



# 2023 ENROLLMENT GUIDE

Discover your benefits to care for the whole you

Compass Group cares about the health and well-being of you and your family — the **WHOLE YOU**. That's why we offer a comprehensive Total Rewards package that supports all areas of your life, including your health, wellness, finances, career, and lifestyle.

As you consider what kinds of needs you'll have, explore all of the award-winning benefits and programs offered so you'll feel healthy, happy, and protected throughout the year.



## What are your Total Rewards<sup>1</sup>?

Total Rewards are a combination of benefits, programs, and resources designed to support you at every stage of your life and career.

Union associates should also refer to their Collective Bargaining Agreement for eligibility information, the benefit plans offered, and relevant coverage options.



**YOUR BENEFITS RECIPE**



**DISCOVER YOUR REWARDS**



**LEARN THE BASICS**



**RESOURCES YOU NEED**



**IMPORTANT INFORMATION & LEGAL NOTICES**

**VIRTUAL BENEFITS FAIR**  
[virtualfairhub.com/compassgroup](http://virtualfairhub.com/compassgroup)

**BENEFITS & REWARDS WEBSITE**  
[compassgroup.bswift.com](http://compassgroup.bswift.com)



## UPDATE YOUR CONTACT INFORMATION IN PEOPLEHUB

Salaried Associates & Managers: Login to OMS at [CompassManager.com](https://CompassManager.com)

Frontline Associates: Login to CAP at [CompassAssociate.com](https://CompassAssociate.com)



During your enrollment period, you can choose what matters the most to you and your family for the year ahead. Here's how:



### Prepare.

- Visit the Virtual Benefits Fair to explore your options.
- Read this enrollment guide for details on your benefit options.
- Review or update your mailing address and email in PeopleHub.



### Get cooking.

- Enroll early to select your benefits by logging in to the Benefits & Rewards Website.
- Click "Complete Enrollment" to submit your 2023 benefit elections.



### Enjoy!

- Visit the Benefits & Rewards Website all year, for easy access to plan information, ID cards, claim forms, and more.

**Need help during enrollment?** 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.



## **BENEFITS ELIGIBILITY**

Unless otherwise specified, associates that are not eligible for Compass Group full-time benefits and are working 20 or more hours/week, are eligible for benefits on the first day of the month following two months of service, after the completion of Compass Group’s one-month orientation period. Temporary and seasonal workers are excluded from coverage.



### **Supplemental plans**

- Hospital Indemnity Plan
- Accident Plan
- Critical Illness Plan



### **Well-being resources**

- Employee Assistance Plan (EAP)
- Self-care
- Find Help
- Mental health services
- Eat. Live. Do. Well



### **Financial**

- Same day pay
- Commuter Spending Account
- Retirement Plan
- Legal Plan



### **Lifestyle**

- Associate Shopping Program
- Pet Insurance
- Discount Marketplace
- Identity Protection
- Auto and Home Insurance



## HEALTH

### Supplemental plans

Added protection for life's unexpected moments.

As you consider the healthcare needs for you and your family, take a look at our supplemental plans. They can offer extra support and financial relief when you need it most.



### Hospital Indemnity Plan

If you are admitted into a hospital, it doesn't take long for the out-of-pocket costs to add up. The **Hospital Indemnity Plan** can help ease your financial stress, so you can focus on getting better.

**Covered services may include:** Hospital stays, intensive care unit (ICU), or critical care unit confinement, including any extra days you stay in the hospital after childbirth or if you have a surgery or procedure that requires a hospital stay.



### Critical Illness Plan

With conditions like a heart attack, stroke or cancer, the last thing you and your family should think about is the cost. The **Critical Illness Plan** helps when a serious illness or condition strikes

**Covered services may include:** Cancer, heart attack, stroke, organ transplants, and paralysis.

### Did you know?

The Critical Illness Plan may pay you an annual **cash benefit** for covered health screenings.



### Accident Plan

Be prepared financially when accidents happen. The **Accident Plan** can help you pay the bills that your major medical insurance doesn't completely cover.

**Covered services may include:** Car accidents and sports/recreation injuries.

Note: Accident, Critical Illness and Hospital Indemnity Insurance are limited benefit policies. They are not health insurance and do not satisfy the requirement for minimum essential coverage under the Affordable Care Act.

You can only enroll during Annual Enrollment. Changes for mid-year events are not permitted.



## WELLNESS

Nowadays, we could all use a little less stress in our lives, and when life becomes overwhelming, it can take a toll on our well-being. Luckily, you and your family have access to well-being resources designed to help support **your mind, body, and future.**

### Well-being resources

You can get assistance with ...



#### Life's demands

**The Employee Assistance Program (EAP)** offers support and solutions for whatever life brings your way – big or small. Explore resources that support your life, health, money, and career. Visit [healthadvocate.com/compass-group](http://healthadvocate.com/compass-group) to get started.



Free, confidential, and available 24/7.



Explore webinars, online courses, and articles on a variety topics.



Assistance locating childcare and eldercare programs near you.



Trustworthy health information – like appointment checklists & condition resources.



#### Basic needs

Your daily life and the world around you can impact your emotional and physical health. If you or your family need basic necessities, such as access to food and transportation, or even the ability to pay bills, **Find Help®** can connect you to aid through free or reduced-cost community programs. Visit [findhelp.premisehealth.com](http://findhelp.premisehealth.com) to learn more.



#### Healthy living

**Eat. Live. Do. Well®** is your source for up-to-date and reliable wellness information.

The website offers many resources from cooking to living a greener life, including:

- Recipes and meal planning ideas
- Quick how-to kitchen videos
- Tips for living well

Visit [WeEatLiveDoWell.com](http://WeEatLiveDoWell.com), and follow them on social media so you'll always be in the know on the latest from our experts!

Check out the **Wellness (Resources)** booth on the Virtual Benefits Fair for educational videos and tip sheets on mental health topics, like anxiety, depression, mindfulness, and more.



**Self-care**

There's always a lot going on in life, so it's important to set aside time for yourself to recharge. Try downloading one of the free **self-care apps** below to get started. Available in the App Store and Google Play. The apps listed have free service options; however, some services also feature ads and in-app purchases.

- **MindShift.** Relaxation and mindfulness tools to reduce worry, stress, and anxiety.
- **Take a Break!** Reminders to take a break while working or doing another activity.
- **notOK.** A digital panic button that connects you to immediate mental health support via text, phone, or your GPS location.

**National Suicide Prevention Lifeline.** Speak with trained crisis workers 24/7 by calling 988 or visiting [suicidepreventionlifeline.org](https://suicidepreventionlifeline.org).



**Mental health services**

Use these resources to help find meaningful mental health services.

- **MentalHealth.gov.** Get meaningful mental health resources and support at [mentalhealth.gov](https://mentalhealth.gov).
- **Stress and coping resources.** Learn and understand how to cope with mental health problems at [cdc.gov/mentalhealth/tools-resources](https://cdc.gov/mentalhealth/tools-resources).
- **Behavioral health treatment services locator.** Find licensed treatment facilities and discover the different types of treatment available at [findtreatment.samhsa.gov](https://findtreatment.samhsa.gov).
- **National Substance Abuse & Mental Health Helpline.** Available 24/7 at 800-662-HELP (4357).
- **Optum's Substance Use Treatment Helpline.** Free and confidential conversations by phone at 855-780-5955 or live chat at [liveandworkwell.com](https://liveandworkwell.com).



## FINANCIAL

We know you work hard for the money you earn, so we offer you resources to help you keep it secure and protect it for the future.

### Keep your money secure



Make today your payday. **Even<sup>2</sup>** can help when you feel like your wallet is stretched as far as it can go. You can request up to 50% of your paycheck before payday with the Even app.

Download the app from the App Store or Google Play Store or visit [Get.Even.com](https://www.geteven.com). Available to Team Member associates on MyStaff timekeeping systems.



You can start saving for the future with the **Retirement Plan<sup>3</sup>**. The plan offers:

- Pre-tax or Roth contributions
- Matching employer contributions
- Personalized investment advice from financial professionals

Learn more at [netbenefits.com](https://www.netbenefits.com), on the mobile app, or by calling 800-835-5095.

**Don't forget!** Remember to designate your beneficiary(ies) during enrollment and keep them up-to-date. Visit page 13 for instructions.

### Commuter Spending Account<sup>4</sup>



You can set aside \$280 per month from your paycheck pre-tax to get reimbursed for eligible parking and/or transportation expenses (like bus or train tickets).

You can enroll any time throughout the year! Enroll prior to the 10th of the month and payroll deductions will begin the following month.

### Legal Plan



You may find yourself needing legal help sooner rather than later. You'll want a lawyer you can trust and an easy way to get connected. With the **Legal Plan**, you'll have access to a network of attorneys to help with life's moments – like when you're buying a home, planning for your future, or caring for aging parents.



**LIFESTYLE<sup>10</sup>**

Life outside of work is important. We offer benefits to help you make the most of it!



With the **Associate Shopping Program<sup>5,6</sup>** you can shop thousands of brand-name products and pay for them from your paycheck over time, with no credit checks, hidden fees, or interest.



Access exclusive discounts on the **Discount Marketplace<sup>7</sup>** and save on your favorite brands – like Verizon Wireless. You can get up to 16% off eligible plans and up to 25% off accessories!



If your pet gets sick or injured, vet bills can rack up fast. We support pet parents with two budget-friendly **Pet Insurance<sup>8</sup>** options.



Find the best deals on car and home insurance with the **Choice Home and Auto Program.<sup>8,9</sup>**



With **Identity Theft Protection** get help keeping your identity safe. Access credit, dark web, and social media monitoring, as well as protection for your children and their online activity.



Explore [compass-usa.com](https://compass-usa.com) for more information.



**CAREER**

We support every step of your career at Compass Group. Take advantage of the programs and resources designed to support you.



Onward. Upward. Together. We are defined by people wanting to make a difference, wanting to be the difference, and inspiring others to do the same. Diversity and Inclusion (D&I) is at the core of how our company operates. Visit [facesofoursuccess.compass-usa.com](https://facesofoursuccess.compass-usa.com) to see how we are working to create a better tomorrow.



Career growth can mean many things including growing in your current role or changing your career path. With job roles spanning the globe, explore the opportunities available to you to grow your career today at [compassgroupcareers.com](https://compassgroupcareers.com).



Take advantage of the learning and development programs to help you accomplish your career goals. Get started today at [compassgrouplearns.com](https://compassgrouplearns.com).



## LEARN THE BASICS

### BENEFITS ELIGIBILITY

Unless otherwise specified, associates that are not eligible for Compass Group full-time benefits and are working 20 or more hours/week, are eligible for benefits on the first day of the month following two months of service, after the completion of Compass Group’s one-month orientation period. Temporary and seasonal workers are excluded from coverage.



#### Supplemental plans

- Hospital Indemnity Plan
- Accident Plan
- Critical Illness Plan



#### Well-being resources

- Employee Assistance Plan (EAP)
- Self-care
- Find Help
- Mental health services
- Eat. Live. Do. Well



#### Financial

- Same day pay
- Commuter Spending Account
- Retirement Plan
- Legal Plan



#### Lifestyle

- Associate Shopping Program
- Pet Insurance
- Discount Marketplace
- Identity Protection
- Auto and Home Insurance



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 the Benefits & Rewards Website. Mobile responsive websites and free apps are also available, so you can access your benefit information from your device, anytime, anywhere.

Benefit	Provider	Telephone	Website or Email
<b>Supplemental plans</b>	Aetna	800-607-3366	<a href="http://MyAetnaSupplemental.com">MyAetnaSupplemental.com</a>
<b>Employee Assistance Program</b>	Health Advocate	877-240-6863	<a href="http://HealthAdvocate.com/compass-group">HealthAdvocate.com/compass-group</a>
<b>Same day pay</b>	Even	N/A	<a href="http://Get.Even.com">Get.Even.com</a>
<b>Retirement Plan</b>	Fidelity	800-835-5095	<a href="http://NetBenefits.com">NetBenefits.com</a>
<b>Legal Plan</b>	LegalEase	800-248-9000	<a href="http://LegalEasePlan.com/Compass-Group">LegalEasePlan.com/Compass-Group</a>
<b>Commuter Spending Account</b>	PayFlex	855-516-8593	<a href="http://PayFlex.com">PayFlex.com</a>
<b>Associate Shopping Program</b>	Purchasing Power	866-486-1947	<a href="http://Compass.PurchasingPower.com">Compass.PurchasingPower.com</a>
<b>Discount Marketplace</b>	PerkSpot	866-486-1947	<a href="http://Compassgroup.PerkSpot.com">Compassgroup.PerkSpot.com</a>
<b>Pet Insurance</b>	Nationwide	866-486-1947	<a href="http://Benefits.PetInsurance.com/Compass-Group">Benefits.PetInsurance.com/Compass-Group</a>
<b>Choice Auto and Home Program</b>	Managed by Mercer Health & Benefits, LLC.	866-486-1947	<a href="http://CompassGroupVoluntaryPlans.com">CompassGroupVoluntaryPlans.com</a>
<b>Identity Theft Protection</b>	Norton	800-607-9174	<a href="http://My.Norton.com">My.Norton.com</a>



### **Qualifying life event information**

After your enrollment period, you will not be able to enroll or make changes to your critical illness insurance, hospital indemnity insurance, accident insurance, legal services, or identity theft protection elections. For more information, review the Summary Plan Description available on the Benefits & Rewards website.

### **Dependent verification information**

If you enroll your dependent(s) in any the Compass Group benefits available, you may be required to verify the eligibility of such dependent(s). Have the necessary documentation available when completing your enrollment.

You must submit all required documentation within thirty (30) days of enrollment. If you fail to provide the required documentation, your dependent(s) will be removed from coverage.

### **Tobacco surcharge**

All associates eligible for Compass Group benefits will have to identify, at enrollment, whether they (and their spouse, if applicable) are a tobacco user. Associates who identify that they are a tobacco user, may pay a higher premium rate for select supplemental plans (Critical Illness Plan).

### **What is “tobacco”?**

Tobacco is defined as any product made with or derived from tobacco and intended for human consumption, including any component, part, or accessory of a tobacco product. This includes, but is not limited to cigarettes, e-cigarettes, vaping devices, MODs and pens, cigars, pipes, chewing tobacco, snuff, hookahs, and other tobacco products. You are considered a tobacco user if you use any of these tobacco products regularly (four or more times per week, excluding religious or ceremonial uses) within six months of enrollment.



## Instructions for designating a beneficiary

### Retirement benefits

Log on to [netbenefits.com](http://netbenefits.com). Select Profile, then Beneficiaries, and follow the steps to designate your beneficiary online.

#### **IMPORTANT**

If you do not select a beneficiary, your benefits will be paid according to Plan rules.

### Disclaimers

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

For plans governed by ERISA, this communication is a Summary of Material Modifications (SMM) to the Part-Time Team Member Summary Plan Description. Compass Group, at its sole discretion, reserves the right to amend, suspend, or discontinue, in whole or in part, any or all the benefit plans at any time. Although this summary is intended to be accurate, if there is a conflict between this summary and the terms of the official plan documents, the official plan documents will govern.

<sup>1</sup>Some of the programs, services and resources offered as part of the Total Rewards package are not Compass Group sponsored employee benefit plans or associated with any other Compass Group sponsored employee benefit. In addition, they are not subject to or governed by ERISA.

<sup>2</sup>The Even platform and any services offered by Even are not a Compass Group sponsored employee benefit plan or associated with any other Compass Group sponsored employee benefit. The Even platform and any services offered by Even are not subject to or governed by ERISA.

<sup>3</sup>Highly compensated employees may be eligible to participate in the Compass Group USA, Inc. Nonqualified Deferred Compensation Plan (the "NQDC Plan"). If you are eligible for the NQDC Plan during a calendar year, you are not eligible to participate in the Compass Group Retirement Plan in the same calendar year.

<sup>4</sup>Any unused funds in your Commuter Spending Account upon termination of employment are forfeited.

<sup>5</sup>Available to associates who have been actively employed for nine months and whose annual salary is at least \$16,000.

<sup>6</sup>Associates residing in Puerto Rico are not eligible to participate in the Associate Shopping Program. For Virgin Island Associates, participation in the Associate Shopping Program may be limited, depending on the method of shipment.

<sup>7</sup>Eligibility in the Discount Marketplace is determined based on the individual offer.

<sup>8</sup>Associates residing in Puerto Rico and the Virgin Islands are not eligible to participate in the Choice Auto and Home Program, or Pet Insurance.

<sup>9</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 offered in MA.

<sup>10</sup>You can only enroll in Lifestyle programs during Annual Enrollment or your new hire enrollment period. Lifestyle programs and services are not subject to or governed by ERISA.