



OPEN ENROLLMENT
NOVEMBER 15, 2010 - NOVEMBER 24, 2010

Max Restaurant Group Open Enrollment Overview - MA

We have spent the last several months talking, listening and gathering information from employees and subject matter experts about healthcare needs, challenges, healthcare reform and suggestions. *We thank all of you for your candid feedback!* We have learned so much and are happy to announce that The Max Restaurant Group (MRG) is introducing a new healthcare platform for all full time employees who work 30 hours + a week.

On January 1st our organization will move forward with one healthcare carrier, ConnectiCare. We will be offering a core plan with a “buy up” option. MRG will contribute 50% toward the core plan for each employee’s premium expenses. If an employee chooses to “buy up” he/she will be responsible for the additional premium expenses.

2011 Summary of Employee Benefits Changes

There are some *major* differences between our existing plan and the new plan design.

- All employees’ monthly premiums will be the same. We will no longer offer age banded premiums and regardless of your sex or age you will pay the same as other fellow employees (see premium breakdowns below).
- We have a new contribution structure and will be eliminating our years of service contribution model. In our new model MRG will contribute 50% toward the core plan of an eligible employee’s monthly premium (30+ hours a week). Employee hours will be monitored per payroll for eligibility.
 - For example, an employee selects the MRG core plan for him/herself; the plan costs \$335.06 per month. MRG will pay 50% of this monthly premium leaving the employee responsible for \$167.53 a month (\$77.33 per payroll).
- All employees have the opportunity to take advantage of a Flexible Spending Account (FSA) or a Health Savings Account and a Dependent Care Account (DCA) offered through Progressive Benefit Solutions (PBS) depending upon which plan is selected.
- We will have a dedicated team available to assist you with your healthcare questions and needs.

Medical Plan – ConnectiCare (Required form: ConnectiCare enrollment form)

The following employee contributions will be effective on January 1, 2011 and will be reflected in your 1/7/2011 paycheck.

Election	MRG Core Plan Ctcare High Deductible \$2,500 \$/paycheck	Buy Up Option POS OA \$500 IP \$30/\$45 \$/paycheck
Employee only	\$77.33	\$135.28
Employee & spouse	\$166.25	\$290.85
Employee & child(ren)	\$150.79	\$263.79
Family	\$224.25	\$392.30

Dental Plan – Principal (Required form: Principal enrollment form)

- This is the same plan we offered last year.
- Employees are responsible for the full premium if elected.

The following employee contributions will be effective on January 1, 2011 and will be reflected in your 1/7/2011 paycheck.

Election	Principal \$/paycheck
Employee only	\$16.77
Employee & spouse	\$35.85
Employee & Child(ren)	\$35.23
Family	\$58.92

Flexible Spending Account (FSA) or Health Savings Account and Dependent Care Account (DCA) (Required form: Progressive Benefit Solutions (PBS) enrollment form)

This benefit allows you to pay for your out-of-pocket medical, dental and vision expenses and dependent care expenses with pre-tax dollars, which lowers your tax liability.

- You do not have to be enrolled in our medical plans to take advantage of this benefit.
- The minimum amount for a Flexible Spending Account is \$300 and the maximum is \$2,000 per calendar year.
- The minimum amount for a Dependent Care Account is \$300 and the maximum is \$5,000 per calendar year.
- Flexible Spending Accounts, Dependent Care Accounts and Health Savings Accounts will be effective January 1, 2011 and contributions will be payroll deducted every payroll beginning 1/7/2011.
- You will receive 2 debit cards to use for your out-of-pocket medical, dental, vision and dependent care (childcare, daycare, summer camp) expenses.

What do you need to do during the OPEN ENROLLMENT period?

- Review our new plan options via the enrollment kits distributed to your location or to access benefit plans online: visit www.maxrestaurantgroup.com
 1. Click on “employee login” located at the bottom of the page
 2. Log in using username: “employee” and password: “max”
 3. You will then be prompted to create a username and password
 4. View our new benefit plans and contribution model under Human Resources
- Attend your open enrollment meeting (see schedule on next page)
- Complete new paperwork to remain on medical and dental plans
- Submit all paperwork to your designated restaurant manager (see next pg.) by Wednesday, November 24th, 2010
- Contact Joann Gomes at 860-522-9806 x 22 or by email at jgomes@mrgct.com with questions

NOTE: After the Open Enrollment Period, you cannot make changes to your coverage during the year unless you experience a change in family status, such as:

- Loss or gain of coverage through your spouse
- Loss of eligibility of a covered dependent
- Death of your covered spouse or child
- Birth or adoption of a child
- Marriage, divorce, or legal separation
- Switch from part-time to full-time or full-time to part-time

You have **30** days from a change in family status to make changes to your current coverage.

REMINDERS:

Open Enrollment Period: November 15th - November 24th, 2010

Open Enrollment Meetings:

Monday, Nov.15th	Tuesday, Nov. 16th	Wed., Nov. 17th
Max Downtown and TK @ Downtown 3-4:30	Max's Oyster Bar @ MOB 3-4:30	Max a Mia @ Mia 3-4:30
Corporate Office and Max's Catering @ Corp. office 3-4:30	Max Burger @ Burger 3-4:30	Max's Tavern @ Tavern 3-4:30
		Max Amore and Max Fish @ Amore 3-4:30

Open Enrollment Follow-Up Meetings: (for employees interested in asking additional questions, getting more information about plan choices, or speaking to our broker directly)

Tuesday, Nov. 23rd
Follow-Up Meeting @ Max Amore 3-4:30
Follow-Up Meeting @ Corporate Office 9:30am-11

Open Enrollment forms are due to your designated manager by Wednesday, November 24th, 2010.

Location	Manager
Max a Mia	Sarah Bengtson
Max Amore	Jessica Stalmach
Max Downtown	Mea Nelson
Max's Oyster Bar	Laura Katsoulis
Trumbull Kitchen	Tom Volgenau
Max's Tavern	Tim Taillefer
Max Fish	Chris Katsoulis
Max Burger	Siobhan McIntyre
Max's Catering	Brian Hileman