

Win-River Resort & Casino
Team Member Handbook
Section Six: Benefits

6.5 Health Insurance Benefit

POLICY

The Resort & Casino provides medical, prescription, dental, and vision insurance coverage that is designed to provide as much freedom of choice and flexibility in meeting a wide range of team member needs for health insurance. Full-time team members are eligible for coverage on the first of the month following completion of sixty (60) days of employment.

PROCEDURE

1. A Summary Plan Description (SPD) for each plan is provided to team members at the time of eligibility to participate in the plan. The SPD provides all the pertinent information about the features and benefits of the plan. The Plan Document shall prevail for any conflict between the information in this policy and the Plan Document.
2. Premium costs the team members pay for themselves or dependents are deducted bi-weekly from their payroll for the current month's coverage. The Resort & Casino provides payment of team member premiums only and team members must pay the premiums for any dependent coverage. The amount that the Resort & Casino contributes is determined annually prior to enrollment periods.
3. If covering dependents, team members must add dependents to their insurance on or before their date of eligibility by filling out the proper enrollment and payroll deduction forms. Dependent coverage takes effect at the same time as the team member's benefits take effect. If dependents are not added within this time frame, they cannot be added until annual open-enrollment unless there has been a qualifying event that makes them eligible. All forms can be obtained from the Team Member Relations Division. Insurance for the dependents having a qualifying event will become effective the first of the month following the qualifying event. Any changes related to insurance plans including cancellation of coverage should be made with the Team Member Relations Division.
4. Through Federal COBRA (Consolidated Omnibus Budget Reconciliation Act) laws, team members and their covered dependents that lose insurance coverage may elect to continue coverage under the Resort & Casino's health insurance plan at their own expense for eighteen (18) to thirty-six (36) months depending on the covered participant status and reason for loss of coverage--a qualifying event. Qualifying events affecting team members and dependents include:
 - a. Reduction in hours worked below plan requirements
 - b. Voluntary or involuntary termination of employment, other than gross misconduct or call to active military duty
 - c. Divorce or legal separation of dependent from covered team member
 - d. Death of the covered team member
 - e. Loss of dependent child status under the plan
5. The Resort & Casino may provide other types of team member benefits (insurance) that are not covered by COBRA, however, team members, in some cases, may be eligible to

convert to an individual policy with the organization's insurance carrier if their employment with the organization ends. Team members should contact the insurance carrier for more information about this coverage continuation.

6. If COBRA regulations are amended, modified, extended, or subsidized by the Federal Government during any calendar year, the Resort & Casino will adopt those regulations if applicable.