



Open Enrollment Highlights Newsletter

YOUR 2021 BENEFITS



Open Enrollment for your 2021 CKE benefits is November 9-20.

This newsletter is a great place to start to get an overview of what's changing, effective January 1, 2021. When you're ready to dig into the details and learn the steps you need to take before the November 20 deadline, see your 2021 Benefits eGuide on ckebenefits.com.

Questions?

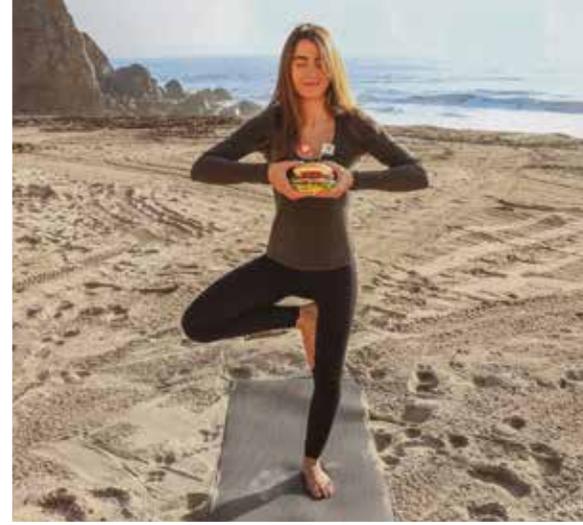
Have questions about your benefits? Need help finding a network provider? Contact Health Advocate at **866-695-8622**. Learn more about the free assistance Health Advocate can provide on the next page.



Enrollment is mandatory!

Your CKE benefits do NOT automatically continue in 2021. You must re-elect all your benefits during Open Enrollment, or your coverage will end December 31, 2020.

LEARN WHAT'S NEW FOR 2021!
See inside.



WHAT YOU NEED TO KNOW



MEDICAL



There are no significant changes to the medical plans for 2021, but here are a few things to know:

- » **NEW FOR 2021!** Coverage for UHC Virtual Visits (telehealth) is being enhanced -- \$50/visit under the HDHP with HSA and \$0/visit under the PPOs.
- » If you enroll/re-enroll in the HDHP with HSA, you must enroll/re-enroll in the HSA as well. CKE will continue to match your HSA contributions up to \$500 (this match counts toward the annual limit). Total HSA contribution limits are increasing to \$3,600/person or \$7,200/family
- » If you take medication for an ongoing condition, be sure to check UHC's formulary (drug list) to see how your medications are covered and get some helpful tips. There may be some formulary differences for 2021.

DENTAL

High and Low UHC dental options will still be offered in 2021, but several enhancements have been made to the High plan, including adult orthodontia coverage and increased annual benefit maximums. The Low plan is unchanged.

VISION

For 2021, CKE will offer a single UHC vision plan, which is identical to the High Plan offered in 2020.

Choose your medical plan wisely!

You owe it to yourself to get to know all your medical options. After all, the goal is to choose a plan that results in the lowest out-of-pocket cost for you. That means there's more to consider than just the deductible! In fact, if you've always chosen the plan with the lowest deductible, you may be spending more than necessary.

Your 2021 Benefits eGuide has some eye-opening examples to help you compare your options. And Health Advocate is a free service that gives you live, personal help choosing the best plan for you. See below.

HEALTH ADVOCATE

You have confidential, unlimited access to Personal Health Advocates who can help you find the right doctors and hospitals, schedule tests, explain your coverage, research the latest treatments, estimate costs for health care services, resolve claims issues, connect you with an Employee Assistance Program, and more! Visit [HealthAdvocate.com/members](https://www.healthadvocate.com/members) or call **866-695-8622**.





W FOR 2021

FLEXIBLE SPENDING ACCOUNTS

There are no changes to the flexible spending accounts (FSAs), but you must re-enroll to keep participating in 2021.

LIFE/AD&D

If you want to enroll or increase your or your dependents' coverage, or if you previously declined voluntary coverage but wish to add coverage now, you must submit evidence of insurability (EOI) through Employee Navigator and be approved before your new coverage becomes effective.

DISABILITY

If you previously declined buy-up long-term disability coverage and would like to elect it now, you will need to submit EOI through Employee Navigator before coverage becomes effective.

ACCIDENT, CRITICAL ILLNESS

Low-cost accident and critical illness coverage will be offered through Lincoln Financial for 2021.

For more details on these plans, see your 2021 Benefits eGuide.



Need help deciding on life, disability, accident or critical illness coverage?

Lincoln Financial is hosting a hotline just for CKE employees for four days during Open Enrollment:

Monday, Nov. 9 | 9 a.m.-6 p.m. CST

Wednesday, Nov. 11 | 10 a.m.-1 p.m. and 5-8 p.m. CST

Wednesday, Nov. 18 | 10 a.m.-1 p.m. and 5-8 p.m. CST

Friday, Nov. 20 | 9 a.m.-6 p.m. CST

To get your questions answered about life, disability, accident and/or critical illness insurance, call **888-969-2499**

If you need help, call
866-695-8622



Open Enrollment is Nov. 9-20

Your enrollment checklist

- ✓ **Learn what's new for 2021.** There are several enhancements and changes for the coming year. Look inside this flier.
- ✓ **Get to know your benefit options.** You owe it to yourself to make informed choices. Your Benefits eGuide gives you the details you need, including some examples to help you compare plans.
- ✓ **Prepare to enroll.** Collect dependent birthdates and Social Security numbers, and make sure you can access **Employee Navigator** (you must create an account if a first-time user).
- ✓ **Enroll by the deadline.** It's mandatory that you go online and enroll. Otherwise, you will not have benefits in 2021 (except for any Company-paid benefits).
- ✓ **Make sure you're set.** You will only receive new ID cards if you're adding a dependent or enrolling for the first time. If you enroll in an FSA or the HSA for the first time, you will receive a debit card. If you already have one, you will only receive a new one if yours is expiring or you request a replacement from PayFlex.
- ✓ **Check payroll deductions on your January 2021 paycheck.** Make sure you are enrolled in the benefits options you selected.

How to enroll

1. Go to the Benefits homepage at www.ckebenefits.com.
2. Click 2021 Open Enrollment.
3. At the Employee Navigator screen, either:
 - Log in with your username and password
 - OR
 - Click "Register as a new user" (Company Identifier: CKE) and follow the prompts to create a username and password.
4. Once logged on to Employee Navigator, click the Start Enrollment button.



If you need help, call
866-695-8622