



get in. it's easier than you think.



Salon Associate Benefits
2015 Benefits Enrollment

dear valued Associate

I am very proud to say that at Ratner Companies we have a unique, caring culture where it's "all about the people."™ This culture, based on our mission, vision, values and Leadership focus, creates a win for our Clients, a win for our Associates and a win for our business. It is our dynamic and multi-talented Associates who make this possible... and I am passionately committed to championing your success!

As a part of this focus, our organization as a whole constantly seeks to provide our Associates with health and wellness benefits that give our people options. Within the pages of this booklet you will find detailed information about your opportunity to find solutions to help meet your needs. This suite of available benefit options is a result of our commitment to providing the greatest benefits we can within our financial resources.

Let me close by saying that these benefits are just one way we say thank you for all you do and, more importantly, for who you are. You make a difference in the lives you touch daily. Know that you are loved and that I am ...

Championing your success,



Dennis Ratner
Founder, CEO and Stylist

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get in. it's easy.

You've got a lot going on. We get it. So Ratner Companies makes it quick and easy for you to get enrolled in your benefits. That means more time for you and the people you love. And when you use our online tools, you'll know you're picking the benefits that fit your life and budget.

Although the company pays the cost of many of your benefits, you will pay a portion of that cost as well. So it just makes sense to be sure you're not paying for benefits you don't need.

This guide is divided into three sections:

get ready. learn about enrollment

get smart. details about each of your coverage options

get enrolled. enroll and confirm your choices



get ready

Spend a few minutes reviewing this brochure and you'll see how easy it is to get just the right mix of benefits and coverage for you and your family. And you could even save yourself some money!

And remember, **you must enroll** if you want to:

- ▶ Be covered under a medical plan.
- ▶ Change your dental or vision coverage for next year.
- ▶ Add or drop a spouse/domestic partner or dependent child.
- ▶ Contribute to the Health Care and/or Dependent Day Care Flexible Spending Accounts (FSAs).
- ▶ Change your supplemental life insurance, spouse life insurance, and/or accidental death and dismemberment (AD&D) insurance.
- ▶ Participate in the Hyatt legal plan.
- ▶ Participate in any of the Unum income protection benefits.

Don't leave your family's health and welfare to chance. Taking time to review your benefits, evaluating your options, and enrolling by the deadline can help you **save time and money** later.

newly hired?

Welcome aboard! This is your chance to **get in**—so take the time to learn about the health and welfare benefits that Ratner Companies offers.

If you want to have Ratner Companies' benefits, you must enroll within **31 days** of your effective date (1st of the month following eight months of service).

If you don't enroll for benefits within **31 days** of your effective date you will **not** have the opportunity to enroll again until next fall's annual enrollment (unless you have a qualified change in employment or family status). So act now! Don't miss this chance to **get in!**

Be sure to compare Ratner Companies' benefits with any other coverage you may have—such as through your spouse's employer.

who can get in?

You're eligible for the benefits described in this guide after eight months of continuous employment if you work 25 hours or more per week. If you work less than 25 hours per week, some benefits are still available to you.

You can also cover certain dependents under medical, dental, and vision coverage. Eligible dependents include your:

- ▶ Spouse or domestic partner;
- ▶ Children up to age 26, including adopted children and those you are legally obligated to support or provide health coverage for as a result of a court order; and
- ▶ Legally dependent disabled children who are incapable of caring for their own needs.

Your same-sex or opposite-sex domestic partner is eligible for coverage, provided you submit a signed affidavit and other required documentation when you enroll. (Affidavit forms are available on Associate Self Service.) A domestic partner relationship is not tax protected and must be re-documented at any time upon request. Canceling a domestic partner relationship is limited to the annual enrollment period unless there are extenuating circumstances.

To find out more about eligibility requirements, review the summary plan description, available on Associate Self Service.

You cannot change your coverage during 2015 unless you have a qualified change in employment or family status.

coverage levels

The cost of medical, dental, and vision coverage is based on the following coverage levels:

- ▶ You Only
- ▶ You + Spouse or Domestic Partner
- ▶ You + Child(ren)
- ▶ You + Family

when things change

The benefits you choose will be effective through the end of the 2015 plan year. You **cannot** make changes to your coverage during 2015 unless you have a qualified change in employment or family status, which includes:

- ▶ Marriage, legal separation, or divorce or termination of a domestic partnership;
- ▶ Birth, legal adoption of a child, or placement of a child with you for legal adoption;
- ▶ Death of your spouse or domestic partner or dependent child;
- ▶ Change in your spouse's health coverage attributable to your spouse's employment;
- ▶ Change in your spouse's work status that affects benefits eligibility;
- ▶ Becoming eligible for Medicare or Medicaid during the year; or
- ▶ Receiving a Qualified Medical Child Support Order (QMCSO).

After a qualifying change in status occurs, you have 30 days to make any updates by using Associate Self Service. Documentation may be required. For more information about making changes, review the summary plan description.



get smart

Ratner Companies offers medical and prescription drug, dental, and vision benefits for you and your eligible dependents. Here are the basics. For more details and costs, visit Associate Self Service at www.myratner.com.

medical coverage

Through Ratner Companies, all Associates have access to medical coverage through Century Healthcare (CHC). Your plan options, and your cost for coverage, depend on how many hours per week you work and on the coverage you elect.

- ▶ **If you work less than 30 hours per week**, you are eligible to enroll in the **CHC Select** Limited Fixed Indemnity Plan. You and Ratner Companies will share the cost of your coverage. You can also pay to cover your eligible dependents. If you work less than 25 hours per week, you may elect this coverage at your own cost.
- ▶ **If you work 30 hours or more per week**, you have a choice of two additional medical plan options—the **CHC Advantage Plan** and the **CHC Advantage Plus Plan**. Both the Advantage and Advantage Plus Plans meet the requirements of the Individual Mandate of the Affordable Care Act (ACA).

All three plans pay a fixed dollar amount for specific benefits, and there are no annual deductibles to meet. The Advantage and Advantage Plus Plans cover routine preventive services and ADA approved contraceptives at 100%. All three plans feature the same network of doctors, hospitals, and other health care providers, and you can visit any provider you wish. However, using a participating provider from the PHCS network helps control health care costs and reduces your out-of-pocket expenses. Participating providers will automatically file your claim with CHC. Visit www.multiplan.com/chc to find participating providers.

If you enroll in any of the CHC medical plans, you also receive the benefits listed below.

- ▶ **Life Insurance** • \$5,000
- ▶ **AD&D Insurance** • \$15,000 for you
• \$7,500 for your spouse/
domestic partner
• \$3,000 per child
- ▶ **Vision Benefits** • \$25 allowance for an eye exam every 12 months
• \$50 allowance for lenses, frames, or contacts every 24 months
- ▶ **Disability Benefits** • \$40 per week for up to 13 weeks; benefits begin on 8th day of disability

The CHC Advantage and Advantage Plus Plans meet the minimum standards for essential health benefits under health care reform guidelines. When you enroll in either of these plans, you will not have to pay an individual tax penalty. The CHC Select plan does not meet the minimum standards for essential health benefits. If you enroll in the Select plan and don't have additional qualified health coverage, you will pay a tax penalty for 2015.

medical benefits

Use the chart below to compare the key coverage features of each option.
For additional information, contact Century Healthcare at **888-924-2432**.

Medical Coverage Highlights

Plan Options	Associates working less than 30 hours per week	Associates working 30 hours or more per week	
	Select	Advantage	Advantage Plus
Preventive Care and Screening	Pays \$60 per day	Covered at 100% in accordance with the Affordable Care Act*	
Child Wellness Visits: Per visit to a doctor's office for well child care at 11 specified age intervals from birth through age five. Care includes physical exams, lab tests, immunizations, vision and hearing screening.	Not Covered	Covered at 100% in accordance with the Affordable Care Act*	
Prescription Drug: Most Preferred Generic and Brand Drugs 15,000 drugs in these categories Non-Preferred Brand and Generic Drugs No maximum annual benefit, no deductibles, no claim forms to file. Accepted at over 50,000 pharmacies nationwide.	Discounts on prescription drugs are accessed through an independent pharmacy benefit management company	Contraceptives are covered at 100% in accordance with the Affordable Care Act* Discounts on prescription drugs are accessed through an independent pharmacy benefit management company	
Doctor's Office Visits: 9 visits allowed per covered person per calendar year	Pays \$60 per day 1 visit may be used for wellness care	Pays \$60 per day	Pays \$75 per day
Emergency Room/Urgent Care Center Benefit: Applicable for emergency room visits when patient is not confined to a hospital—2 Emergency Room visits and 4 Urgent Care Center visits per covered person per calendar year	Pays \$400 per day for injury or sickness (ER)/ \$200 per day for urgent care	Pays \$400 per day for injury or sickness (ER)/ \$200 per day for urgent care	Pays \$400 per day for injury or sickness (ER)/ \$200 per day for urgent care
Hospital Indemnity: Overnight stays in hospital—Maximum of 100 days per confinement	Pays \$250 per day	Pays \$250 per day	Pays \$750 per day
Outpatient Diagnostic, X-Ray & Lab: Per visit to a doctor's office or outpatient facility for diagnostic testing and X-rays of an injury or sickness. 8 visits allowed per covered person per calendar year, 2 of which may be used for wellness care.	Pays \$60 per day	Pays \$60 per day	Pays \$120 per day
First Hospital Admission Benefit**: Pays the amount shown based on the number of days confined in the hospital as a one-time benefit for the first hospital confinement per person per calendar year	N/A	N/A	Pays \$1,000 per day
ICU/CCU: Maximum 30 days per confinement	Pays \$500 per day	Pays \$500 per day	Pays \$1,500 per day
Surgical Benefits Inpatient/Outpatient: 1 inpatient and 1 outpatient surgery per covered person per calendar year	Pays \$1,000/\$500 (per procedure)	Pays \$1,000/\$500 (per procedure)	Pays \$1,500/\$1000 (per procedure)
Alcohol and Substance Abuse: Maximum of 30 days per confinement	Pays \$125 per day	Pays \$125 per day	Pays \$375 per day
Mental Illness: Maximum of 30 days per confinement	Pays \$125 per day	Pays \$125 per day	Pays \$375 per day
Routine Newborn Nursery Care Benefit: Maximum of 3 days	Pays \$250 per day	Pays \$250 per day	Pays \$750 per day
Convalescent Facility: Confinement must begin within 3 days of hospitalization stay of at least 3 days—Maximum of 60 days per confinement	Pays \$125 per day	Pays \$125 per day	Pays \$375 per day
Physical Therapy Benefit: Physician ordered therapy up to 10 visits per year	Pays \$100 per day	Pays \$100 per day	Pays \$100 per day

* You must go to an in-network provider in order for the preventive services to be covered at 100%.

** This is not a cumulative benefit and the amount payable will not exceed \$3,000 per covered person per calendar year. If confined in successive calendar years for the same injury or related sickness, the confinements must be separated by at least 6 months in order for the benefits to be payable for the succeeding confinement.

prescription drug coverage

When you are enrolled in medical coverage, you'll also receive prescription drug benefits provided by Data Rx. You do not need to make a separate prescription drug election.



Associates and their covered dependents benefit from CHC's Pharmacy and Mail Order Discount program through Data Rx. You will pay the lesser of the pharmacy's usual and customary fee or the Data Rx contract rate. Discounts are available on both generic and brand name drugs. Contraceptive drugs are included, as well. If you're enrolled in the Advantage or Advantage Plus medical plan, contraceptive drugs are covered at 100%. Savings range from 16% to 73% based on the drug type (brand or generic) and the participating pharmacy. No claim forms are required. Prescriptions for 30-day supplies can be filled at more than 60,000 participating pharmacies nationwide including all of the national chains and over 90% of independent pharmacies. For additional savings, there is also a mail order pharmacy available for 90-day supplies. Visit www.century.data-rx.com or call **888-714-4422** to learn more.

Your ID Card

If you're enrolling in coverage for the first time, your medical ID card (which you will use for prescription drugs as well) will be mailed to you before your coverage effective date. If you're already enrolled for coverage, you will not receive a new ID card for 2015 unless you change your coverage level.

You do not receive ID cards for dental or vision coverage. Providers will verify your coverage when you call to make appointments.

dental coverage

You have the option to choose dental coverage for you and your family, which is available through MetLife.



Dental Coverage Highlights

	Core Dental		Buy-up Dental	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible	\$0	\$100/\$300	\$0	\$100/\$300
Calendar Year Maximum	\$1,000	\$1,000	\$1,500	\$1,500
Preventive Services	100%	80%	100%	80%
Basic Services • Fillings	80%	60%	80%	60%
Major Services • Crowns, extractions	50%	40%	50%	40%
Orthodontia Children under age 19 only	Not covered	Not covered	50%	50%
Orthodontia Lifetime Maximum	N/A	N/A	\$1,500	\$1,500

No ID cards are issued for the dental plan. For information on how to find a network dentist, visit www.metlife.com/dental or call **800-942-0854**.

vision coverage

Vision benefits provide coverage for you and your family through Vision Service Plan (VSP). For more information about your vision benefits or to find a network eye doctor, visit www.vsp.com or call VSP customer service at **800-877-7195**. No ID cards are issued for the vision plan. Simply mention your VSP coverage when making an appointment with your optometrist.

Vision Coverage Highlights

	In-Network	Non-Network	Frequency
Well Vision Exam	\$20 copay	Pays up to \$45	Every calendar year
Prescription Glasses	\$20 copay covers frames and lenses up to allowances shown below		
Frames	\$160 allowance; 20% off anything over \$160	Up to \$70 allowance	Every calendar year
Lenses • Single • Bifocal • Trifocal	• 100% covered • 100% covered • 100% covered	• Up to \$30 allowance • Up to \$50 allowance • Up to \$65 allowance	Every calendar year
Contacts (instead of glasses)	Up to \$60 for fitting and evaluation; \$100 allowance for lenses	Up to \$105 allowance	Every calendar year
Diabetic Eyecare Plus Program	\$20 copay	N/A	As needed
Free access to the TruHearing MemberPlus® Program, which offers deep discounts on hearing aides and supplies, as well as comprehensive annual hearing exams for \$75. Visit vsp.truhearing.com for details.			



Don't Forget the Health Care FSA!

If you have dental expenses beyond what the dental plan covers, or if you wear glasses or contact lenses, consider enrolling in the Health Care Flexible Spending Account. You can save on taxes for your out-of-pocket dental and vision expenses. In fact, sometimes it's less expensive to use the Health Care FSA for vision care than to buy vision coverage. Keep reading to learn about the Health Care FSA, which now lets you roll over some unused funds from year to year!



MANAGE YOUR ACCOUNT THE EASY WAY

You also have access to two features that make saving money on everyday expenses even easier:

- > The HFS Benefits website will help you manage your FSA account balance(s), submit claims (if necessary), and learn more about eligible expenses and merchants. Go to www.hfsbenefits.com or call 888-460-8005 for details.
- > If you sign up for the Health Care Flexible Spending Account, you'll get an HFS Benefits card in the mail. The HFS Benefits card lets you buy eligible health care products for you and your eligible dependents so you don't have to pay with cash. And, in most cases, your purchase can be *approved automatically* so that you don't need to submit documentation. Just pay with your card!

flexible spending accounts (FSAs)

One of the easiest ways to save money in 2015 is by participating in an FSA. FSAs offer you a tax-free way to pay for everyday services or products you need anyway. Remember—you can enroll in the Health Care FSA even if you don't have medical coverage through Ratner Companies.

Why pay taxes the IRS allows you to save? The money is **not** taxed when it comes out of your paycheck **or** when you get it back as a reimbursement.

There are two types of FSAs from which you can benefit:

- ▶ **Health Care FSA**—Use before-tax dollars to pay for eligible expenses, including:
 - Medical, dental, and vision copays and coinsurance for you and your eligible dependents;
 - Prescription or over-the-counter drugs with a doctor's prescription ; and
 - Glasses, contacts, contact lens solution, and/or LASIK surgery.
- ▶ **Dependent Day Care FSA**—Use before-tax dollars to pay for eligible dependent care expenses that allow you to go to work, such as day care or summer camp for dependent children under age 13 or for qualified elder care.

how FSAs work

1. During annual enrollment, you elect to set aside a certain amount of money in your FSA(s) for 2015, based on the guidelines below.

	Minimum Election Amount	Maximum Election Amount
Health Care FSA	\$200	\$2,500
Dependent Care FSA	\$200	\$5,000*

*If you're married and your spouse uses a similar account, your combined limit is \$5,000 annually. If you file taxes separately, each of you is limited to a maximum of \$2,500 annually.

2. Your election amount is deducted from your paychecks equally throughout 2015. It will remain in effect throughout 2015 unless you have a qualified change in status.
3. You use the money you set aside to pay yourself back for eligible health care and/or dependent care expenses.

Important! Your Health Care FSA Funds Roll Over!

Any unused funds in your Health Care FSA at the end of the year—up to \$500—will roll over to the following year. And you can still elect up to \$2,500 for the following year in addition to the amount you've rolled over.

Your Dependent Day Care FSA Funds Must Be Used!

If you enroll in the Dependent Day Care FSA for 2015, you must use the money in your account by December 31, 2015, and submit claims for those expenses by March 31, 2016; otherwise, you lose any remaining money. Leftover money cannot be rolled over into the next plan year.

But don't worry! Just determine how much you spent out of pocket on dependent care expenses this year. That will help you carefully estimate your out-of-pocket expenses for 2015.

PROTECT THE ONES YOU LOVE

If your family depends on you and your income, you'll want to be sure they have enough savings if something happened to you.

Protect your loved ones by designating your beneficiaries—the people who will get paid your life insurance benefit if you die. You can designate your beneficiaries by logging on to Associate Self Service at www.myratner.com.

You'll need to have the following information for each beneficiary you would like to designate:

- > Name
- > Birth Date
- > Social Security Number

supplemental term life insurance

If you work 25 hours or more per week, you may purchase supplemental term life insurance for yourself and your dependents. Your life insurance is administered by MetLife.

- ▶ **Supplemental Associate Life Insurance**—You may purchase supplemental term life insurance for yourself in \$10,000 increments up to five times your annual salary or \$750,000, whichever is less.
- ▶ **Spouse Life Insurance**—If you elect supplemental life for yourself, you may also cover your spouse for an amount equal to, or less than your own coverage. Rates depend on the amount of insurance you purchase and your age. Domestic partners are not eligible for supplemental life insurance.
- ▶ **Child Life Insurance**—If you elect supplemental life for yourself, you can also purchase \$10,000 of coverage for your child(ren) up to age 19. You pay one low rate to cover all children.

A Health Questionnaire, also called a Statement of Health, is required for any coverage amount greater than \$375,000 (or three times your salary, whichever is less). You must also provide a Health Questionnaire if you are applying for or increasing your coverage more than 30 days after your benefits effective date.



Would your family have enough savings if something happened to you?

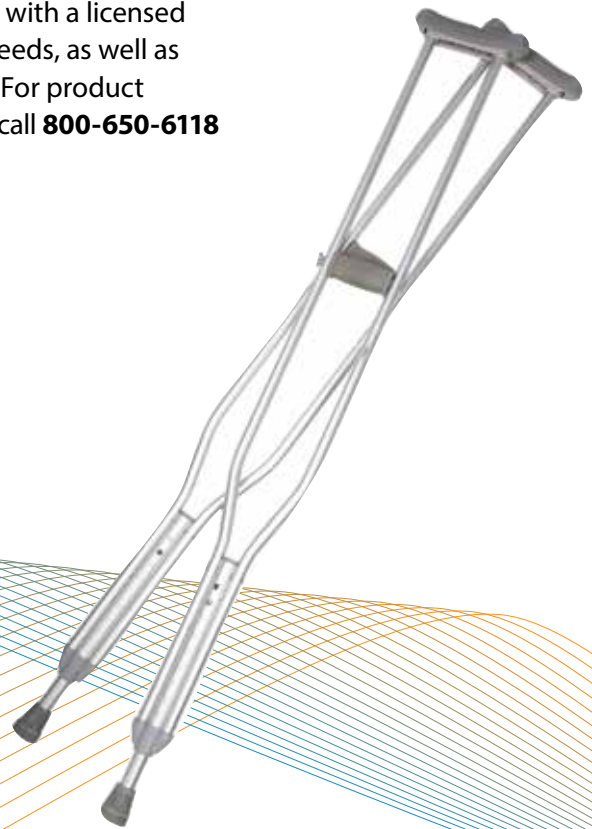
supplemental accidental death and dismemberment (AD&D) insurance

Supplemental AD&D is available for you, your spouse, and/or children as an inexpensive option to provide additional benefits in the case of an accidental death or accidental dismemberment (loss of limb or sight). Supplemental AD&D can be purchased with or without supplemental life insurance.

Unum voluntary benefits

Enrollment in the voluntary benefits provided by Unum Insurance offers the convenience of payroll deductions for coverage you individually own and manage. Ratner partners with Unum to offer participation in any of the five plans: Short Term Disability Insurance, Accident Insurance, Whole Life Insurance, Hospital Indemnity Insurance, and Critical Illness Insurance. Enrollment is limited to once per year during the annual enrollment period following six months of continuous service. The policies you own are portable, meaning you can continue the policy at the same rates, even if you leave employment with Ratner.

Application for any of the five offered policies requires you to speak with a licensed Unum representative who will create the policy according to your needs, as well as answer any questions or discuss any limitations or legal disclosures. For product information regarding plan design, eligibility, and enrollment, please call **800-650-6118** and identify yourself as a Ratner Associate.



► Short Term Disability Insurance

If you were out of work due to an illness or injury, would you be able to cover the costs of daily living—not to mention the expenses associated with a disability?

Unum's voluntary individual Short Term Disability (STD) insurance can help replace a portion of your salary in the event of a covered sickness or accident. You are eligible to apply for this insurance if you are age 17 to 69 and are actively at work. You may be able to apply for a benefit percentage of up to 60% of your gross monthly salary, with a minimum monthly benefit amount of \$400 up to a maximum of \$5,000, subject to salary requirements. You will also elect your elimination period and benefit period to best suit your needs.

► Accident Insurance

The Unum plan covers a wide range of injuries and accident-related expenses such as hospitalization, physical therapy, and hospital intensive care unit, plus coverage for accidental death, and some catastrophic accidents. You are eligible to purchase coverage for yourself or your family if you are age 17 to 80 and actively at work for a minimum of 25 hours per week.

► Whole Life Insurance

With Unum's interest-sensitive whole life insurance, you can help give your family the added financial protection they may need in the event that something unexpected happens. This whole life insurance is designed to provide death benefits to your beneficiaries if you pass away, but it also can build cash value that you can utilize while you are still alive. Interest-sensitive whole life insurance is voluntary and you can purchase the amount that is right for your needs. You can also purchase insurance for your spouse even if you do not purchase a policy for yourself. You may cover your children with a whole life policy as a rider to either your policy or your spouse's policy.

► Hospital Indemnity Insurance

Unum's Hospital Indemnity Insurance helps provide financial protection by paying a lump sum benefit of \$1,500 (per person, per calendar year) if you or a covered dependent has an inpatient hospital stay of 20 hours or more. The lump sum benefit is paid directly to you, regardless of any other coverage or benefit you may receive from a health plan for the hospitalization. Ratner offers this coverage at affordable group rates—in most cases at a cost of no more than \$220 per year.

► Critical Illness Insurance

Unum's critical illness insurance can help provide financial protection in the event of a covered critical illness. This plan is an ideal supplement to your existing disability coverage.

Upon first diagnosis of a covered critical illness, the plan offers a lump sum benefit that can be used however you choose. You may choose a benefit amount from \$5,000 to \$50,000 in \$1,000 increments. You may also purchase coverage riders to your critical illness policy for your spouse and children. This insurance is available at affordable group rates through Ratner Companies, and you are eligible to purchase coverage if you are age 16 to 69 and actively at work.

Coverage Details	Cost
Heart Attack	100%
Stroke	100%
Major Organ Transplant	100%
Permanent Paralysis	100%
End-Stage Renal (Kidney) Failure	100%
Coronary Artery Bypass	25%
You may choose to add an Additional Specified Critical Illness benefit for all insured covered under a critical illness policy or rider for:	
Cancer	100%
Carcinoma in Situ	Pays \$500 per day

ADDITIONAL BENEFITS

MetLaw—Hyatt legal plan

Everyone needs legal guidance from time to time and we are pleased to offer a simple and affordable program to meet most of your legal needs. Hyatt Legal Plan is the largest legal provider serving more than 5 million people and has been successfully doing so since 1981 with a growing network of over 10,000 attorneys. Hyatt's plan attorneys must meet stringent criteria before joining the network, and the average attorney has over 22 years of experience.

MetLaw is restriction free. No waiting periods, copays, or hour limits. It provides unlimited access to a broad range of legal services, such as:

- ▶ **General Telephone Advice and Office Consultations** (unlimited)
- ▶ **Document Review and Document Preparation** – Personal legal documents, deeds, notes, demand letters
- ▶ **Will and Estate Planning** – Living wills, power of attorney, trusts, wills and codicils
- ▶ **Real Estate Matters** – Foreclosure and eviction defense, sale and purchase of home, tenant negotiations
- ▶ **Debt Matters** – Debt collection defense, personal bankruptcy, identity theft defense
- ▶ **Traffic Defense**
- ▶ **Consumer Matters** – Consumer protection, small claims assistance
- ▶ **Family Law** – Adoption, guardianship, prenuptial agreements

Enrollment is limited to annual enrollment and for a minimum of one year. The bi-weekly deduction of \$7.62 covers you, your spouse, and dependent children. For additional information, contact Hyatt's Client Services at **800-821-6400**.

Employee Assistance Plan (EAP)

Sometimes balancing work and family life creates stress that is difficult to handle on your own. We encourage you and your family members to utilize the EAP. LifeWorks provides a CONFIDENTIAL resource available to you for counseling, guidance, and help in the areas of parenting, elder care, financial management, legal concerns, stress management, emotional well-being, and addiction and recovery. Available 24 hours a day, 7 days a week. For the answers you want and the help you need, call **877-234-5151**.

Ratner Companies 401(k) savings plan

The 401(k) Savings Plan is an effortless and convenient way for you to prepare for your financial future. In addition to saving with PRE-TAX dollars, you also enjoy a COMPANY MATCH to boost your savings potential.

All Associates age 18 and older are eligible to participate. You may elect



from 1% to 50% of your pay through payroll deductions, up to the annual IRS limit (\$17,500 for 2013). The company will contribute \$0.33 for every dollar you contribute, up to an annual limit of \$1,000. That's FREE money. The money you contribute is 100% vested immediately. The company match will become 100% vested after you've worked for the company for three years...Start Now! You can begin participating at any time; however, the company match will not begin until you've been an active Associate for at least six months.

The plan is administered by Prudential Financial Services, which offers multiple investment options allowing you to invest aggressively or conservatively, or anywhere in between. You may also choose the GoalMaker option where your portfolio will be automatically diversified according to your years to retirement and your tolerance for risk.

Because access to your funds is restricted before you reach age 59½, the plan offers convenient loan options. To enroll, change your contributions, or to change investment options, contact Prudential at www.prudential.com or call **877-778-2100**.

paid time off

Start accruing time off immediately! Use your PTO to pay for your time away from work for vacations, illness, or personal or family obligations. Your PTO accrues each pay period according to your hours worked and your tenure with the company. You can carry over 80 hours from one year to the next. Any amount over 80 hours at the end of the year can be allocated to your medical reserve bank OR traded for a reduced cash benefit.

direct deposit

Don't spend time and energy standing in line at the bank on payday! Have your paycheck automatically deposited into your checking or savings account.

- ▶ **No fees to cash your pay check**
- ▶ **Save time**—less trips to your financial institution and no waiting in long lines
- ▶ **Eliminate the possibility of lost, stolen, or forged checks**
- ▶ **Get your money deposited, even if you are on vacation, sick or away on business**
- ▶ **Set up several accounts automatically:** credit union, retirement savings, vacation club account, college fund, etc.

Direct deposit accounts can be set up through Associate Self Service or by completing a direct deposit form (posted on Printable Forms on Lotus Notes). Completed forms, along with proof of account number and ABA bank routing number, should be returned to the Payroll and Benefits Department, or faxed to **703-269-5388** or **703-269-5389**. Direct Deposit may take up to three pay periods from the date of receipt to be effective with your financial institution.

credit union

CommonWealth One Federal Credit Union offers full banking privileges—plus more! Enjoy all the benefits of a credit union with only a \$5 deposit, including: checking and savings accounts; specialty accounts such as vacation, holiday, or children's accounts;



personal and vehicle loans; and mortgages and home equity loans, as well as Visa Platinum with no annual fee. For more information, call **800-424-3334**.

Cell Phone Discount Program

Get discounts on your personal mobile phone service through Ratner Companies' partnerships with Sprint, AT&T and Verizon Wireless. All Associates can take advantage of this program. When you participate, you receive discounts on mobile and data service—10% on average. In some cases, and depending on the carrier you choose, you may also be eligible for discounts on phones and accessories.

Signing up is easy. Just log onto Lawson Self-Service and print a copy of your latest pay statement from Ratner Companies (be sure to block out all salary information). Take it to your local Sprint, AT&T or Verizon Wireless store, where they will copy the pay statement as proof of employment. Your eligible discount will be processed immediately.

Greater participation equals greater buying power! In other words, as more Associates participate in the cell phone discount program, the chance for your discounts to get even bigger goes up. Our carrier partners monitor Ratner Companies' participation in the discount program. As participation reaches new thresholds, the discount available from your carrier may increase as well. You will be notified of any changes to your discount. Limits may apply.

computer purchase program

Purchase computers and electronic equipment and accessories through Ratner's partnership with Purchasing Power. All Associates with a minimum nine months of service can take advantage of this program which is offered several times each year. Benefits include: no credit check; 12-month no-interest payment plan; convenient payroll deductions; brand name computers and electronics; and convenient home delivery.



get enrolled

enroll

Make sure you have the names, birth dates, and Social Security numbers of any eligible family members you want to enroll or any individuals you want to list as beneficiaries.

Once you have this information, it's time for you to enroll using Associate Self Service. It's easy and doesn't take much time. Self Service can be accessed from your salon or home computer.

- ▶ **In Salon:** Select Self Service Link on the Salon Portal
- ▶ **At Home:** <https://www.myratner.com>
- ▶ **To Log On:** Use your **Associate ID** (same ID used to access Retail.net system); your password is the **last four digits of your Social Security number**

You must use the "Logout" button when exiting Self Service. Please do not select the "X" on your browser to exit because this does not close your Self Service session. The "Logout" button is located in the top right-hand corner of the screen.

confirm

Don't forget to confirm your enrollment. Make sure the personal information we have on file for you is up-to-date so you'll receive your ID cards on time.

REGISTER AND VISIT ASSOCIATE SELF SERVICE REGULARLY TO:

- > Enroll in benefits
- > Change personal information
- > View pay information



plan contact information

These providers have online tools and information to help you with everything from choosing your benefits to getting and staying healthy.

	Online	Telephone
Medical	To find a provider: www.multiplan.com/chc	888-924-2432
Prescription Drug	www.century.data-rx.com	888-714-4422
Dental	www.metlife.com/dental	800-942-0854
Vision	www.vsp.com	800-877-7195
TruHearing®	vsp.truhearing.com	877-396-7194
Flexible Spending Accounts (FSAs)	www.hfsbenefits.com	888-460-8005
Life and AD&D Insurance		800-638-6420
Unum Voluntary Benefits		800-650-6118
Hyatt Legal Plan	www.legalplans.com	800-821-6400
Employee Assistance Plan		877-234-5151
401(k) Savings Plan	www.prudential.com	877-778-2100



