



Open Enrollment Highlights

Choose Your 2022 STAR Benefits



CKE STAR Benefits Open Enrollment Runs November 8–19, 2021

**Better Coverage. Equal Cost.
Same Doctors. New Carriers.**



Andrew Robinson

You spoke. We listened.

“After listening to team members’ feedback, we heard that health care costs were getting too high for the coverage they were receiving, so we got to work. I am excited to say that we were able to keep costs flat for 2022, while also improving the coverage through a new benefits lineup.

Cigna will administer our medical and dental benefits next year, offering enhanced coverage with similar (if not better) provider networks. With our pharmacy benefits, we were able to negotiate a re-alignment of our prescription drug tiers, making several of the medications you need more available and affordable. We also brought back the VSP Vision program after you told us how much you liked it.

When all is said and done, we think you’ll find that our 2022 benefits offer greater value at the same cost to you.”

**Andrew Robinson
Chief Human Resources Officer**

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**STAR Benefits mean more coverage for you and your family
ENROLLMENT: NOVEMBER 8–19, 2021**



It's Your Choice!

Open enrollment is the time to make benefit choices for you and your family for the upcoming year. This newsletter is a great place to get an overview of your choices.



Three Choices of Medical Plans

In 2022, medical benefits will be offered through Cigna, one of the nation's largest health insurers. Eligible team members can select from three plans that are similar to last year:

- 1 High-Deductible Health Plan (HDHP)** with Health Savings Account (HSA), which offers the lowest monthly premium cost to you;
- 2 Silver Medical Plan**, which offers a traditional combination of moderate premiums with greater up-front coverage and lower deductibles than the HDHP plan; and
- 3 Gold Medical Plan**, which carries higher premiums but offers the lowest deductibles

Enrollment is MANDATORY

Your CKE benefits do NOT automatically roll over to 2022. That's why **you must make new selections** during Open Enrollment. If not, your current CKE benefits will end on December 31, 2021.



Questions About Benefits? We're Ready to Help.

You can contact Health Advocate at 866-695-8622 or online at <http://www.healthadvocate.com/members>. It's **free** and **unlimited**.

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What's New for 2022?

MEDICAL

Our new insurer, Cigna, provides a broad network of physicians, hospitals and healthcare providers that is 99.7 percent unchanged from last year. For 2022, here are some significant benefit enhancements, which we made following team member input.

- Chiropractic services
- Physical therapy and occupational therapy sessions up to 100 a year, compared to 20 in 2021
- Gastric bypass procedures
- Free preventative generic prescriptions under the HDHP with HSA plan
- Additional gender transition coverage

DENTAL

Eligible team members can select from two Cigna dental plans:

- The Dental PPO Low plan includes preventive services like twice-a-year teeth cleanings and fluoride treatments for children at no additional cost, along with shared costs for fillings and other repairs, or
- The Dental PPO High plan includes everything from the basic plan, plus orthodontics and a much higher annual maximum benefit

VISION

VSP is back by popular demand! This best-in-class program offers a \$10 annual Vision Exam and savings on frames, lenses and contacts, all at a lower cost to you.

Flexible Spending Account

Cigna will also be the new administrator of CKE's Flexible Spending Account program. If you would like to contribute to an FSA in 2022, you must re-enroll and new cards will be issued to you.

Disability, Accident, Critical Illness Coverage

These benefits will continue to be offered through Lincoln Financial. Details of these benefits can be found in the STAR Benefits Guide or on CKE's Open Enrollment website (www.ckebenefits.com/oe). Call (888) 969-2499.

Employee Assistance Program

Need help dealing with a personal or work-related issue? The EmployeeConnect Employee Assistance Program provides confidential counseling services to you and your household family members. Services are free and available 24/7. You do not have to be enrolled in other benefit plans to participate. Contact (888) 628-4824 to get started.

Health Advocate

Trying to decide which plan is right for you and your family? Health Advocate is here to help and it's **free!** You have confidential, unlimited access to Personal Health Advocates who help you navigate healthcare providers and services, explain benefits, estimate costs, connect with the Employee Assistance Program and more. Visit HealthAdvocate.com/members or call 866-695-8622.

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Your 2022 Enrollment Checklist

✓ Learn your choices

Read your STAR Benefits eGuide (coming soon) for all the details you need.

✓ Organize your information

Collect birthdates and Social Security numbers for yourself and family members you wish to cover or list as a beneficiary.

✓ Check your 401(k) contributions

New eligible team members are automatically enrolled in the CKE Savings Plan, administered by Principal Financial. See the STAR Benefits eGuide for how to access your account, change your contributions, update your beneficiaries, and learn more about retirement savings.

WHEN TO ENROLL

★ November 8-19, 2021

HOW TO ENROLL

★ Go to www.ckebenefits.com.

★ Click on 2022 Open Enrollment where you will find information on how to enroll for 2022 benefits.



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