

MAX

RESTAURANT GROUP



November 2010



TRUMBULL
KITCHEN



Dear Employee,

For the last several years we have been challenged with increasing healthcare costs along with all employers in this country. Each year insurance carriers increase their costs and we are left with limited solutions which usually results in reducing our benefit plans to make our plans affordable and accessible. This upcoming 2011 year is no exception. The landscape of insurance carriers is ever changing as more and more providers are abandoning the marketplace. While assessing our benefits plan for 2011 we realized that we must think about healthcare in new way, accept the changes in the healthcare industry, embrace them and find products that work well for both our employees and our business.

Our 2011 goals were as follows:

- Accessibility for more employees and their families
- Increase our contribution to 50% of the employees' cost for all full time employees (30 hours a week)
- Align ourselves with an interactive benefits company that provides support and ease in navigating through benefits and the associated costs
- Plans that have savings vehicles to allow employees to save their earnings pre-tax and use that money toward deductibles, co-pays, and out of pocket expenses

We are pleased with our end result and our new healthcare offerings. Please take a moment to review the Open Enrollment Overview document and ConnectiCare kit or visit www.maxrestaurantgroup.com for details.

1. Click on "employee login" located at the bottom of the page
2. Log in using username: employee and password: max
3. You will be prompted to create your own username and password
4. View our new benefit plans and contribution model under Human Resources

We encourage every employee to attend an open enrollment meeting scheduled during the week of November 15th to hear about our new plans, pre-tax saving vehicles, and new contribution model for all full time employees. Refer to the Open Enrollment Overview document for a schedule of meetings and paperwork details and deadlines.

For further assistance, please feel free to contact Joann Gomes at 860-522-9806 x 22 or at jgomes@mrgct.com.

Regards,

Rich

Rich Rosenthal
President