



# COMPASS GROUP 2021 ENROLLMENT GUIDE

This Benefits Enrollment Guide provides you with the necessary information to help you make your choices, answer many of your questions, and provide instructions to successfully complete the enrollment process.

The information provided in this Guide is only intended to summarize the Compass Group benefits that are available to you. Please refer to the Summary Plan Descriptions (SPDs) and Summary of Benefits Coverage (SBCs) on [www.compassgroup.bswift.com](http://www.compassgroup.bswift.com) for an explanation of covered services, exclusions, and limitations.

*All plans listed in this document do not apply to union associates. Union associates should refer to their Collective Bargaining Agreement for eligibility information and the plans offered.*



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We invest in our associates, providing a range of benefit plans and programs to care for **the whole you**.

We support you with tools, resources, and information to learn about your benefits and make thoughtful choices. It is up to you to take control and make informed decisions that prioritize your health. **It is your personal journey** — your health, well-being, security, and future.



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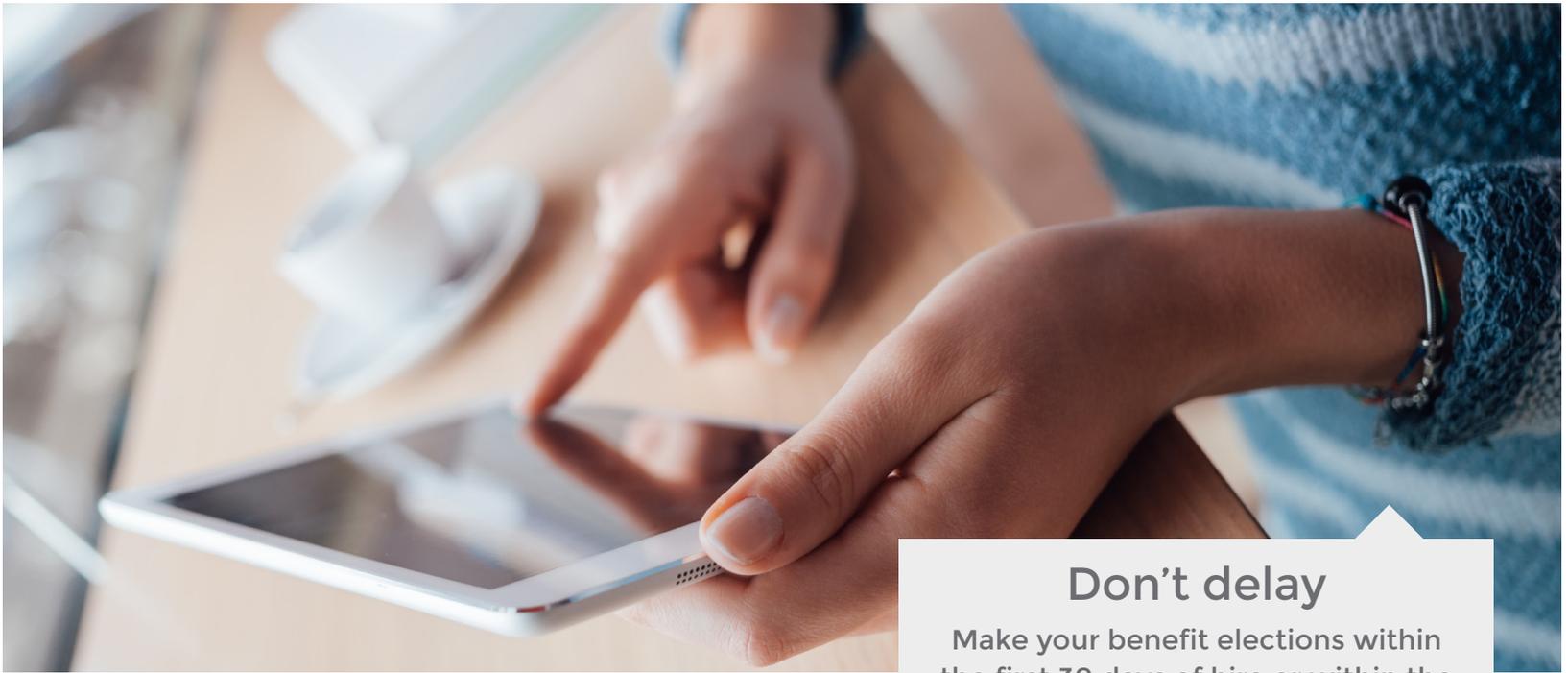
Enjoy exclusive discounts that help you save money every day.



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Easily locate the resources for benefit information that you need.



## Don't delay

Make your benefit elections within the first 30 days of hire or within the first 30 days of your employment status change.



## Starting Your Journey

No matter where you are on your journey with Compass Group, this guide can help you evaluate your benefit options and navigate all that Compass Group has to offer.

*If you do not enroll during your eligibility period, you will not be able to enroll or make changes later — unless you experience a qualified life event, employment status change or you qualify for a Health Insurance Portability and Accountability Act (HIPAA) special enrollment.*

### Getting Started

1. Review the enrollment letter that you received at home. The letter includes information about your plan options and costs, and provides you with the timeline for your enrollment.
2. Read this guide carefully, as it provides you with the necessary information to help you make your benefit choices.
3. Log into [www.compassgroup.bswift.com](http://www.compassgroup.bswift.com) to begin your enrollment. You can enroll on your smartphone, tablet, or your computer.
  - To access the site, you need to know your eight-digit personnel number.
  - IMPORTANT: You must click the “Complete Enrollment” button to finalize and submit your elections.

If you need assistance enrolling, contact the Benefit Service Center at 877-311-4747. Representatives are available Monday through Friday from 8:00 a.m. to 6:00 p.m. EST.

### Get Connected.

Whenever you need help, your Compass Group benefits are there to lend a hand.

You probably know about our healthcare and retirement plan options. But what about all the physical, emotional, and financial well-being programs that can help you meet your needs?

Whether you wish to talk with a doctor, want legal advice, or strive to achieve a healthier weight, we have programs that can help.

By offering programs like these, Compass Group gives you the support you need to achieve and maintain health and happiness. Explore all your benefits and find what you need at [www.compassgroup.bswift.com](http://www.compassgroup.bswift.com) and by visiting the Virtual Benefit Fair at [Benefitsfair.online/CompassGroup](http://Benefitsfair.online/CompassGroup).



## Benefit Eligibility

Generally, you are considered eligible for Compass Group benefits if you are a full-time associate working an average of 30 hours or more per week.

- Full-time Management and Professional\* associates are eligible for benefits on the first day of the month following one month of service. You are automatically enrolled in Short-Term Disability (STD) after completing six months of service.
- Full-time Team Member\* associates are eligible for benefits on the first day of the month following two months of service, after the completion of the company's one-month orientation period.
- Full-time Union Team Member\*\* associates are eligible for benefits on the first day of the month following two months of service.

Once you have been employed with Compass Group for more than one year, your employment status and benefits eligibility will be verified based on the average of your actual hours paid in the previous 12 months. This average will be recalculated each year prior to Annual Enrollment.

*\* Some exceptions apply — differences in eligibility should be communicated by your manager.*

*\*\* Union associates should refer to the eligibility language in their collective bargaining agreement.*

## Eligible dependents

Your eligible dependents include:

- Your lawful spouse (regardless of gender) who is not living separate and apart from you.
- Children, including stepchildren, to the end of the month in which he or she becomes age 26, and unmarried children age 26 or older who are mentally or physically unable to care for themselves, but only if the disability occurred at a time when the child could have been covered as a dependent under Compass Group's benefits.

**The Affordable Care Act (ACA) requires Compass Group to provide a Form 1095-C to all benefit eligible associates. This form confirms that Compass Group offered you and your eligible dependents affordable medical coverage. One requirement of this document is to include Social Security Numbers (SSNs) so that the IRS can tie the information back to tax records. Please ensure that the SSNs for yourself and your dependents are accurate.**

## Dependent verification

Compass Group requires associates to submit documentation proving the relationship of all dependent(s) covered under a medical, dental, and/or vision plan. Be sure to have the documentation available when completing your enrollment.

*Note: Dependent verification is a separate process from enrolling in or changing your benefit plans.*

## IMPORTANT NOTICE:

Misrepresentation of dependent eligibility constitutes a violation that could result in consequences ranging from a reprimand to dismissal. Misrepresentation may also require that you reimburse benefits paid on behalf of an ineligible individual. Deliberate misrepresentation may constitute criminal fraud and could result in a referral to law enforcement.

*Compass Group reserves the right to periodically re-audit the status of your dependents to determine if they are eligible for benefits under the plan.*



### **How do I submit my documentation?**

Please ensure that copies or images of your documents are clear and legible. Please be sure to black out Social Security numbers, account numbers, financial information, or monetary amounts appearing on any documents before submitting.

### **Quick and easy upload**

Uploading is the safest way to submit your documentation. You can upload your information during the enrollment process.

### **Alternative ways to submit your documents**

If submitting by mail, please make copies of all your documents. Do not mail originals; documents will not be returned.

Mail copies to:

Compass Group Benefit Service Center  
Attn: Dependent Verification  
P.O. Box 617520  
Chicago, IL 60661

*Note: Illegible submissions will not be processed.*

## **Benefit Deductions and Surcharges**

### **Spouse surcharge<sup>1</sup>**

If you cover your working spouse under a Compass Group medical plan and his/her employer offers medical coverage, you will pay an additional medical surcharge. If your spouse does not have access to medical coverage through their employer, or they work for Compass Group, the surcharge will not apply.

### **Tobacco surcharge<sup>1</sup>**

Associates that enroll in a Compass Group medical plan will have to identify whether they are a tobacco user. If you identify that you are a tobacco user, you will pay an additional surcharge for medical coverage. The tobacco surcharge does not apply to dependents or premiums for dental and vision coverage.

### **Benefit deductions**

Your benefit deductions and surcharges may be pro-rated. If a deduction or surcharge is missed, future deductions and surcharges will be taken up to **1.5 times the regular rate** until the balance is paid in full, except for any applicable Healthcare and Dependent Daycare Spending Account election(s).

### **Educational Team Member benefit deductions**

Educational Team Member associates are not generally scheduled to work 52 weeks in a year and deductions and surcharges may be taken over a shorter period. Review the educational deduction calendar for more information.

## **Coverage Levels**

Generally, you have four coverage levels for each of the medical, dental, and vision options. However, you cannot cover your eligible dependents without coverage for yourself.

<sup>1</sup> Any misrepresentation, false statement or omission of material facts may result in disciplinary action up to and including the termination of employment from Compass Group.

## **Qualified Life Events**

In general, you cannot change the coverage you elect until the next Annual Enrollment period. However, you may make changes to some of your benefits during the plan year if you experience a qualifying life event (QLE). Examples include marriage, divorce, birth or adoption of a child, or a loss or gain of other group coverage.

- You must submit your change request and supporting documentation within a specified period, as noted in the plan documents.
- All benefit changes must be consistent with the type of event you are experiencing.
- For details, visit [www.compassgroup.bswift.com](http://www.compassgroup.bswift.com).

### **How do I make benefit changes if I experienced a Life Event\*\*?**

If you experience a life event such as marriage, birth or adoption, or gain/loss of other group coverage, you can make changes to your benefits, consistent with your event. To initiate an event online, visit [www.compassgroup.bswift.com](http://www.compassgroup.bswift.com).

<sup>\*</sup> Federal law currently recognizes several other events that may also permit you to make election changes during the plan year. Refer to the Summary Plan Description for more information.



For the following HIPAA Special Enrollment events, you may enroll or make changes to coverage **within 60 days of your event date**:

- Marriage
- Birth, legal adoption of child, placement for adoption, permanent guardianship
- Loss of group insurance coverage
- Gain or loss of Medicaid or Children’s Health Insurance Program (CHIP) coverage
- Eligible dependent entering the United States

For the following qualified life events, you may enroll or make changes to coverage **within 30 days of your event date**:

- Gain of group coverage
- Dependent loses eligibility (divorce/legal separation/guardianship termination)
- Eligible dependent leaving the United States
- Death of a dependent
- Dependent daycare change

*Note: Some qualifying life events (such as birth of a child or marriage) allow you to select the maximum coverage level of dependent life insurance. To assist with your enrollment, please call the Benefit Service Center at 877-311-4747.*

You are required to submit documentation supporting your life event **within 30 days of declaring your event**. If you fail to provide the required documentation, your requested benefit change(s) will be denied. Dependents removed from coverage, due to a failed audit, are not eligible for COBRA. Visit [www.compassgroup.bswift.com](http://www.compassgroup.bswift.com) to learn more.

Dependent verification and supplying proof of your qualified life event are separate processes from enrolling in or changing your benefit plans.

## Summary Plan Descriptions (SPDs) and Summaries of Benefits Coverage (SBCs)

Our plan documents are available online to help ensure you have easy access to your benefits information. If you prefer to receive a printed copy, we will provide one to you at no charge.

## COBRA Coverage Options

Benefit coverage ends on the date you terminate employment with Compass Group. If your medical, dental, vision, and/or flexible spending account coverage ends, you may be eligible for COBRA. For more information, call 877-311-4747. **You should consider all options you may have to get other health coverage before making your decision to enroll in COBRA.**

### You’re Invited to the Virtual Benefits Fair

Participate in a Virtual Benefits Fair to learn more about your benefits, make informed choices, and take full advantage of your coverage. From the comfort of your own home or other location, you can virtually visit vendor booths that contain information about benefits available to you in 2021. You can also connect via email with carrier representatives who can help answer questions you may have.

The fair is open 24/7 at [Benefitsfair.online/CompassGroup](http://Benefitsfair.online/CompassGroup).

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“My family has a number of different health issues. How can I get everyone the help they need – and how can I keep track of it all?”



## Your Healthy Journey



• We help to make your health a priority by offering comprehensive coverage options. Wherever you are in your health journey, we are there to support you.



• Your health is personal, so your care should be too. Connect with a doctor through Teladoc when it's convenient for you.

Visit [www.compassgroup.bswift.com](http://www.compassgroup.bswift.com) for more information.

We help you make your health a priority by offering comprehensive medical, dental, and vision coverage. Our benefits offer a wide range of options, including tools and resources that help you live your best life, grow personally and professionally, and get rewarded for the results you deliver.

**aetna**<sup>™</sup>

 **UnitedHealthcare**

  
**BlueCross  
BlueShield**

### Medical

We are pleased to offer a choice of medical plan options.

• **Bronze Limited Network Plan:** The Bronze Limited Network Plan is an affordable, in-network only medical plan option that features the same deductible as the Bronze Plus Plan, but even lower payroll deductions. It is a narrow network plan, which means a limited number of high-quality doctors and hospitals are covered. You must use in-network doctors and facilities for your non-emergency healthcare, and will benefit from even deeper discounts when you do. The only time you can receive out-of-network coverage for care is for an emergency. You can easily search online to see if your provider is in this network by visiting the Virtual Benefits Fair.

*Note: This plan is not offered nationwide and is only available in select areas.*

• **Bronze Plus Plan:** Our Bronze Plus plan meets the federal definition of affordability and requires a lower payroll deduction but has a higher deductible that must be satisfied before benefits are paid.

• **Silver Plus Plan:** This is our mid-level plan and requires a modest payroll deduction. In this plan, you must meet your deductible before most benefits are paid, except for in-network office visit services, which are covered by paying a copay.

• **Gold Plus Plan:** Our Gold Plus plan provides the most comprehensive coverage and benefit level, but also has the highest payroll deduction.

Generally, we offer a choice of medical carriers by state. In most areas, at least one carrier is “Best in Market” with preferred pricing (excluding the Bronze Limited Network Plan which is in-network only). Regional HMOs are offered in select areas and coverage under these plans may vary.

Review the medical carriers offered in your state at [www.compassgroup.bswift.com](http://www.compassgroup.bswift.com).

## Medical Plan Compare Chart

	Bronze Limited Network Plan	Bronze Plus Plan		Silver Plus Plan		Gold Plus Plan	
	IN-NETWORK	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
<b>Calendar Year Deductible</b> Individual/Family	\$3,500/\$7,000	\$3,500/\$7,000	\$7,000/\$14,000	\$2,000/\$4,000	\$4,000/\$8,000	\$1,500/\$3,000	\$3,000/\$6,000
<b>Medical Annual Out-of-Pocket Maximum<sup>1</sup></b> Individual/Family	\$7,500/\$15,000	\$7,500/\$15,000	\$15,000/\$30,000	\$7,000/\$14,000	\$14,000/\$28,000	\$5,500/\$11,000	\$11,000/\$22,000
<b>Coinsurance</b>	60%	60%	40%	70%	50%	80%	60%
<b>PREVENTIVE CARE SERVICES<sup>2</sup></b>							
<b>Annual checkups/physicals, mammograms, etc.</b>	100%	100%	40%, no deductible	100%	50%, no deductible	100%	60%, no deductible
<b>PHYSICIAN SERVICES</b>							
<b>Phone or Online Consultation — provided by Teladoc<sup>1</sup></b>	100%	100%	N/A	100%	N/A	100%	N/A
<b>Primary Care Physician (PCP) Office Visit</b>	60% coinsurance, after deductible	60% coinsurance, after deductible	40% coinsurance, after deductible	100%, after \$35 copay	50% coinsurance, after deductible	100%, after \$25 copay	60% coinsurance, after deductible
<b>Specialist Office Visit</b>	60% coinsurance, after deductible	60% coinsurance, after deductible	40% coinsurance, after deductible	100%, after \$65 copay	50% coinsurance, after deductible	100%, after \$50 copay	60% coinsurance, after deductible
<b>Surgery (Inpatient or Outpatient Hospital)</b>	60% coinsurance, after deductible	60% coinsurance, after deductible	40% coinsurance, after deductible	70% coinsurance, after deductible	50% coinsurance, after deductible	80% coinsurance, after deductible	60% coinsurance, after deductible
<b>HOSPITAL SERVICES</b>							
<b>Hospital Care<sup>3</sup></b>	60% coinsurance, after deductible	60% coinsurance, after deductible	40% coinsurance, after deductible	70% coinsurance, after deductible	50% coinsurance, after deductible	80% coinsurance, after deductible	60% coinsurance, after deductible
<b>EMERGENCY CARE</b>							
<b>Emergency Room</b>	60% coinsurance, after deductible	60% coinsurance, after deductible	40% coinsurance, after deductible	\$150 copay, plus 70% coinsurance, after deductible	\$150 copay, plus 70% coinsurance, after deductible	\$150 copay, plus 80% coinsurance, after deductible	\$150 copay, plus 80% coinsurance, after deductible
<b>Urgent Care Clinic</b>	60% coinsurance, after deductible	60% coinsurance, after deductible	40% coinsurance, after deductible	100%, after \$65 copay	50% coinsurance, after deductible	100%, after \$50 copay	60% coinsurance, after deductible
<b>MENTAL HEALTH AND SUBSTANCE ABUSE SERVICES</b>							
<b>Specialist Office Visit</b>	60% coinsurance, after deductible	60% coinsurance, after deductible	40% coinsurance, after deductible	100%, after \$65 copay	50% coinsurance, after deductible	100%, after \$50 copay	60% coinsurance, after deductible
<b>Hospital Care</b>	60% coinsurance, after deductible	60% coinsurance, after deductible	40% coinsurance, after deductible	70% coinsurance, after deductible	50% coinsurance, after deductible	80% coinsurance, after deductible	60% coinsurance, after deductible
<b>Phone or Online Behavioral Health Consultation — provided by Teladoc<sup>1</sup></b>	100%, after \$50 copay	100%, after \$50 copay	N/A	100%, after \$50 copay	N/A	100%, after \$50 copay	N/A

### Travel outside of the U.S.

Coverage outside the U.S. may vary from domestic benefits. If you plan to travel outside of the continental U.S., call the number on the back of your medical ID card for coverage details before you travel.

<sup>1</sup> The medical out-of-pocket maximum does not include Teladoc and prescription drugs. Prescription drug out-of-pocket maximum is separate.

<sup>2</sup> To be covered as a preventive care service, the care must meet nationally recognized guidelines — like minimum age and frequency rules. Contact your carrier for more information.

<sup>3</sup> Outpatient diagnostic imaging services, including CT/CTA scans, MRI/MRA scans, PET scans, and nuclear cardiology studies require prior authorization. Contact your carrier for more information.

Copays and coinsurance are waived after out-of-pocket maximum is satisfied. Services covered by coinsurance require deductible to be satisfied first. Services covered by a copay do not require the deductible to be satisfied.

Regional HMO benefits may vary. Please review the SBCs for the Regional HMOs before you make your election. Details on the Aetna Global (available only in Antarctica), Triple S (available only in Puerto Rico), Mazzone, and Kaiser plans are provided by the carriers through Certificates of Coverage and are not included in this document.

## Alternatives to the Emergency Room

When you or a family member needs non-emergency medical care, the decisions you make can have a big effect on how much you pay. Before you head to the Emergency Room, consider Teladoc or an urgent care center, which may offer faster, more cost-effective care. Review all of your options now, so when you need care, you'll know where to go.

 <p><b>Teladoc</b></p> <hr/> <p><b>Cost:</b> \$</p> <p><b>Typical wait time:</b> ⌚ Quickest - 1 minute!</p> <p><b>When to use:</b></p> <ul style="list-style-type: none"> <li>• Available 24/7 at home or traveling</li> <li>• Diagnose symptoms like colds, flu, allergies, and more</li> <li>• Get a prescription</li> </ul>	 <p><b>Primary Care Physician or Walk-In Clinic</b></p> <hr/> <p><b>Cost:</b> \$\$</p> <p><b>Typical wait time:</b> ⌚⌚ Under 30 minutes</p> <p><b>When to use:</b></p> <ul style="list-style-type: none"> <li>• If you experience symptoms such as:             <ul style="list-style-type: none"> <li>- sore throat</li> <li>- minor cuts</li> </ul> </li> <li>• Get a prescription</li> <li>• Flu shots</li> </ul> <p>If it's not urgent, your PCP should be your first stop when you need care. Your PCP has your medical history, manages your overall care, and can refer you to a specialist.</p>	 <p><b>Urgent Care</b></p> <hr/> <p><b>Cost:</b> \$\$</p> <p><b>Typical wait time:</b> ⌚⌚⌚ 1-2 hours</p> <p><b>When to use:</b> For non-life-threatening illness or injuries such as:</p> <ul style="list-style-type: none"> <li>- burns</li> <li>- wounds</li> <li>- sprains</li> <li>- broken bones</li> </ul>	 <p><b>Emergency Room</b></p> <hr/> <p><b>Cost:</b> \$\$\$</p> <p><b>Typical wait time:</b> ⌚⌚⌚⌚ 4 hours</p> <p><b>When to use:</b> For serious, life-threatening illness or injury such as:</p> <ul style="list-style-type: none"> <li>- trouble breathing</li> <li>- serious head injury</li> <li>- electric shock</li> <li>- severe chest pain</li> </ul>
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## Telemedicine

### Behavioral Health

Teladoc offers Behavioral Health services, with appointments available seven days a week, for a \$50 copay. You must be registered with Teladoc before you can access their medical or behavioral health services.

### General Medical

General medical inquiries to Teladoc are 100% covered. You can get help with a wide range of conditions, from cold and flu to allergies, and pink eye to bronchitis. Don't delay — visit [www.Teladoc.com/mobile](http://www.Teladoc.com/mobile) to download the app or go to [www.Teladoc.com](http://www.Teladoc.com). You can also call 800-Teladoc (800-835-2362).

*Note: Copays may apply for Teladoc Behavioral Health Services. This service is available to associates and dependents enrolled in an eligible Compass Group medical plan. The wellness programs and services offered to associates enrolled in a Mazzone plan or Regional HMO plan will vary. You must complete your medical history prior to requesting a Teladoc consult. Some restrictions apply.*

## Compass Group associates love Teladoc!

**“The experience was fantastic. The person who helped me set up my account was friendly and helpful. The physician was prompt, concise, clear, and empathetic. I would definitely recommend this to anyone who needs fast attention for a medical issue!”**

**- Compass Group associate in Tennessee**

## Pharmacy



CVS CAREMARK™ provides prescription drug coverage when you enroll in a Compass Group medical plan. Regional HMO plans administer their own prescription drug coverage.

	Bronze Limited Network Plan	Bronze Plus Plan	Silver Plus Plan	Gold Plus Plan
	IN-NETWORK	IN-NETWORK	IN-NETWORK	IN-NETWORK
Annual Out-of-Pocket Maximum <sup>1</sup>	\$1,000 individual/\$2,000 family	\$1,000 individual/\$2,000 family	\$1,500 individual/\$3,000 family	\$1,500 individual/\$3,000 family
30-day supply				
Generic	100% after \$12.50 copay			
Preferred	50% coinsurance associate pays min \$50/max \$100	50% coinsurance associate pays min \$50/max \$100	70% coinsurance associate pays min \$30/max \$50	70% coinsurance associate pays min \$30/max \$50
Non-Preferred	50% coinsurance associate pays min \$75/max \$150	50% coinsurance associate pays min \$75/max \$150	70% coinsurance associate pays min \$50/max \$100	70% coinsurance associate pays min \$50/max \$100
Specialty	50% coinsurance associate pays min \$100/max \$200	50% coinsurance associate pays min \$100/max \$200	70% coinsurance associate pays min \$75/max \$125	70% coinsurance associate pays min \$75/max \$125
90-day supply				
Generic	100%, after \$25 copay			
Preferred	50% coinsurance associate pays min \$100/max \$200	50% coinsurance associate pays min \$100/max \$200	70% coinsurance associate pays min \$75/max \$125	70% coinsurance associate pays min \$75/max \$125
Non-Preferred	50% coinsurance associate pays min \$150/max \$300	50% coinsurance associate pays min \$150/max \$300	70% coinsurance associate pays min \$125/max \$250	70% coinsurance associate pays min \$125/max \$250

<sup>1</sup> The medical out-of-pocket maximum does not include Teladoc and prescription drugs. Prescription drug out-of-pocket maximum is separate.

Copays and coinsurance are waived after out-of-pocket maximum is satisfied. Services covered by coinsurance require deductible to be satisfied first. Services covered by a copay do not require the deductible to be satisfied.

The Regional HMO and Mazzone prescription coverages may vary. Please review the SBCs for the Regional HMOs before you make your election.

### Pay Less for Specialty Drugs with PrudentRx

As part of your prescription plan, The PrudentRx Copay Program allows you to get your specialty medications at a low cost. This can be used for medications on your Specialty Drug List when you fill them at CVS Specialty®. The best news is, **we will auto-enroll you in the program!** Call PrudentRx at 800-578-4403 if you have any questions.

*Regional HMO plans administer their own prescription drug coverage.*

### Step Therapy Program

For select conditions, CVS CAREMARK's Step Therapy program requires lower cost options be explored before higher cost options are covered.

### Specialty Medications through CVS Specialty

CVS Specialty helps patients manage their rare and complex conditions to live healthier lives. If you take specialty medications, you must fill your prescriptions through CVS Specialty. Visit [www.CVSppecialty.com](http://www.CVSppecialty.com) or call 800-237-2767 for more information.

### Coverage Authorization Requirements

Before certain medications are covered, CVS CAREMARK™ will check to see if the medication meets our plan's conditions for coverage. Call 855-656-0360 for more information.

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### Tips for healthy oral care

1. Schedule yearly comprehensive exams.
2. Remember to brush and floss your teeth.
3. Avoid foods and drinks high in sugar.

## Dental



Good oral care enhances overall physical health, appearance, and well-being. Regular dental care often catches minor problems before they become major and expensive to treat. Practice prevention and take advantage of the free in-network preventive dental services available through our dental plans.

Services	Basic Dental Plan	Comprehensive Dental Plan
<b>Annual benefit</b> Preventive, basic, and major treatment	\$750 per year, per person for all levels combined	\$1,500 per year, per person for all levels combined
<b>Preventive treatment</b> Checkups, cleanings, fluoride treatment, bitewing X-rays	100% when you use a network dentist or 80% when you use a non-network dentist	100% when you use a network dentist or 80% when you use a non-network dentist
<b>Basic treatment</b> Fillings, simple extraction	50% of reasonable and customary charges <sup>1</sup> after \$50 deductible <sup>2</sup>	80% of reasonable and customary charges <sup>1</sup> after \$50 deductible <sup>2</sup>
<b>Major treatment</b> Crowns, bridges, dentures (including over implants)	50% of reasonable and customary charges <sup>1</sup> after \$50 deductible <sup>2</sup>	50% of reasonable and customary charges <sup>1</sup> after \$50 deductible <sup>2</sup>
<b>Orthodontia</b> Braces and related treatment	Not covered	50% up to lifetime maximum benefit of \$2,500 per person, no deductible

<sup>1</sup> Services provided by an Aetna preferred provider dentist are at a discounted rate. Therefore, your out-of-pocket expenses are lower.

<sup>2</sup> \$50 deductible per person or \$150 per family annually.

The dental coverage in Puerto Rico is provided by Delta Dental. Information about this plan is available at [www.deltadentalpr.com](http://www.deltadentalpr.com).

Our Aetna plans allow you to use any dentist you choose, but also give you access to a network of preferred provider dentists. If you use a preferred provider, you will receive a higher level of benefits.

These plans may offer enhanced benefits for pregnancy, diabetes, coronary artery disease and cerebrovascular disease. Visit your Aetna member website for additional information.

### Plan Ahead for Dental Work

If you expect charges for planned dental work to be \$200 or more, you should find out in advance how much the plan will pay. Ask your dentist to complete a dental claim form describing the proposed treatment and related charges and send it to Aetna. Your dentist will receive an estimate of the benefits that the plan will pay.



### Tips for healthy vision

1. Schedule yearly comprehensive exams.
2. Protect yourself against UV Rays.
3. Give your eyes a break from your digital device.
4. Eat your greens.



You may be surprised to learn that annual eye exams are an easy and important way to protect your overall health. The eye is one of the few places in the body where blood vessels are clearly visible, so doctors can check for common diseases that often appear in the eye first — such as diabetes and high blood pressure.

**Did you know?** You can link your VSP benefits at [www.eyeconic.com](http://www.eyeconic.com) when you purchase glasses, contacts, sunglasses, and more!

Services	Frequency	Basic Vision Plan	Comprehensive Vision Plan
		Preferred Provider (In-Network)	Preferred Provider (In-Network)
Exams	Once every calendar year	Covered in full	Covered in full
Lenses Single, Bifocal, Trifocal, Lenticular	Once every calendar year	20% discount	Covered in full, after \$20 copay
Scratch coating			Covered in full
Frames	Once every other calendar year	20% discount	Up to \$160 allowance (20% discount on amounts over \$160)
Contact Lenses <sup>1</sup> Exam Lenses	Once every calendar year	15% discount off contact lens exam (fitting and evaluation)	15% discount (fitting and evaluation)
Lenses		No allowance for contact lenses	\$60 maximum copay Up to \$160

<sup>1</sup>If you purchase contacts with this benefit, it counts as a complete set of glasses/frames. You receive a higher level of benefits when you visit an in-network provider. If you choose an out-of-network provider, you will need to file a claim with VSP directly.

## Spending Accounts

You have access to tax-advantaged accounts to pay for qualified healthcare expenses and keep more money in your pocket. You do not have to enroll in a medical, dental, or vision plan to enroll in a spending account.

**“Use It or Lose It” – Remember to carefully calculate your expenses when making your elections. IRS regulations require that you forfeit any money left in your account after the claim submission deadline.**

	Healthcare Spending Account	Dependent Daycare Account	Commuter Spending Account
<b>What is it?</b>	An account designed to help you pay for eligible healthcare expenses.	An account designed to help you pay for dependent care expenses while you work. This plan <b>cannot</b> be used for dependent healthcare expenses.	These accounts allow you to pay for eligible parking and transportation expenses with pre-tax money.
<b>Annual maximum contribution</b>	You can contribute up to \$2,750 pre-tax (minimum of \$100). The full annual amount of your account contribution is available as soon as your account is activated.	You can contribute up to \$5,000 pre-tax (minimum of \$100, and up to \$2,500 if you're married and file separate tax returns). Contributions to this account are only available <b>after</b> they have been deducted from your pay.	This is a month-to-month benefit, so you can enroll, change or cancel it at any time. Enroll prior to the 10th of the month and payroll deductions will begin the following month.
<b>Examples of covered expenses*</b>	Copays, deductibles, orthodontia, vision, etc. You can even get reimbursed for certain over-the-counter medical products without a prescription.  Keep all receipts to submit or file claims for reimbursement.	Day care or nursery school expenses (for children under age 13), elder care expenses, etc.  Keep all receipts to submit or file claims for reimbursement.	<ul style="list-style-type: none"> <li>• Transportation Spending Account: mass transit or vanpool expenses associated with travel to and from work, including bus, train, or subway.</li> <li>• Parking Spending Account: parking expenses either at your place of employment or at a location where you use mass transit.</li> </ul>
<b>Reimbursement</b>	When you enroll, you will automatically receive a PayFlex debit card. The card is used to pay for eligible expenses directly from your account and gives you immediate access to funds.	Pay for an eligible expense out of your pocket, then mail or submit online a reimbursement request (along with receipt) to PayFlex. Your request will then be processed and reimbursed through direct deposit or by check.	Enroll in the “Cash Reimbursement” option online and then submit your claims to pay yourself back.
<b>Can I roll over unused funds?***</b>	You may roll over up to \$550 of unused Healthcare Spending Account funds at the end of a plan year to use the following year — if you enroll in the Healthcare Spending Account the following year. You must have a minimum of \$50 in your account to roll over funds.	<b>No.</b> If you do not submit claims against your 2021 balance by March 31, 2022, you will forfeit the remaining funds in your account.	Unused funds will roll over into the next month. However, you can only use your transportation and/or parking account to pay for eligible expenses up to the IRS monthly limit.
<b>When do I need to use the money?</b>	You have until March 31, 2022 to submit claims for eligible expenses incurred from January 1, 2021 through December 31, 2021.		
<b>What happens if I terminate employment?</b>	If you terminate employment or your coverage under this plan ends, you can submit claims incurred up to your plan termination date. However, these claims must be submitted within 90 days of the termination date.		Any unused funds in your account upon termination of employment are forfeited.

\* See IRS Publications 502 and 503 for a complete list of expenses. Eligible expenses are subject to change based on IRS guidelines.

\*\* Funds contributed to an employer paid Flexible Spending Account do not roll over.

Access your account online at [www.payflex.com](http://www.payflex.com) or contact PayFlex at 855-516-8593. Once you set up your account online, download the PayFlex Mobile® app. This way, you can easily access and manage your account while on the go!

FSA's are subject to IRS testing requirements and therefore, adjustments may be made to your FSA election during the year. If at any time changes to your FSA election are required, you will be notified in writing as soon as administratively possible. Please note that the FSA rules are subject to change based on IRS regulations, revenue rulings, and case law.

# How can I reach my wellness goals?



## Your Wellness Journey



- The Employee Assistance Program (EAP) helps you and your family handle life's challenges, build resilience, and bring calm. These free services are available 24/7 and your information is completely confidential.



- Make serious strides with your health. From managing a chronic condition, to fitness and weight management, a Virgin Pulse coach can create a plan that's customized for you.



- Save money on pre-planned, non-emergency surgical services with Surgery Plus.

Visit [www.compassgroup.bswift.com](http://www.compassgroup.bswift.com) for more information.

Compass Group provides you with a variety of tools that make it easy for you to incorporate healthy habits into your daily life.

### **Be Healthy. Feel Great. Get Rewarded.**

#### ***100% Coverage for Preventive Care***

You and your covered dependents receive 100% coverage for in-network preventive care in the Compass Group medical, dental, and vision plans for annual checkups, physicals, and other health screenings.

#### ***Paid Time Off for Preventive Care***

After one year of service, most full-time non-exempt Professional associates or full-time non-union Team Member associates are eligible to receive up to three (3) hours paid time off from work for their annual preventive exam.

Remember — preventive care is defined as a well visit, and may consist of screening labs or tests, or annual well exams. If you have a medical problem or concern that you want to discuss with your doctor, insurance generally defines this as a diagnostic service, and you may incur a cost.

## Flu shots

Our Compass Group medical plans offer free flu shots at CVS Pharmacy locations<sup>2</sup>. No appointment required. Just take your prescription card and valid photo ID or visit [CVS.com](https://www.cvs.com) to find a participating pharmacy in your area.

<sup>2</sup>Available to associates and dependents enrolled in an eligible Compass Group medical plan. The wellness programs and services offered to associates enrolled in a Regional HMO plan will vary. Union associates should refer to the language in their collective bargaining agreement for more information.

## We Eat. Live. Do Well.

The We Eat. Live. Do Well. website is run by Envision Group and is designed to provide you with reliable wellness & sustainability information that promote well-being for people and planet. Here are just some of the benefits you can find on the site:

- Recipes with nutrition info and Tasty-style videos
- Expert tips on personal wellness
- Learn how to live more sustainably
- Ask our chefs & RDs food or nutrition questions
- And more!

Go to [www.WeEatLiveDoWell.com](https://www.WeEatLiveDoWell.com) and follow on social media so you'll always be in the know on the latest from the experts!



Instagram: @We.Eat.Live.Do.Well



Twitter: @WeEatLiveDoWell

## Discover SurgeryPlus\*

Having surgery doesn't need to be complicated. The SurgeryPlus benefit makes it easy, from helping you locate top quality surgeons and scheduling appointments, to dealing with medical bills and setting up travel.

You are automatically enrolled in this benefit at no additional cost, as part of your enrollment in an eligible Compass Group medical plan.

*Note: SurgeryPlus is not available for associates enrolled in an HMO plan or Mazzone plans.*

*\* Available to associates and spouses enrolled in an eligible Compass Group medical plan. The wellness programs and services offered to associates enrolled in a Regional HMO will vary.*

## Your Wellness Programs

Wellness programs are available to help you with your wellness goals, from managing chronic conditions to achieving an overall healthy lifestyle. The more you participate, the more you will be rewarded.

With Virgin Pulse, you'll be able to discover your health strengths and risks, get personalized support from health coaches, and earn rewards. You'll also have access to programs to stay well, including Maternity Management, Tobacco Cessation, Diabetes Prevention, and more.

## Employee Assistance Program

The Health Advocate EAP+Work/Life program is available 24/7, at no cost to you.

You have confidential access to a Licensed Professional Counselor who will provide short-term assistance with issues that are having an impact on your life and ability to focus on work. Call 877-240-6863 and your Licensed Professional Counselor can help address:

- Anger, grief, loss, depression
- Job stress, burnout, work conflicts
- Marital relationships, family/issues
- Addiction, eating disorders, mental illness, and more!

You can also reach out to a Work/Life Specialist for help with managing your time and locating resources and connecting you with experts for better balancing work and life.

- Childcare centers, babysitter tips, preschools
- Assisted living, nursing homes, adult day care services
- Personal/family/elder law, identity theft
- Financial consultants for debt management, budgeting, credit issues

For added support, log on to [healthadvocate.com/compass-group](https://healthadvocate.com/compass-group) for information and to sign up for monthly webinars.

## Substance Use Treatment Helpline

This helpline is available 24/7 to connect you and your family to a local network provider who can recommend the appropriate substance use treatment you need.

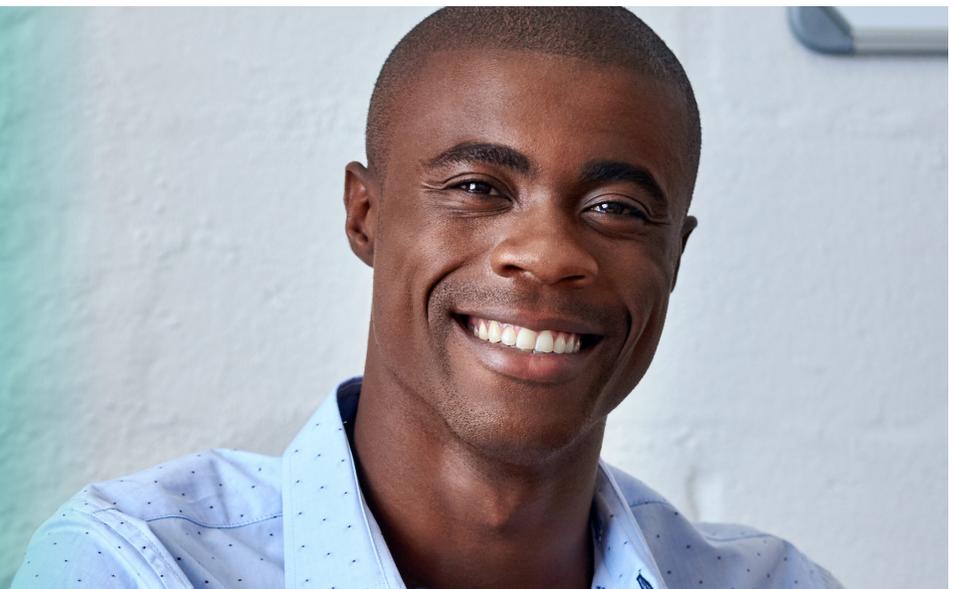
Call 855-780-5955 to get personalized assistance.

The program is confidential and staffed by licensed clinical experts in substance use and alcohol issues.

(Your personal information will be kept confidential in accordance with state and federal laws.)



My wife and I just started a family—turns out, kids are expensive! I'm trying to get a handle on our financial future.



## Your Financial Journey

Learn about the tools and resources to help you keep your finances in order and your future looking bright.



• Compass Group's Retirement plan is easy. The 401(k) retirement program allows you to save money from your paycheck (before income-tax withholding) and build your long-term financial security. Enroll anytime of the year through Fidelity.



• As a Compass Group associate, you receive Basic Term Life Insurance, at no cost to you. You can also choose to purchase Supplemental Term Life, and Accidental Death and Dismemberment coverage for yourself and eligible dependents.

Visit [www.compassgroup.bswift.com](http://www.compassgroup.bswift.com) for more information.

### Financial Security

It is always a good idea to plan ahead — especially when it comes to protecting you and your family. Financial benefits offer you and your family support in the face of unforeseen events. Learn about the tools and resources to help you keep your finances in order and your future looking bright. You may “move-up” only one level of coverage during Annual Enrollment each year.

#### **Basic Term Life Insurance\***

As a Compass Group associate, you receive Basic Term Life Insurance at no cost to you. Term life insurance pays a benefit in the event of your death but has no cash value.

#### **Supplemental Term Life Insurance\***

You may choose to purchase Supplemental Term Life Insurance coverage for yourself in addition to the company-paid benefit.

\* When you reach age 65, the amount of your life insurance coverage is reduced to 65% of the original benefit as of January 1 on or following your birthday. When you reach age 70, the amount of your life insurance coverage is reduced to 50% of the original benefit as of January 1 on or following your birthday.

#### **Supplemental Dependent Term Life Insurance**

You may also choose to purchase term life insurance for your eligible spouse and/or dependent children. In the event of a dependent's death, the benefit amount is paid to you.

#### **Supplemental Accidental Death and Dismemberment Insurance (AD&D)**

AD&D benefits are paid in addition to benefits from your Life Insurance Plan. Review the AD&D benefit schedule in the Summary Plan Description (SPD) for additional information.

**Protect your family's financial security through life insurance. Be sure to designate your beneficiary(ies) during enrollment and keep your designations up-to-date.**

	Management & Professional Associates	Team Member Associates
Basic Life <sup>1</sup>	1x your Annual Benefit Base Salary, rounded to the nearest \$1,000	\$10,000
Supplemental Life <sup>2</sup>	Up to 5x your Annual Benefit Base Salary Coverage is subject to a plan maximum of \$4,000,000 Basic and Supplemental Life Insurance combined.	\$10,000, \$25,000, \$50,000, \$100,000, \$150,000, \$200,000 or \$250,000
Spouse Life	\$10,000, \$20,000, \$30,000, \$40,000 or \$50,000	
Children or stepchildren up to age 26	\$5,000 or \$10,000 If you select Child Life Insurance, you pay the same price whether you have one child or several children. The maximum benefit for a child from live birth to the age of 6 months is \$2,500.	
Accidental Death & Dismemberment	\$25,000, \$50,000, \$100,000, \$150,000, \$250,000 or \$500,000 Also offered to eligible dependents at a percentage of associate's elected amount.	

<sup>1</sup> Coverage is portable and may be converted. For details, please see your Summary Plan Description (SPD) available at [www.compassgroup.bswift.com](http://www.compassgroup.bswift.com).

<sup>2</sup> Associates may be subject to evidence of insurability rules if coverage exceeds the guaranteed issue maximum of \$700,000.

Union associates should refer to their collective bargaining agreement for more information.

For all associates on an approved Leave of Absence (LOA), the effective date of enrollment into or an increase to Basic Life, Supplemental Life, Spouse Life, Child(ren) Life, and/or Accidental Death and Dismemberment (AD&D) will be delayed until the day you return to work.

## Income Protection Plans

Sometimes health gets complicated — and it is good to know you have a financial backup plan when you need to take time away. Compass Group's disability plans can help you if you need to be away from work for an extended time because you are sick or injured. You may "move-up" only one level of coverage during Annual Enrollment each year.

### Short Term Disability (STD)

STD insurance replaces a portion of your income, for up to 26 weeks. (STD does not cover work-related disabilities.)

### Long Term Disability (LTD)

LTD insurance begins paying benefits after you have been disabled for more than six months. The plan pays a monthly benefit, depending on your age at the time of disability. Generally, benefits are payable if you are totally disabled.

	Management & Professional Associates	Team Member Associates
Short-Term Disability <sup>1</sup> Weekly Benefit	The first 13 weeks at 75% of base pay, additional 13 weeks at 50% of base pay	\$150, \$200, \$250 or \$300
Long-Term Disability Monthly Benefit <sup>3</sup>	Basic LTD <sup>2</sup> : 50% of your Annual Benefit Base Salary up to \$10,000 per month  Supplemental LTD <sup>2</sup> : 10% of additional coverage up to \$15,000 per month	\$500, \$750, \$1,000, \$1,250 or \$1,500 Coverage cannot exceed 60% of your monthly earnings

<sup>1</sup> Short Term Disability is not offered to Team Member associates who work in a state with state-provided disability benefits.

<sup>2</sup> The plan provides a benefit of 50% or 60% of the Annual Benefit Base Salary you were receiving on September 1 prior to your date of disability, depending on the level of coverage you elect, and is subject to the plan maximum.

<sup>3</sup> Monthly benefits are reduced by any other disability benefits received, such as Social Security or Workers' Compensation, etc. If you become disabled due to a pre-existing condition, the plan may have restrictions. Review the benefit schedule listed in the Summary Plan Description (SPD).

For all associates on an approved LOA, the effective date of enrollment into or an increase to STD and/or LTD is delayed until the day you return to work.

## Reporting a Leave of Absence or Disability

To file a Leave of Absence (LOA) or initiate a disability claim, please call 877-311-4747 and select the prompt for LOA.

Union associates should refer to collective bargaining agreement for more information.

## Retirement Plans

Fidelity's comprehensive website, Fidelity NetBenefits® at [www.netbenefits.com](http://www.netbenefits.com), is where you can manage your account(s), make decisions on your investment choices, and find interactive tools and calculators. You'll also have access to your account and planning resources through the NetBenefits mobile app.

Fidelity representatives are knowledgeable professionals equipped with detailed information about the Plans. They have the tools to provide advice on investing to help you get on your way, at no additional cost to you.

Note: The Non-Qualified Deferred Compensation (NQDC) Plan is applicable only for certain selected employees of the company.

## Business Travel Accident

When a Management or Professional associate travels 100+ miles from home on business, this program provides emergency assistance services and additional life insurance coverage at no cost to you. Services are available 24 hours a day, 365 days a year, anywhere in the world. Visit [www.assistamerica.com](http://www.assistamerica.com) or call 800-304-4585 for more information.

## Voluntary Benefits

### Accident Insurance<sup>1\*</sup>

Accident Insurance pays you benefits for specific injuries and events resulting from a covered accident on or after your coverage effective date. You can use this money however you choose, including: deductibles, childcare, housecleaning, groceries, or utilities. Plus, new for 2021, you have access to updated reimbursement levels for many accidents while keeping the same low rates.

*See the product brochure, certificate of coverage and any applicable riders for a list of covered accidents, along with complete provisions, exclusions, and limitations. Accident Insurance is issued by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies. Policy Form #RL-ACC3-POL-16. Form numbers, provisions, and availability may vary by state and your employer's plan.*

### Critical Illness Insurance<sup>1\*</sup>

Critical Illness Insurance pays a lump-sum benefit if you are diagnosed with a covered disease or condition on or after your coverage effective date. You can use this money however you choose, including: to help pay for expenses not covered by your medical plan, lost wages, childcare, travel, home healthcare costs or any of your regular household expenses. Starting in 2021, Critical Illness Insurance offers infectious diseases coverage that includes, but is not limited to, covered conditions such as COVID-19.

*See the product brochure, certificate of coverage and any applicable riders for a complete list of covered conditions, along with complete provisions, exclusions and limitations. Critical Illness Insurance is issued by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies. Policy form #RL-CI4-POL-16. Form numbers, provisions, and availability may vary by state and your employer's plan.*

You may enroll in Voluntary Benefits during your initial enrollment period or Annual Enrollment each year.

### Hospital Confinement Indemnity Insurance<sup>1\*</sup>

Hospital Indemnity Insurance pays a daily benefit if you have a covered stay in a hospital, critical care unit, or rehabilitation facility on or after your coverage effective date. You can use this money for any purpose you like, including: to help pay for expenses not covered by your medical plan, lost wages, childcare, travel, home healthcare costs or any of your regular household expenses.

*See the product brochure, certificate of coverage, and any applicable riders for the definition of covered facilities, along with complete provisions, exclusions, and limitations. Hospital Confinement Indemnity Insurance is issued by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies Policy form RL-HI2-POL-18. Form numbers, provisions, and availability may vary by state and your employer's plan.*

*\* Accident, Critical Illness, and Hospital Confinement Indemnity Insurance are limited benefit policies. This is not health insurance and does not satisfy the requirement for minimum essential coverage under the Affordable Care Act.*

### Legal Insurance<sup>1</sup>

The MetLife Law legal plan provides access to a nationwide network of attorneys. You can get legal advice or services any time you have a personal legal concern, including help with the preparation of wills and powers of attorney, immigration assistance, property tax assessments, and more. When you sign up for the MetLife Law legal plan, you, your spouse, and your dependents are fully covered for legal services from experienced attorneys.

### Identity Theft Protection<sup>1</sup>

Every online transaction leaves a trace behind, taking on a life of its own, which can put your credit and identity at risk. This program monitors your credit and helps you better protect your identity. Enroll in credit and identity monitoring, plus receive coverage up to \$1 million to help pay certain out-of-pocket expenses in the event you are a victim of identity theft.

<sup>1</sup>You can only enroll during Annual Enrollment.

*This is a summary of benefits only. A complete description of benefits, limitations, exclusions, and termination of coverage will be provided in the certificate of insurance and riders. All coverage is subject to the terms and conditions of the group policy. If there is any discrepancy between this document and the group policy documents, the policy documents will govern. To keep coverage in force, premiums are payable up to the date of coverage termination. Critical Illness, Accident, and Hospital Confinement Indemnity Insurance is underwritten by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies. Form numbers, provisions, and availability may vary by state.*

**altogethergreat**

I am interested  
in discount programs  
that I can use  
year-round.



## Your Rewarding Journey



- Receive VIP discounts on cell phone plans, cars, travel, gifts, and your everyday needs.



- Buy today, pay over time when you shop thousands of brand-name products through the Associate Shopping Program.



- Save money on your home and auto insurance and pay with deductions straight from your paycheck from most carriers. Our Auto and Home Insurance provides price quotes from multiple carriers so you can be sure that your coverage is the best value.

Visit [www.compassgroup.bswift.com](http://www.compassgroup.bswift.com) for more information.

Enjoy exclusive discounts that help you save money every day!

### Associate Shopping Program

Sign up for free and conveniently shop thousands of brand-name products. Your order ships right away but you get to pay for them right from your paycheck over time, with no credit checks, hidden fees, or interest.

*Available to associates who have been actively employed for 9 months and whose annual salary is at least \$16,000.*

### Discount Marketplace

Compass Group negotiates with various vendors to give you thousands of discounts on items such as cars, cell phone plans, vacations, spa days, and even safety shoes and uniforms. Search for categories and brands you love and receive the best offers in your inbox weekly.

### Pet Insurance

Shouldn't every member of your family have health insurance? If you enroll in Pet Insurance, you'll have peace of mind knowing you can care for your pet by getting help with some of your pet's medical bills, including treatments, surgeries, lab fees, X-rays, prescriptions, and more.

*Some exclusions may apply. Certain coverages may be subject to pre-existing exclusion. See policy documents for a complete list of exclusions.*

### Auto and Home Insurance

The only way to be sure you're getting the best deal on your home and auto insurance is to comparison shop. The Choice Home and Auto Program can provide you with price quotes from multiple carriers so you can compare them and be sure your coverage is the best value.<sup>1</sup> To learn more, visit [www.compassgroupvoluntaryplans.com](http://www.compassgroupvoluntaryplans.com) or call 866-486-1947.

<sup>1</sup>Home insurance is not available in FL through the carriers offered in this program and may not be part of MetLife Auto & Home's benefit offering in MA.

*Associates residing in Puerto Rico and the Virgin Islands are not eligible to participate in the Choice Auto and Home Program, Pet Insurance, Critical Illness Insurance, Accident Insurance, or Hospital Confinement Indemnity Insurance. Eligibility in the Discount Marketplace is determined based on the individual offer. Associates residing in Puerto Rico are not eligible to participate in the Purchasing Program. For Virgin Island Associates, participation in the Purchasing Program may be limited, depending on the method of shipment.*

## Carrier Contact Information

It is important that your benefit information is accessible to you, whenever and however you need it. Most of our carriers can be accessed directly from [www.compassgroup.bswift.com](http://www.compassgroup.bswift.com). Our carriers provide mobile responsive websites and free apps, so that you can access your benefit information from your device, anytime, anywhere.

Benefit	Provider	Telephone	Website or Email Address
Medical	Aetna	866-238-1128	<a href="http://www.aetnadocfind.com/compassgroup">www.aetnadocfind.com/compassgroup</a>
	BCBS of North Carolina	800-755-0790	<a href="http://www.bcbsnc.com/members/compassgroup">www.bcbsnc.com/members/compassgroup</a>
	UnitedHealthcare	877-571-9862	<a href="http://welcometouhc.com/compassgroup">http://welcometouhc.com/compassgroup</a>
	Kaiser	See contact information on your ID card	
	Aetna Global (Antarctica)	800-231-7729	<a href="http://www.aetnainternational.com">www.aetnainternational.com</a>
	Triple-S (Puerto Rico)	800-810-2583	<a href="http://www.ssspr.com">www.ssspr.com</a>
Prescription Drugs	CVS CAREMARK™ • Bronze Limited Network • Bronze Plus • Silver Plus • Gold Plus • Out-of-Area Plans	855-656-0360	<a href="http://www.caremark.com">www.caremark.com</a>
Telemedicine	Teladoc	800-835-2362	<a href="http://www.teladoc.com">www.teladoc.com</a>
Dental	Aetna Dental	866-238-1128	<a href="http://www.aetnadocfind.com/compassgroup">www.aetnadocfind.com/compassgroup</a>
	Delta Dental (Puerto Rico)	866-622-6120	<a href="http://www.deltadentalpr.com">www.deltadentalpr.com</a>
Vision	Vision Service Plan (VSP)	800-877-7195	<a href="http://www.vsp.com">www.vsp.com</a>
Dependent Verification Services	Benefit Service Center	877-311-4747, option 1 Mail: Compass Group Benefit Service Center, Attn: Dependent Verification, P.O. Box 617520, Chicago, IL 60661 Fax: 866-205-2993	<a href="http://www.compassgroup.bswift.com">www.compassgroup.bswift.com</a>
Flexible Spending Accounts Commuter Benefits	PayFlex	855-516-8593	<a href="http://www.payflex.com">www.payflex.com</a>
Wellness Partners	Virgin Pulse	888-671-9395	<a href="http://virginpulse.com">virginpulse.com</a>
	SurgeryPlus	833-227-7576	<a href="http://compass.surgeryplus.com">compass.surgeryplus.com</a>
Disability	Leave of Absence Department	877-311-4747, option 2	N/A
Life Insurance and Accidental Death and Dismemberment	Benefit Service Center	877-311-4747	<a href="http://www.compassgroup.bswift.com">www.compassgroup.bswift.com</a>
Employee Assistance Program	HealthAdvocate	877-240-6863	<a href="http://www.healthadvocate.com/compass-group">www.healthadvocate.com/compass-group</a>
Retirement Plan	Fidelity	800-835-5095	<a href="http://www.netbenefits.com">www.netbenefits.com</a>
Discount Marketplace	PerkSpot	866-606-6057	<a href="http://compassgroup.perkspot.com">compassgroup.perkspot.com</a>
Associate Shopping Program	Purchasing Power	866-486-1947	<a href="https://www.purchasingpower.com/?domain=compass">https://www.purchasingpower.com/?domain=compass</a>

