERED?

Below is an overview of the BCBSM PPO Plan.

BCBSM PPO PLAN	IN-NETWORK	OUT-OF-NETWORK
Office Visit Co-Pay	\$20	Not applicable
Urgent Care Co-Pay	\$20	40% co-insurance after deductible
Emergency Room Co-Pay	\$250; waived if admitted	\$250; waived if admitted
Co-Insurance	Not applicable	40% co-insurance
Preventive Care	Covered 100%, no deductible	Not covered
Primary Care Physician Required	No	No
Specialist Doctor Referrals Required	No	No
Annual Deductible (Individual or Family)*	\$250 per person \$500 per family	\$250 per person \$500 per family
Annual Out-of-Pocket Maximum**	\$6,350 per person \$12,700 per family	\$12,700 per person \$25,400 per family

\* The annual deductible does not apply to preventive care or other services where office visit co-pays are applied. Annual deductibles may apply to services such as X-rays, lab work, and hospital stays.

\*\* The maximum amount of out-of-pocket expenses you're required to pay in a year before the plan covers 100% of your eligible expenses. Any co-insurance, co-pay, or deductible you pay will count toward the out-of-pocket maximum.

## PREScription DRUG COVERAGE

### WHO'S ELIGIBLE?

If you enroll in medical coverage with MotorCity, you and your eligible dependents will automatically receive under your selected medical plan prescription drug coverage, including contraceptives, at no extra cost.

Prescription drug coverage is subject to the same eligibility guidelines as medical coverage.

### HOW DOES THE MAIL ORDER DRUG PROGRAM PLAN WORK?

This program allows you to receive a 90-day supply for the price of two times the co-pay. Your mail order drug program covers medication that you take for a period of 35 days or longer for chronic conditions such as diabetes, ulcers, arthritis, or heart problems. Such drugs are often referred to as "maintenance" medications, and must be prescribed by your doctor.

### HOW DOES THE RETAIL PHARMACY PROGRAM PLAN WORK?

This program allows you to fill a one-month supply at a local walk-in pharmacy.

### WHAT'S COVERED?

The following table shows applicable prescription drug co-pays for both retail and mail order. The co-pays are the same, regardless of which medical plan you are enrolled in.

	RETAIL PHARMACY 35-DAY SUPPLY LIMIT	MAIL ORDER 90-DAY SUPPLY LIMIT
Tier 1: Generic	\$10 Co-Pay	\$20 Co-Pay
Tier 2: Preferred Brand	\$30 Co-Pay	\$60 Co-Pay
Tier 3: Non-Preferred Brand	\$60 Co-Pay	\$120 Co-Pay

\* The maximum amount of out-of-pocket expenses you are required to pay in a year before the plan covers 100% of your eligible expenses. Any co-pay you pay will count toward the out-of-pocket maximum.

## **SAVE MONEY: CHOOSE GENERICS OR PREFERRED BRAND NAME DRUGS**

When it comes to your prescription drug needs, opting for generics can help you save money without sacrificing quality. Your portion of a prescription's cost varies depending on the type of product used.

- **Generic drugs:** You'll pay \$10 for tried and true U.S. FDA approved medications that are chemically equivalent to their brand name medications. Many generic drugs have been on the market for a longer period of time.
- **Preferred brand name drugs:** You'll pay a \$30 co-pay for specially selected brand name drugs on the preferred drug list. These medications are therapeutically equivalent to non-preferred brand names but are less expensive. You can check to see if a medication is on your plan's preferred drug list by calling the number on the back of your member ID card.
- **Non-Preferred brand name drugs:** You'll pay a \$60 co-pay for all other brand name drugs that typically cost more than other therapeutically equivalent medications.

## **TELADOC**

Teladoc gives you access 24 hours, 7 days a week to a U.S. board-certified doctor through the convenience of phone, video, or mobile app visits. Set up your account today so when you need care, a Teladoc doctor is just a call or click away.

### **SET UP YOUR ACCOUNT**

Set up your account by phone (toll-free), web, mobile app, or text.

### **CALL TELADOC: 1-800-TELADOC (835-2362)**

Teladoc can help you register your account over the phone.

### **ONLINE**

Go to [Teladoc.com](https://teladoc.com) and click "set up account."

### **MOBILE APP**

Download the app and click "activate account."

### **TEXT**

Text "Get Started" to 469-844-5637

Available to associates/dependents enrolled in a MotorCity Casino Hotel medical plan.

## HEALTHCARE COVERAGE - CONTRIBUTIONS

### WHAT ARE MY CONTRIBUTIONS?

MotorCity pays most of the cost of your coverage, but you are required to contribute toward some of your benefit costs. Your weekly contribution includes your contribution for the medical plan, prescription drugs, and dental and vision coverage for you and your eligible dependents.

#### FIRST YEAR OF ELIGIBILITY

#### YOUR CONTRIBUTION

<b>HAP EPO Introductory Plan</b>	Single	Double	Family
Full-Time Associates	\$12.92	\$19.85	\$26.77

#### FOLLOWING ONE YEAR OF ELIGIBILITY

#### YOUR CONTRIBUTION

<b>HAP EPO Introductory Plan</b>	Single	Double	Family
Full-Time Associates	\$6.92	\$11.54	\$13.85

#### AFTER THREE YEARS OF ELIGIBILITY

#### YOUR CONTRIBUTION

<b>HAPEPO Traditional Plan</b>	Single	Double	Family
Full-Time Associates	\$8.08	\$12.69	\$15.00
<b>BCBSM PPO Plan</b>	Single	Double	Family
Full-Time Hourly Associates	\$15.00	\$26.54	\$33.46
Full-Time Salaried Associates	\$19.76	\$43.92	\$52.10



## MEDICAL OPT-OUT

### OPTING OUT OF COVERAGE

If you can provide proof of medical coverage through another source, you may opt out of MotorCity Casino Hotel's medical coverage and receive a \$1,200 opt-out payment (paid in quarterly installments of \$300). To be eligible for this opt-out payment, you must complete the Opt-Out form indicating your choice to waive medical coverage, and provide a copy of your insurance card.

If you opt out of medical coverage, and are represented by a union, you may enroll in the dental and/or vision plan at no cost to you. Please see Human Resources for more information.

If you opt out of medical coverage, and not represented by a union, you may enroll in the dental and/or vision plan at a cost to you. Please see Human Resources for more information.

**NOTE: If you and your spouse are both employed by MotorCity and eligible for and receive MotorCity benefits, neither of you will be eligible to receive the opt-out payment.**



**KEEP LOOKING GOOD**





## **DENTAL AND VISION BENEFITS – THE BASICS**

MotorCity has you covered with great dental and vision benefit packages. Dental and vision benefits assist you with appointments, procedures and products that help you maintain great dental and vision health. Our dental plan offers low deductibles, from basic maintenance to major services. Some services such as preventive dental care, eye exams, and certain eyeglasses come at no cost to you.

### **GLOSSARY TERMS**

#### **Deductible**

A deductible is typically the amount you pay for services before your insurance begins to pay. At MotorCity, the annual deductible for dental coverage does not apply to preventive and diagnostic services like cleanings, fluoride treatments, X-rays, and orthodontia.

## DENTAL COVERAGE – DELTA DENTAL

### WHO'S ELIGIBLE?

On the 91st day of employment, MotorCity offers to all full-time associates dental coverage through Delta Dental.

### HOW DOES THE PLAN WORK?

Keep in mind, depending on the network your dentist belongs to, your out-of-pocket costs can vary. For example, if you select a dentist in the DeltaPreferred Network, you can save money over and above what a DeltaPremier Network dentist might charge. If you select a non-participating dentist, your out-of-pocket cost may be higher.

To find a participating dentist near you, call Delta's Automated Service Inquiry system at 800-524-0149 or access Delta's dentist directory at [deltadental.com](http://deltadental.com). Go to [consumertoolkit.com](http://consumertoolkit.com) to check eligibility, view up-to-date personal benefit information and claims, and to print ID cards.

### ELIGIBLE DEPENDENTS

Eligible dependents include your legal spouse and children.

To be covered by the plan, a dependant child between the ages of 19 and 23 must be unmarried and attending an accredited school full-time. **Verification on the school's letterhead stating the child is currently a full-time student is required each year at open enrollment.**

### WHAT'S COVERED?

Oral exams and cleanings are payable twice per calendar year. Frequency limits may also apply to other services. Sign into [deltadental.com](http://deltadental.com) to read more details about your dental benefits.

### DELTA PREFERRED OPTION USA (POINT OF SERVICE)

### COVERAGE AVAILABLE

Preventive Services	Covered 100%
Basic Services	Covered 80%
Major and Orthodontic Services (Orthodontia is not available to associates or dependents over the age of 19)	Covered 50%
Deductible (Basic and Major Services)	\$50 per person \$150 per family
Annual Maximum for Major Services	\$1,850 per year
Lifetime Maximum for Orthodontic Services	\$2,000 per person, per lifetime



## VISION COVERAGE – HERITAGE VISION PLANS

### WHO'S ELIGIBLE?

On the 91st day of employment, MotorCity offers to full-time associates vision benefits through Heritage Vision Plans.

### HOW DOES THE PLAN WORK?

You may receive your vision care benefits (exam, frames, lenses, or contacts) at any Heritage Optical location or network provider. There is no coverage available when you choose a non-network provider. When scheduling your appointment, please indicate that your insurance carrier is Heritage Vision Plans and that it is a participating provider.

### ELIGIBLE DEPENDENTS

Eligible dependents include your legal spouse and children. Vision benefits are available for dependents through the end of the year in which the dependent turns age 19.

### WHAT'S COVERED?

Benefits available every two years include a complete eye exam, and frames and lenses or contact lenses with no co-pay (with some limitations). Once enrolled, you must stay enrolled for 24 months unless employment is terminated. Vision coverage has in-network benefits only.

Below is an overview of the vision plan:

#### HERITAGE VISION PLANS

#### COVERAGE AVAILABLE\*

<b>Comprehensive Eye Exam for Eyeglasses **</b>	Covered in full
<b>Lenses</b> – Single Vision, Bifocal, D28, Trifocal Standard Progressive, Lenticular	Covered in full
<b>Options</b> – Scratch Coat, UV 400, Rose Tint #1 or #2	Covered in full
<b>One-Year Frame Warranty</b>	Covered in full
Frame Allowance	\$125
<b>Comprehensive Eye Exam for Contact Lenses **</b>	\$64.50
Contact Lenses Allowance	\$64.50

\*Coverage available through Heritage Vision Plans participating providers only.

\*\*Eligible for one eye exam, and contact lenses OR glasses, not both, every 24 months.

**KEEP A GOOD SAVINGS PLAN**



## RETIREMENT BENEFITS 401(k) – THE BASICS

Make a smart investment in your future. A 401(k) is a retirement account to which an associate and employer may contribute while you work at the company. The best part? Taxes are deferred until you withdraw the money. We'll help you stay future-focused with a retirement plan that makes your ultimate escape worth the wait.

### GLOSSARY TERMS

#### Company Match

An employer's potential payment to an associate's 401(k) account dependent on the extent of an associate's participation in the plan. In other words, this is free money that MotorCity will pay into your retirement account.

#### RSC

The Retirement Service Center, available 24 hours a day at 800-547-7759

#### Vesting

A vested amount is the percentage of ownership you have over employer-contributed amounts.

## 401(k) – PRINCIPAL

### WHO'S ELIGIBLE?

#### Bargaining Unit Associate

All full-time and part-time associates who are at least 21 years of age, and who have completed one year of service and worked 1,000 hours can make a pre-tax deferral.

#### Non-Bargaining Unit Associate

You are eligible to start participating in the Plan on the first day of the calendar month (your “Entry Date”) that coincides with or next follows the date on which you meet these three requirements:

1. You are at least age 21;
2. You have completed at least 90 days of Eligibility Service; and
3. You are an Eligible Associate.

You are an “Eligible Associate” if you are employed in an eligible employment classification by MotorCity Casino Hotel on your Entry Date. “Eligibility Service” means the period of your employment with MotorCity Casino Hotel beginning on your first day of work and ending on your last day of work. Eligible associates may roll over money from a former employer’s qualified plan at any time.

### HOW DOES THE PLAN WORK?

A 401(k) is a plan designed to help you save for retirement and reduce your current income tax. You may contribute from 1% to 75% of your pay, in increments of 1%, on a pre-tax basis. Your contribution is limited to the IRS-mandated annual maximum and certain other limitations.

### AUTOMATIC ENROLLMENT AND AUTOMATIC INCREASES

*Automatic Enrollment – Starts at 2% of your pay and increases by 1% each year up to 6% of pay.*

Contributing to your retirement plan is a great way to help you save for your future.

Remembering to increase your contribution rate regularly is important, but easy to forget.

The Plan has an automatic enrollment feature. Your contributions rate will start at 2% and automatically increase by 1% of pay, up to a maximum of 6% of pay on each January 1, unless you opt-out of that automatic increase by that date. That’s one less thing to remember and it’s an easy way to help you gradually save more in preparation for retirement.

#### **How automatic contribution increases can work for you:**

- It’s automatic: This program increases your contribution rate over time so you don’t have to remember to think about your savings rate every year.
- It’s easy: There’s nothing you need to do to participate! Each year on the first paycheck following January 1, your retirement plan contribution will automatically increase by the amount you designate, up to 6% of your pay. Your contributions will be invested according to your current selections, which you can change at any time.



## **You Are In Control**

- You can always change the increase rate or limit for your automatic retirement plan contributions.
- You can also change your participation or stop the annual contribution increases at any time.

## **CATCH-UP FOR ASSOCIATES OVER AGE 50**

If you are age 50 or older, and have reached the annual IRS limit or the Plan's maximum contribution limit for the year, you may make additional pre-tax contributions of your pay to the Plan up to the IRS Catch-up Provision Limit and subject to certain other limitations.

## **COMPANY CONTRIBUTIONS**

Employer contributions will be made subject to the Plan's eligibility requirements and subject to IRS contribution limits and certain other limitations.

Bargaining Unit Associates – MotorCity will make a Cents Per Hour contribution on a weekly basis on behalf of all eligible bargaining unit associates based on their years of service at MotorCity. Contributions start on the first day of the month following one year of service, provided you are at least 18 years of age.

Non-Bargaining Unit Associates – MotorCity will match 50% of your contribution (up to 6% of your gross wages), subject to IRS contribution limits and certain other limitations.

Visit Human Resources for additional contribution information.

## **PORTABILITY**

A key feature of this plan is that money you contribute to your 401(k) account is yours to keep.

When you leave MotorCity, you may be able to keep the money in MotorCity's 401(k) plan or roll over your account balance, including investment earnings, into another qualified plan.

## VESTING

Vesting refers to the “ownership” of the contributions made by the employer to your 401(k) account. You are always 100% vested in the money you contribute and the earnings on that money. You will be vested in your employer’s contributions based on the following schedules:

### NON-BARGAINING UNIT ASSOCIATES

YEARS OF SERVICE	VESTED AMOUNT
Less than 2 years	0%
2 years	20%
3 years	50%
4 years	75%
5 years	100%

### BARGAINING UNIT ASSOCIATES

YEARS OF SERVICE	VESTED AMOUNT
Less than 2 years	0%
2 years	50%
3 years	100%

## INFORMATION ON YOUR ACCOUNT

You will receive a personal statement each quarter. You can also call the Retirement Service Center (RSC) at 800-547-7754 from anywhere in the United States, 24 hours a day, seven days a week, to get account information or make changes to your account. For additional information, RSC representatives are available from 7:00 a.m. to 9:00 p.m. CT, Monday through Friday. The RSC also offers 24-hour automated account access. In addition, you can receive account updates at [principal.com](http://principal.com). To access your account, you will need to provide your Social Security number and your PIN. Your PIN is the last four digits of your Social Security number, until you change it.

Note: It is important to complete/update your beneficiary information. This can be done online at [principal.com](http://principal.com).

## MAKING CHANGES

You may change the percentage of pay you are contributing monthly or stop contributing at any time. You can also change the way your account is invested at any time. These changes can be made by calling RSC at 800-547-7754 or by going to [principal.com](http://principal.com). Changes will take effect that business day if received before 3:00 p.m. EST.



**KEEP A GOOD BACK-UP PLAN**

# LIFE INSURANCE BENEFITS – THE BASICS

For whatever life brings, you hope for the best and prepare for the worst. Life insurance is insurance that pays out a sum of money either on the death of the insured person or after a set period to provide beneficiaries with financial compensation. MotorCity provides life insurance and disability insurance plans and free services to help keep you on the right track.

## GLOSSARY TERMS

### AD&D

Accidental death and dismemberment insurance offered by MotorCity. AD&D covers death by accidental means (rather than natural causes) and dismemberment, which includes loss of the use of certain body parts (including limbs or eyesight.)

### STD

Short term disability insurance pays a percentage of your salary if you become temporarily disabled due to illness, injury, or accident not related to your job.

### LTD

Long term disability insurance pays a percentage of your salary if you are unable to work for a period of more than 24 weeks due to illness, injury, or accident not related to your job.



## **BASIC LIFE/VOLUNTARY LIFE – NEW YORK LIFE**

### **WHO'S ELIGIBLE?**

Associates are eligible to receive basic life and accidental death and dismemberment (AD&D) benefits on the 91st day of continuous full-time employment. If both you and your spouse are employed at MotorCity, you will both be eligible.

### **ELIGIBLE DEPENDENTS**

Eligible dependents include your legal spouse and children. Dependent children between the ages of 19 and 25 are eligible for coverage under the plan. They must be unmarried and attending an accredited school full-time. Verification on the school's letterhead stating he/she is currently a full-time student is required each year at open enrollment. The student must be financially dependent on you for support (claimed on your most recent tax return).

You may obtain a free income tax return transcript by contacting:

The Internal Revenue Service

477 Michigan Avenue

Detroit, MI 48226 | 800-829-1040

### **HOW DOES THE BASIC PLAN WORK?**

Because it's so important to those who depend on you, MotorCity provides basic group term life and AD&D insurance coverage at no cost to you.

The amount of basic life insurance and AD&D provided is 1-1/2 times your annual pay, including claimed tips and totes, subject to certain limitations. The basic plan also covers your spouse for a benefit of \$5,000 and each child for \$2,000.

### **VOLUNTARY LIFE INSURANCE**

Additional life insurance is available for purchase at special group rates for you, your spouse, and your eligible dependents.

If you are a new hire and do not enroll within thirty (30) days of your eligibility date, you will be considered a late enrollee. Late entrance in this plan is allowed only during open enrollment, and you may be required to provide Evidence of Insurability.

## **HOW DOES THE VOLUNTARY PLAN WORK?**

If you and your spouse are both benefit-eligible associates of MotorCity, you may each elect voluntary coverage separately, but you cannot be a dependent on the other's policy. If both you and your spouse are employed by MotorCity, but only one of you is benefit eligible, the associate who is eligible for benefits may elect to cover his/her spouse as a dependent under the Voluntary Life portion of the policy and elect additional coverage. Please remember, it is your responsibility to inform Human Resources of any change in your employment classification or status within 30 days of the change.

During open enrollment, you are eligible to increase your voluntary life/AD&D benefits by increments of \$10,000 without evidence of insurability, subject to certain limitations.

## **SHORT TERM AND LONG TERM DISABILITY (STD/LTD)**

### **WHO'S ELIGIBLE?**

You will be automatically enrolled in MotorCity's short term and long term disability programs after completing one year of continuous full-time employment.

### **SHORT TERM DISABILITY**

You can receive 60% of your average weekly income, up to a weekly maximum, if you are disabled for more than 14 days. This benefit will last up to 24 weeks. Please contact Human Resources for details.

### **LONG TERM DISABILITY**

You can receive 60% of your basic monthly earnings if you are disabled for more than 180 days. Please contact Human Resources for details.





**TAKE GOOD CARE OF YOURSELF**



## **ASSOCIATE WELLNESS – THE BASICS**

At MotorCity, we value our associates' health and wellbeing and believe all associates should take an active role in managing their health. We are committed to providing our associates with the tools and resources needed to live a healthy and active life.

### **GLOSSARY TERMS**

AAP

Associate Assistance Program

HA

Health Assessment



## ASSOCIATE ASSISTANCE PROGRAM (AAP) – ULLIANCE

### WHO'S ELIGIBLE?

The Associate Assistance Plan (AAP) is available on the date of hire to each associate and his/her immediate family members.

### WHAT IS AAP?

The Associate Assistance Program (AAP) is a voluntary, confidential service providing professional counseling and referral services designed to help with personal, job, or family concerns. Use this program to get the help you and your family need to identify, resolve, and gain control over personal issues that may be interfering with work or daily life.

### WHAT CAN I USE AAP FOR?

#### Family Issues

- Parent-child conflicts
- Coping with serious illnesses
- Single parenting
- Child care issues/referrals

#### Substance Abuse Issues

- Problem drinking
- Illegal drug use
- Drug testing concerns
- Prescription drug misuse

#### Financial & Legal Referrals

- Problem gambling
- Household finances
- Over-extended credit

#### Marital Issues

- Separation and divorce
- Communication problems
- Domestic violence

#### Emotional & Mental Health Issues

- Stress, anxiety and depression
- Managing anger
- Grief and loss

#### Work-Related Issues

- Job site conflicts
- Pre-retirement concerns

### HOW DOES AAP WORK?

Confidential assistance is available immediately. The counselor will:

- Help you and/or your family member(s) assess the situation;
- Provide short-term counseling, when appropriate;
- Assist you in selecting a specific resource, when necessary;
- Follow-up to help ensure you receive quality assistance.

For information or assistance, 24 hours a day, 7 days a week, 365 days a year, call 800-333-6269 or log onto [lifeadvisoreap.com](http://lifeadvisoreap.com). Translation services are available.

Username: motorcity casino hotel

City of Employment: Detroit

### WHAT ARE MY CONTRIBUTIONS?

Any services provided by AAP counselors are at **no charge** to you. If additional services and/or a referral to an outside provider is needed, your counselor will recommend AAP selected resources. Your health insurance and other financial factors will be considered to help ensure that needed services are affordable.

## **ASSOCIATE SERVICES - HUMAN RESOURCES**

### **ASPIRE**

ASPIRE is a health management program that provides on site health screenings, online health assessments (HAs), personalized reports, and year round support in order to help you improve your overall wellbeing. eligible associates can receive a financial incentive by participating in select wellness programs.

### **WEIGHT LOSS/GET FIT**

The outdoor ASPIRE Track is available during certain times of the year for you to take a walk, enjoy the sunshine, and even sneak in a little workout on your meal break. The path follows the sidewalk that surrounds the Continental Dock. Use the track before/after your shift or while on a scheduled break to help you stay fit, healthy, and happy.

### **FLU SHOTS**

Protect yourself and those around you by getting a flu vaccine. Prior to flu season, MotorCity offers its associates onsite flu vaccinations at no cost or a low fee.

### **SAFETY FAIR**

MotorCity periodically hosts a Safety Fair. Meet local safety professionals and enjoy interactive displays, demonstrations and plenty of opportunities to learn how to keep yourself safe at work and your family safe at home.

### **FINANCIAL FAIR**

Learn how to organize your finances and the steps you can take to pay off debt, get the answers to your money questions, and improve your financial wellness.

### **HEALTH FAIR**

Each year, MotorCity hosts a health fair for associates. Meet local vendors who provide basic preventive health education and medical screenings.

## CONTACT INFORMATION



This contact information is provided to help you find the answers and solutions you need.

#### MEDICAL

<b>BCBSM PPO Plan</b>	877-790-2583 8:30 am - 5:00 pm M-F	Attn: Member Claims (MCB321) 600 E. Lafayette Blvd. Detroit, MI 48226-2998 bcbsm.com
<b>HAP EPO Introductory HAP Traditional Plan</b>	800-422-4641 8:00 am - 4:30 pm M-F	Health Alliance Plan 2850 W. Grand Blvd. Detroit, MI 48202 HAP.org

#### PRESCRIPTION DRUGS

**Use the contact information on the back of your medical ID card.**

#### DENTAL

<b>Delta Dental</b>	800-524-0149	deltadental.com
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#### VISION

<b>Heritage Vision Plans</b>	800-252-2053	heritagevisionplans.com
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#### LIFE/AD&D

<b>New York Life</b>	800-732-1603	newyorklife.com
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#### 401(k)

<b>Principal</b>	800-547-7754	principal.com
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#### OTHER BENEFITS

<b>Ulliance Associate Assistance Program (AAP)</b>	888-333-6269	lifeadvisoreap.com Username: motorcity casino hotel
<b>Teladoc</b>	800-835-2362	teladoc.com

#### LEAVES OF ABSENCE (DISABILITY, MEDICAL, AND FAMILY MEDICAL LEAVE ACT)

<b>New York Life</b>	888-842-4462	newyorklife.com
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#### MOTORCITY HUMAN RESOURCES/BENEFITS DEPARTMENT

<b>HR Benefits Manager HR Benefits Specialist (A-M) HR Benefits Specialist (N-Z) Online Benefits Center</b>	313-237-5286 313-237-5289 313-237-1522 motorcitycasino.smartben.net
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2901 Grand River Avenue, Detroit, MI 48201-2907

This Benefits Guide provides only a brief summary of some of the Detroit Entertainment, L.L.C. (“MotorCity”) associate benefit plans/ offerings. Reasonable efforts have been made to ensure the accuracy of the information in this Benefits Guide. If there are discrepancies between the information included in this Benefits Guide and the applicable official plan documents or insurance contracts for the associate benefit plans, the official plan documents and insurance contracts will always govern. Please refer to the actual summary plan descriptions for the associate benefit plans to familiarize yourself with each associate benefit plan’s coverage, eligibility and benefit rules, as this Benefits Guide is intended only to provide you with a brief summary of certain features of the associate benefit plans. Other terms and conditions may apply to the benefits described in this Benefits Guide. MotorCity reserves the right to amend or terminate the associate benefit plans/ offerings described in this Benefits Guide, in whole or part, at any time. In addition, please be aware that the information contained in this Benefits Guide is based on the current understanding of the Patient Protection and Affordable Care Act (commonly known as “health care reform”); this understanding continues to evolve, as judicial opinions issue and additional governmental regulatory guidance is provided concerning this complex legislation. Therefore, the actual insurance contracts, processes, and the law itself will govern in the event they are inconsistent with this Benefits Guide.

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 <p>MDHHS Michigan Department of Health &amp; Human Services</p>	<p>If you bet more than you can afford to lose, you've got a problem. Call 1-800-270-7117 for free, confidential help.</p>
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