



# Benefits Buffet

2007 Edition

Did you know that your company benefits could actually be equal to as much as 30% in additional pay? Mazzio's Corporation offers a great assortment of benefits designed to meet the needs of our employees and their families. Not all of the benefits listed below are available for all employees. Please pay special attention to the specific benefit descriptions for details on who is eligible to participate.

## "Main Course" Benefits

### Healthcare & Income Protection

*Full-Time Hourly Employees, Management and Full-time Corporate Office Employees*

- Mazzio's Group Benefit Plan: Coverage includes Group Medical/Prescription Plan
- MetLife Voluntary Dental Plan
- Basic Life/Accidental Death & Dismemberment Plan
- Income Protection - Long-Term Disability
- Flexible Spending Accounts - Medical & Dependent Care

*Part-time Hourly Employees*

- Starbridge Medical & Dental Plan

#### COBRA

- Continuation of coverage after a change of status or if you leave Mazzio's. For both plans (full-time and part-time)

### Retirement

- Mazzio's Corporation 401(k) Profit Sharing Plan

## "Side Items"

*Fringe benefits that are available to you at no additional cost.*

- Direct Deposit
- Banking Services
- Bonus Programs
- Education Reimbursement Plan
- Employee Assistance Program
- Food Credit
- Food Discount
- Health Club Reimbursement Plan
- Service Awards
- Vacation

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## Enrollment In Mazzio's Medical Plans

As a newly eligible employee for the Mazzio's Group Health Plan, Starbridge Medical & Accident Plan, or Flexible Spending Account, you must enroll for benefits within the first 31 days of becoming eligible or you must wait until the next Open Enrollment period (generally in November) to get benefit coverage – unless you qualify as a “Special Enrollee.” Once you enroll, coverage is effective the first day of the month following your enrollment date.

**You cannot change your health care selections unless you experience a “Special Enrollment Event”.**

A Special Enrollment Event would include:

- Marriage, divorce, or legal separation
- Birth, adoption or change in custody of your child
- Death of your spouse or child
- Change in your employment status or your spouse's
- Loss of child's dependent status
- Loss of other coverage

## Eligibility Requirements For Mazzio's Medical Plans

### Full-Time Hourly Employees

We consider you to be a core member of your restaurant and we refer to you as “full-time hourly employees” throughout this brochure. Hourly employees qualify to participate in the *Mazzio's Group Benefit Plan*:

- A) After six months of employment (tenure) with the company and when averaging a minimum of 30 hours per week in the previous six months

**Special Note to Hourly Employees:** You must maintain full-time status (30 hours per week) to be eligible to participate in this plan. Should your hours drop below the minimum required for more than three months, you will be notified by the Benefits Department. You would have the option of enrolling in Starbridge or continuing the Mazzio's Group Plan under the Continuation of Coverage provision known as COBRA.

### Part-Time Hourly Employees

Part-time hourly employees (employees who work less than 30 hours per week regardless of tenure) or any other Mazzio's Corporation employees who do not qualify for the Mazzio's Corporation Group Health Plan can enroll in the *Starbridge Medical and Dental Plan*. This plan includes limited Medical and Dental Coverage. Employees must enroll within 31 days of date of hire or during the company's open enrollment period. However, it may not be necessary to wait until the next open enrollment period if you experience a Special Enrollment Event” as explained above. If enrolled within 31 days of becoming eligible, coverage will begin the first day of the month following receipt of your enrollment form at the Corporate Office.

A short summary of the plan will be provided in this material, but the plan is explained in detail in a **separate brochure**.

### Management/Corporate Employees

Management, including MIT's (Managers In Training) and full-time corporate employees, are eligible to participate in the *Mazzio's Group Benefit Plan* immediately. Once you enroll, coverage is effective the first day of the month following your hire date (or entry into one of these employment classifications.)



# Costs For Mazzio's Medical Plans

Mazzio's Corporation is pleased to provide employees with affordable health care coverage. Mazzio's contributes approximately 70% of the cost for employees and dependent coverage annually. Premiums are deducted from employee paychecks. If an employee does not have sufficient pay to pay premiums, he/she will be required to remit premiums upon notice from the Benefits Department. Following are current contributions:

### COSTS FOR MAZZIO'S GROUP BENEFIT PLAN

COVERAGE	EMPLOYEE COST <u>PER CHECK</u>	
	CORE PLAN	BUY-UP PLAN
Employee	\$ 29.54	64.15
Employee + Spouse	63.23	126.00
Employee + (1) Child	47.08	96.92
Employee + Family	110.77	206.77

### COSTS FOR MET LIFE DENTAL PLAN

COVERAGE	EMPLOYEE COST <u>PER CHECK</u>
Employee	\$11.12
Employee + Spouse	21.94
Employee + (1) Child	21.28
Employee + Family	34.84

### COSTS FOR STARBRIDGE MEDICAL & ACCIDENT PLAN

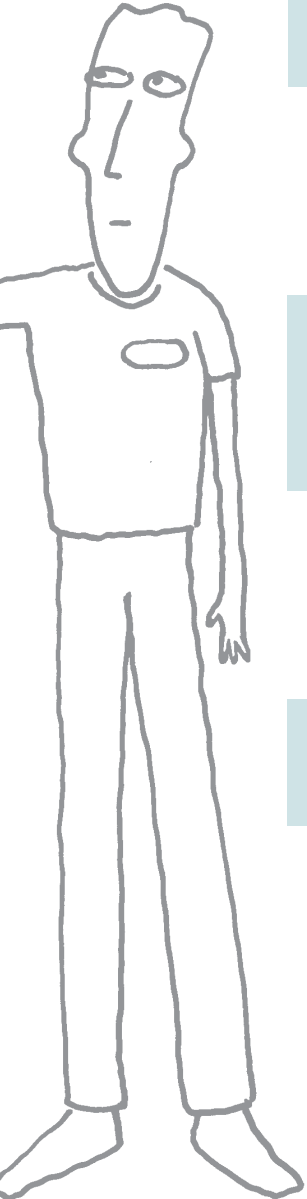
The *Starbridge Basic Medical & Dental Plan* provides limited medical benefits for as low as \$22.34 per paycheck. The amount of coverage depends on the level of coverage you choose and how many family members are covered. Employees pay 100% of the cost of this coverage.

COVERAGE	COST <u>PER CHECK</u>	COST <u>PER CHECK</u>
	VALUE PLAN	VALUE PLUS PLAN
Employee	\$22.34	\$36.62
Employee + 1	53.96	88.94
Family	81.24	134.04

### COSTS FOR STARBRIDGE DENTAL PLAN

The *Starbridge Dental Plan* package is available even if you don't choose medical coverage in the *Starbridge Basic Medical Plan*. It reimburses each insured person for expenses incurred for common preventive and basic dental procedures.

Employee	\$ 8.10
Employee + 1	\$15.40
Family	\$22.90



# Mazzio's Group Benefit Plan – What's Covered?

The *Mazzio's Group Benefit Plan* provides two different levels of medical coverage for both In Network (PPO) and Out-of-Network physicians and hospitals. You have the freedom of obtaining services from the provider of your choice, however, when using a participating physician, hospital or other medical facility (from your PPO directory) the plan pays MORE of the cost of the services PLUS the services are discounted.

When going to **in-network** providers, the plan pays **80%** of eligible charges for the core plan, **90%** for the buy-up plan **after you have satisfied the deductible.**

If a **non-network** physician, hospital or other medical facility is used, the plan pays **50%** of the eligible charges for the core plan, **60%** for the buy-up plan **after you have satisfied the non-network deductible.**

**Bottom Line: If you use medical providers that are in the network, you save money.**

## Medical Coverages

BENEFIT	CORE PLAN		OPTIONAL BUY-UP PLAN	
	IN-NETWORK	NON-NETWORK*	IN-NETWORK	NON-NETWORK
Deductible	\$500 per person \$1500 per family	\$1000** per person* \$3000 per family	\$250 per person \$750 per family	\$1000 per person \$3000 per family
Coinsurance	80%	50%	90 %	60%
Annual Out of Pocket	\$2,000 per person	\$4,000 per person	\$1000 per person	\$2000 per person
Maximum	\$6,000 per family	\$12,000 per family	\$3000 per family	\$6000 per family
Doctor Office Visits	\$25 Copay	50% after deductible	\$20 Copay	60% after deductible
Medical tests, procedures or treatments, including those provided during a doctor visit	80% after deductible	50% after deductible	90% after deductible	60% after deductible
Preventive Care and Wellness Care	\$25 Office Visit Copay then paid at 100% up to \$150 annual limit		\$20 Office Visit Copay then paid at 100% up to \$150 annual limit	
Hospital Services	80% after deductible	50% after deductible	90% after deductible	60% after deductible
Lifetime Maximum	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000

\* If you choose to see a non-network provider, you may be responsible for filing your own claim.

\*\* If you choose to see a non-network provider, your deductible increases from \$500 to \$1000 for the core plan, \$250 to \$1,000 for the buy-up plan. Any deductible you may meet when utilizing an in-network provider would count toward your non-network deductible.



# Prescription Drug Card For The Mazzio's Group Benefit Plan

CORE PLAN/BUY-UP PLAN		
BENEFIT	IN-NETWORK	NON-NETWORK
Pharmacy Level* (30 day supply)	<ul style="list-style-type: none"> <li>• \$ 10 Generic</li> <li>• 50% up to \$60 max all other drugs</li> </ul>	Not Available Not Available
Mail Order Level** (90 day supply)	<ul style="list-style-type: none"> <li>• \$ 20 Generic</li> <li>• 50% up to \$120 max all other drugs</li> </ul>	Not Available Not Available

\* Pharmacy Level – *Med Trak* administers our prescription card plan. One of the largest pharmacy card services in the U.S, this is the quickest way to obtain your prescriptions. Most pharmacies accept our card; Wal-Mart, Med-X, or Walgreen's are just a few of the participating providers. A complete listing of Med Trak participating pharmacies is available online @ [medtrakservices.com](http://medtrakservices.com). As long as participating pharmacies are used, the copay will apply. Your insurance I.D. card is the same for the medical and the prescription drug plan.

\*\* Mail Order Drug Program – Two levels of copays will also apply for the mail order drug program. This program is intended for those people who take maintenance medications such as high blood pressure medication or allergy medication - something you take every day. This benefit allows you to save money while enjoying the convenience of routine medications being delivered to your doorstep. A 90-day supply is provided for a \$20 copay for generics or 50% of the cost of the drug up to a maximum of \$120 for namebrand drugs. Mail order drug forms are available from the Benefits Department.

PPO NETWORKS	
IF YOU LIVE/WORK IN:	YOUR PPO NETWORK IS:
Arkansas	Private Healthcare Systems Network (PHCS)
Colorado	Private Healthcare Systems Network (PHCS)
Kansas	Preferred Health Professionals (PHP)
Missouri (Except Springfield)	Preferred Health Professionals (PHP)
Missouri (Springfield Only)	Healthlink (Affiliate of PHP)
New Mexico	Private Healthcare Systems Network (PHCS)
Oklahoma	Preferred Community Choice (PCC)
Texas	Private Healthcare Systems Network (PHCS)

When you enroll in the medical plan, the most current list of providers from the appropriate network will be available on the network's website or by calling the network. Your insurance I.D. card will be mailed to you and will reflect the correct network logo. If you relocate to another state, and your network changes as a result of your relocation, we will notify the carrier of that change.

NETWORK	WEB ADDRESS	TOLL-FREE
PHCS	<a href="http://www.phcs.com">www.phcs.com</a>	1-866-680-7427
PCC	<a href="http://www.ccok.com">www.ccok.com</a>	1-800-278-7563
PHP	<a href="http://www.phpkc.com">www.phpkc.com</a>	1-800-544-3014
Healthlink	<a href="http://healthlink.com">http://healthlink.com</a>	1-800-624-2356, Press 2 after greeting, then press 3.

## MetLife Dental Coverage For Full-Time Employees – What’s Covered?

Mazzio’s Dental Program gives you the opportunity to obtain dental benefits to help protect you and your family from the rising cost of dental care.

Type A dental services are covered at 100% when using an in-network provider. This includes one free cleaning and oral examination every six months. Please note the summary of your dental benefits:

PROCEDURE	(PLAN PAYS) INDIVIDUAL/FAMILY	DEDUCTIBLE PER PERSON/FAMILY
Diagnostic/Preventive (Type A)	100%	None
Basic Services (Type B)	Deductible then 80%	\$50/\$150
Major Services (Type C)	Deductible then 50%	\$50/\$150
Orthodontia (Type D)	Deductible then 50%	\$50/\$150
ANNUAL MAXIMUM (TYPE B & C SERVICES)		
Per Person	\$1,000	
LIFETIME MAXIMUM (TYPE D SERVICES)		
Per Person	\$1,500	

## Flexible Spending Accounts - Medical & Dependent Care

*(Full-time Hourly, Restaurant Managers, Corporate Employees)*

Mazzio’s Flexible Benefit Plan allows you to pay for eligible childcare and health care expenses with pre-tax dollars. Enrollment in the Medical Spending Account and Dependent Care Spending Account is available to all eligible employees of the Mazzio’s Group Health Plan (full-time hourly employees, restaurant management, and corporate employees.) Participants in the Mazzio’s Group Health Plan are automatically included in this plan and those premiums are deducted on a pre-tax basis as well.

### Medical Spending Account

Under this account you may set aside out-of-pocket medical expenses to be deducted from your paycheck on a regular basis. You can then submit your expenses to FMH Benefit Services and be reimbursed with pre-tax dollars for those expenses. It is like getting a 25-28% discount on your out-of-pocket medical expenses. Annual election limit is \$5,000.

### Dependent Care Spending Account

Same as the medical care spending account, only with this account you can set aside expenses you pay for childcare for an eligible dependent (up to age 13) and be reimbursed with pre-tax dollars. Annual election limit is \$5,000.

**Caution:** *Under this arrangement, any expenses you set aside that remain unused at the end of the plan year are forfeited (“use it or lose it”). You do however, have 90 days after year-end to submit expenses to allow time for insurance company handling.*

## Basic Life And AD&D

Mazzio’s provides a basic life and accidental death and dismemberment benefit at the following levels:

WHO	COVERAGE
All Salaried Corporate Employees, Restaurant Managers or Managers in Training	Annual salary rounded to the nearest \$10,000 (minimum \$ 20,000)
Hourly Full-time employees who are enrolled in Group Health Plan	\$ 20,000

The accidental death and dismemberment benefit will provide your beneficiary with double the benefit amount of the life insurance should you die from accidental causes.

**PLEASE NOTE: Enrollment in the basic life and accidental death and dismemberment plan is automatic and 100% paid by the Company.**

## Income Protection – Long-term Disability

*(Restaurant Managers, Full-time Corporate Employees)*

Long-term disability provides you with monthly income benefits should you become totally disabled and unable to perform your job responsibilities due to a non-work related illness or injury. Mazzio’s Corporation provides all **restaurant management, managers in training and full-time corporate employees** with a long-term disability benefit of 60% of monthly earnings to a maximum of \$5,000 per month after 180 days of total disability.

**PLEASE NOTE: Enrollment in the long-term disability plan is automatic and 100% paid by the Company.**

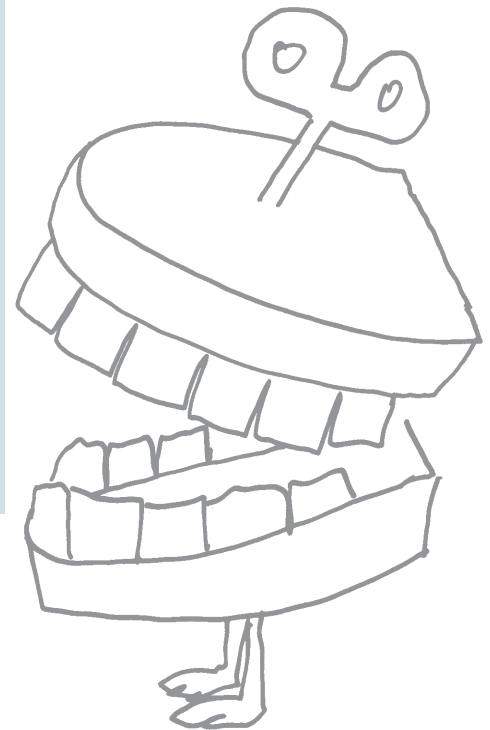
## Starbridge Limited Medical & Dental Plan For Part-Time Employees— What’s Covered?

Starbridge Basic Medical and Accident Plan allows you to choose from two levels of coverage:

VALUE PLAN	VALUE PLUS PLAN
\$20 Doctor Visit Copay	\$20 Doctor Visit Copay
\$1,000 Annual Maximum Basic Medical Benefit	\$1,000 Annual Maximum Basic Medical Benefit
Annual In-Hospital Benefit	Annual In-Hospital Benefit
\$1,000 First Confinement	\$5,000 Benefit
Plus up to \$100 per day for up to 100 days	No Deductible - Pays 100%
\$100 Wellness Benefit	One Occurance per year
\$20 Co-pay - Pays 100%	\$100 Wellness Benefit
Prescription Discounts	\$20 Co-pay - Pays 100%
	Up to \$20 per RX
	10 prescriptions/yr plus discounts.

Your Starbridge enrollment also includes online access, Nurseline, and Employee Assistance Program.

(Please refer to Starbridge enrollment materials for more detailed information on your coverage information.)



## Starbridge Dental Plan

The Starbridge Dental Assistance Plan reimburses each insured person for expenses incurred for 45 of the most common and basic dental procedures. Starbridge will pay up to the “Maximum Covered Charge” for each covered procedure after each insured person meets a \$25 annual deductible. The deductible is waived for Preventive Procedures. An insured may go to any licensed dentist.

(Please refer to the Starbridge materials for specific reimbursement amounts for covered dental procedures.)

## COBRA — How to continue your medical coverage if your status changes (from full-time to part-time), you leave Mazzio's, or experience another Qualifying Event.

If you lose your right to participate in the **Mazzio's Group Benefit Plan** as an active employee (due to ending of employment or a reduction in hours worked) you may continue your coverage for up to 18 months at the TOTAL premium cost. Other Qualifying Events entitle the beneficiary to different lengths of coverage. Contact the Benefits Department for more detailed information.

	CORE PLAN	BUY-UP PLAN
Employee only (or one dependent only)	\$293.78	\$336.32
Employee and spouse	530.47	606.72
Employee and one (1) child	407.14	467.10
Family (Employee, spouse and child(ren))	892.31	1021.19

Coverage can also be continued under the **Starbridge Basic Medical and Dental Plans** with the following monthly premiums:

COVERAGE LEVEL	EMPLOYEE	EMPLOYEE + 1	FAMILY
Value Plan	\$ 49.37	\$119.25	\$179.54
Value Plus Plan	\$ 80.93	\$196.56	\$296.23
Dental	\$ 17.90	\$ 34.03	\$ 50.61

## Retirement: Mazzio's Corporation 401(K) Plan

*(All Employees who meet age and service requirements.)*

Our retirement program match is 100% of the first 3% and 50% of the next 2% of employee contribution. The Mazzio's Corporation 401(K) Plan is administered by Fidelity, one of the largest mutual fund companies in the world. Employees who are 21, have one year of service, and have worked 1,000 hours are eligible to participate in this plan. Enrollment is monthly, beginning the month following your anniversary date. Minimum contribution is 2%. Maximum contribution is 60%.

## Buffet Extras *(Fringe Benefits)*

### Banking Services

#### Direct Deposit

All employees are eligible for the direct deposit program in the bank of their choice.

#### Credit Union Enrollment *(All Employees)*

All Mazzio's employees are eligible for membership at Oklahoma Central Credit Union. Take advantage of their low loan rates and a variety of checking account options to suit your needs. Join today! Call 664-6000, visit our website at [www.occu.org](http://www.occu.org) or stop by any branch location.

#### Bank of Oklahoma

All employees are eligible for free checking (first order of checks are free!), no monthly maintenance fee, no minimum monthly balance and free online banking.



# Incentive Programs

**ATTENDANCE AWARDS (Corporate Employees)**

For each quarter a non-exempt office employee has no absences related to sick leave and/or unpaid leave of absence, he/she is eligible for a choice of the following awards:

1. A \$50 American Express Gift Check to be used at any location that accepts American Express Travelers Checks.
2. A 1/2 day of additional vacation time. A certificate will be provided for each quarter a 1/2 day is earned. The certificate(s) must be attached to a Personnel Action Form when requesting the actual time off.

**INCENTIVE COMPENSATION PROGRAM - (Corporate Employees)**

Mazzio’s Corporation has a very competitive incentive compensation program. Both company and individual performance are considered and rewarded.

**RESTAURANT MANAGEMENT INCENTIVE PROGRAM (Mazzio’s and Zio’s Managers)**

Restaurant management is eligible to receive a percentage of profits based on measured performance goals.

**TENURE BONUS PROGRAM - Mazzio’s Italian Eatery Hourly Employees**

- All Mazzio’s Italian Eatery hourly employees with five (5) years of service or more are eligible for the Mazzio’s Tenure Bonus Program.
- Mazzio’s Tenure Bonus is calculated annually beginning with the month of the employee’s date of hire (or adjusted hire date if employee is rehired).
- Bonus is based on Total Hours Worked for the year preceding the anniversary of the employee. Calculation is shown in table below.
- Bonus is automatically added to the **last paycheck** of employee’s anniversary month.
- Employee must be employed on the bonus payment date to be eligible for bonus payment.

YEARS OF SERVICE	BONUS EARNED PER HOUR WORKED
5	0.0500
6	0.05625
7	0.0625
8	0.06875
9	0.0750
10	0.08125
11	0.0875
12	0.09375
13	0.1000
14	0.10625
15	0.1125
16	0.11875
17	0.1250
18	0.13125
19	0.1375
20	0.14375

**Example of Bonus Calculation**

Employee:	John Dough
Hire Date:	January 13, 1999
Years of Service	5 years
Total hours worked January 2002 through January 2003:	1345.4
Bonus earned per hour worked: (based on table above)	.0500
Total Tenure Bonus:	\$ 67.27

## Education Reimbursement

*(Corporate Employees, Restaurant Managers, Mazzio’s Full-Time Asst. Managers)*

The program provides a 50% reimbursement of all expenses incurred for tuition and required books for up to six credits a semester, for a total of 18 credit hours per year, and will be paid to the employee upon successful completion of the course. A course will be considered successful when a grade of “C” or better is obtained. The classes need not be job-related, but must be from an accredited college class. Pass/fail courses are acceptable from accredited colleges.

## Employee Assistance Program (EAP)

*(Full-time Hourly, Salaried Restaurant Management, Corporate Employees)*

Community Care Employee Assistance Program is available for confidential personal or family counseling. There is no charge for initial assessment. Group insurance covers most of the additional costs if long-term help is needed.

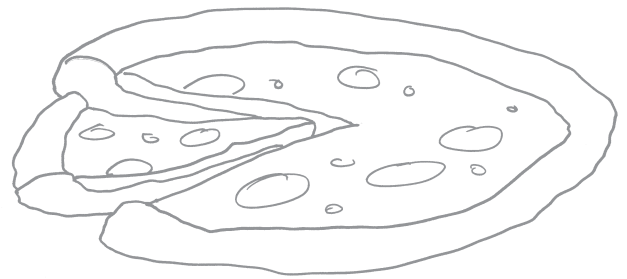
Contact: Tulsa 594-5232/ All Other Areas 800-221-3976.

## Mazzio’s Food Discount Policy

*(All Mazzio’s Hourly Employees, Restaurant Managers, Corporate Employees)*

Please note: certain employees receive “food credit”, please consult Food Credit Policy for details. Food Discount cards will be issued every month to the following employees who work a minimum of 30 hours per pay period for two consecutive pay periods.

CATEGORY	FOOD DISCOUNT
Restaurant General Manager	100% (up to \$200 per month)
Restaurant Manager	100% (up to \$200 per month)
Manager Trainees	100% (up to \$200 per month)
Assistant Manager	70%
Hourly Employees and Corporate Employees with 2 or more years	50%
Hourly Employees and Corporate Employees with 0-2 years tenure	25%



### GUIDELINE FOR USE OF FOOD DISCOUNT

*(Mazzio’s Restaurant Employees, Corporate Employees)*

- Food Discount may only be used for dine-in or carryout – NOT DELIVERY.
- Food Discount use is limited to 5 persons per party or \$50.00.
- Food Discount cards will expire one month after issue.
- Food Discount cannot be used at Zio’s Italian Kitchen or any test concepts.
- Food Discount cannot be used to purchase beer.
- Discount cannot be combined with Food Credit.
- Coupons may be used with Discount.
- Employee must be dining with party in order to utilize Food Discount.



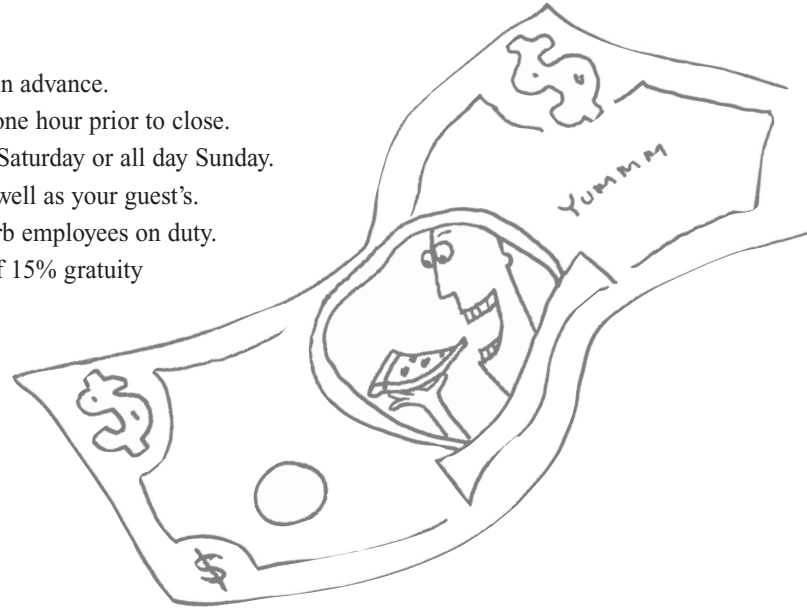
## Zio's Food Discount

### *(Zio's Hourly Employees)*

- Shift meals may be eaten in designated area after lunch shift or before dinner shift (if dinner order is placed at least 30 minutes prior to beginning of shift.)
- Shift meals must be eaten inside building and no leftovers may be taken home.
- Employee is responsible for serving him/herself and cleaning up afterwards.
- Employees may not eat or drink at bar at any time.
- NO alcoholic beverages are allowed at any time, or included in employee discounts.
- NO smoking is allowed during shift meals.
- NO To-Go meals for employees.
- Employee meals must be rung up by bartender and paid in advance.
- If dining as a guest, you must be in the building at least one hour prior to close.
- No employee discounts honored on Friday night, all day Saturday or all day Sunday.
- As an employee, you are responsible for your actions as well as your guest's.
- When dining as a guest, act like a guest and do not disturb employees on duty.
- As a guest, you are responsible for leaving a minimum of 15% gratuity (before discount).

#### **Employee discounts are as follows:**

Employee Only	50%
Employee + One Guest	50%
Employee + Two Guests	25%
Employee + Three or More Guests	10%



### *(Zio's Restaurant Management)*

- General Managers and Managers receive complimentary meals at all Zio's locations.
- Allowance does NOT include alcohol.
- Allowance may be used by manager and their immediate family or a limited number of guests accompanying them.
- Manager must be dining with the group for the allowance to be valid.

## Health Club Benefit

### *(Restaurant Management, Corporate Employees)*

Mazzio's Corporation will reimburse 50% of annual dues following a completed year membership to health club of employee's choice (up to \$100). One-year management tenure is required.

# Paid Time Off

## SHORT TERM DISABILITY *(Corporate Employees and Restaurant Management)\**

Short Term Disability is approved by Human Resources and is paid according to the following schedule:

MANAGEMENT/HIRE	MEDICAL LEAVE
0-2 years	0% Salary first 6 days; 100% salary next 30 days (40% next 5 months)
3-4 years	0% Salary first 6 days; 100% salary next 30 days (60% next 5 months)
5+ years	0% Salary first 6 days; 100% salary next 30 days (80% next 5 months)

**Mazzio's pays 100% of the cost of this plan.**

*\*Tenure for Corporate begins at the date of hire, tenure for management begins the date the employee enters the training program (MIT date).*

## SICK LEAVE *(Corporate Employees & Restaurant Management)*

Up to six (6) days (with pay) per year for personal or family illness.

## Service Awards *(Mazzio's Restaurant Management)*

5 years of management	Gold ring with 1 diamond
10 years	add one diamond
15 years	add one diamond
20 years	add one diamond

## Vacation Benefits

**(Corporate and Restaurant Management vacation earned must be taken prior to the last day of period 13. No carryover for unused vacation)**

### CORPORATE EMPLOYEES

YEARS OF SERVICE	DAYS EARNED PER MONTH	ANNUAL VACATION
Less than one year as of last day of period 13	.83	.83/month
Beginning 1st day of period 1, in which employee reaches 1st year of employment	.83	10 days
Beginning 1st day of period 1, in which employee reaches fifth year of employment	1.25	15 days
Beginning 1st day of period 1, in which employee reaches tenth year of employment	1.67	20 days



## RESTAURANT MANAGERS

YEARS OF SERVICE	VACATION ELIGIBILITY	ACCRUAL RATE
Less than one year of management. <u>For Subsequent Years, accrual begins on first day of P1 annually:</u>	4.04 hrs/per pay period	4.04 hrs/per pay period
Period one of the next four years in which employee reaches Management Anniversary Date	14 days	4.04 hrs/per pay period
Next Five Years: Period one of the next five years in which employee reaches Management Anniversary Date	21 days	6.06 hrs/per pay period
Next Five Years and over: Period one of each year in which employee reaches Management Anniversary Date	28 days	8.08 hrs/per pay period

## Hourly Employees – Vacation Bonus Plan

To qualify for the hourly vacation bonus, you must work an average of 30 hours per week for twelve consecutive months, beginning on your tenure date (also known as adjusted hire date.) The vacation bonus will be automatically added to the employee's paycheck that immediately follows the employee's anniversary date.

### HOW IS VACATION BONUS CALCULATED?

Vacation bonus is based on the average hours worked for the year preceding employment anniversary. The calculation is shown in the table below.

YEARS OF SERVICE	VACATION FACTOR	VACATION HOURS EARNED
1	weekly average	up to 30 hours
2	weekly average X 1.25	up to 40 hours
3	weekly average X 1.5	up to 50 hours
4	weekly average X 1.75	up to 60 hours
5 & above	weekly average X 2.0	up to 80 hours

### Sample Vacation Bonus Calculation:

Employee:	John Dough
Adjusted Hire Date:	July 13, 1999
(Yrs. of service over 5 yrs.)	
Total hours worked	1638.0
(52 weeks)	
Weekly Average:	31.5
(total divided by 52 weeks)	
Hours Earned:	63.0 hours



## WHO DO I CALL WITH QUESTIONS?

Mazzio's Corporation spends a considerable amount of money contracting with service providers listed below. You should contact the appropriate service provider first with any routine questions or issues that you may have. Because of our commitment to "Deliver Supreme Benefits" to you, we appreciate your feedback on the service you receive. Should you have any questions or issues that go beyond the scope of the service provider we want to hear from you.

PLAN COVERAGE	WHO TO CALL	CONTACT NUMBER	WEB ADDRESS
Medical/Dental/Vision	FMH Benefit Services	1-800-990-9058	www.f-m-h.com
MetLife Dental Plan	Met Life	1-800-GetMet8	www.metlife.com/mybenefits
Prescription Drug Card	MedTrak Services	1-800-771-4648	www.medtrakservices.com
PPO Networks-	PHCS (AR,CO,NM,TX)	1-866-680-7427	www.phcs.com
	PCC (OK)	1-800-278-7563	www.ccok.com
	PHP (MO Except Springfield)	1-800-544-3014	www.phpkc.com
	PHP Healthlink (Springfield Only)	1-800-624-2356	www.healthlink.com
Starbridge Medical & Dental Plan	Starbridge	1-877-209-7098	www.starbridgechoices.com

If there is a question about your insurance coverage, please contact the insurance carrier directly. If there is a problem after contacting the insurance company, please contact the Mazzio's Corporate Benefits Department:

Janis Ferguson

Phone: 1-918-663-8880

Fax: 1-918-641-1206

Email: [jferguson@mazzios.com](mailto:jferguson@mazzios.com)

## Mazzio's Corporation Group Benefit Plan FAQ's (Frequently Asked Questions)

### Q. When will my coverage be effective?

A. You must enroll by completing the enrollment form. Your coverage (effective date) will begin the first day of the month following your enrollment in the plan.

### Q. When will I receive my insurance identification card?

A. You will receive your insurance identification cards two to three weeks after the effective date of your insurance.

### Q. How do I pay my insurance premium?

A. Your insurance premiums are deducted from each paycheck on a "pre-tax" basis. This means you pay your premium from your "gross pay" before taxes are calculated. Because premiums are paid with "pre-tax" dollars, you pay less Federal and State income taxes resulting in a lower "out-of-pocket" insurance premium.

### Q. Regarding my participation in the Mazzio's Group Benefit Plan, if I lose my coverage because of a reduction in hours, will I have a way to continue my coverage until my hours are increased?

A. You would be eligible to continue your insurance coverage for a minimum of eighteen (18) months under the Federal Continuation Law commonly know as "COBRA." Under COBRA guidelines, you will be required to pay the full premium rate. More information on this subject will be provided in the insurance plan booklet you will receive after enrollment.

### Q. If I leave the company, will I have a way to continue my coverage until I obtain other coverage?

A. As above, you would be eligible to continue your insurance coverage for a minimum of eighteen (18) months under the Federal Continuation law commonly know as "COBRA". More information on this subject will be provided in the insurance plan booklet you will receive after enrollment.

### Q. Can I change my insurance elections during the year?

A. By law, elections can only be changed during the year if you experience a "Special Enrollment Event" and **notify Human Resources within 31 days** of the status change:

- \* Marriage, Divorce or Legal Separation
- \* Birth, Adoption or Change in Custody of your child
- \* Death of a dependent
- \* Change in your or your spouses' employment status
- \* Loss of a child's dependent status (age 19 unless full-time student until age 23)
- \* Loss of coverage



# Benefits Lingo (Glossary)

Just like the restaurant business, benefits has its own language that many of us struggle with understanding at times. Following are some translations we hope will help you.

**AD & D** - Accidental Death & Dismemberment Insurance- in our plan, your life insurance amount doubles if you lose your life in an accident or lose significant body parts; a leg or an arm for example.

**COBRA** - Continuation of medical coverage offered if you leave Mazzio's or move to part-time employment and are not eligible for full-time benefits.

**Coinsurance** - The amount you pay in conjunction with insurance (hence the term – co-insurance). For example, if insurance pays at 90%, you would be responsible for 10%.

**Corporate Employee** - Full-time or part-time employee who works in a corporate capacity or as a support person to Restaurant Operation employees.

**Copay** - Similar to coinsurance. This is a flat amount you pay for a service specified in the plan. Our plan covers the doctor visits and prescriptions for a copay. The balance is paid at 100% by the insurance after the deductible is met.

**Covered expense** - An expense that is covered by the plan. Specific coverage information is available in our plan booklet.

**Doctor office visit** - The amount the doctor charges just to see you in his/her office.

**Deductible**- What you pay before insurance pays. Includes covered expenses only.

**Flexible Spending Accounts (FSA)** - Flexible Spending Accounts can save you money on your taxes. You choose the amount taken out of your paycheck before your taxes are deducted which may decrease the amount of taxes you pay.

**Full-time Employee** - Employee who works 30 or more hours per week.

**Part-time Employee** - Employee who works less than 30 hours per week.

**Hourly Employee** - Full-time or part-time restaurant operations employee.

**LTD** - Long-term Disability

**Medically Necessary** - Any care that is life sustaining. Generally, this is care you need when you are sick. Opposite of wellness care.

**Network** - Group of doctors and hospitals who have contracted with the insurance company to provide services at a scheduled fee. Charges made by these providers that are above the scheduled fee are considered discounts and are not the responsibility of the participant.

**Non-covered expense** - Not covered by insurance plan. Charges like this do not apply to deductibles or copays and you are responsible for payment. Basically, your “out of your pocket” expenses.

**Non-network**- Provider who is not contracted to a Network and who will not accept set prices for their services. Any amount above what the insurance company considers reasonable for a procedure is billed back to the participant.

**Out of pocket maximum** - The maximum you are liable for on a calendar year basis for an individual. This seldom becomes important unless you experience a fairly large expense, such as major surgery or a catastrophic illness.

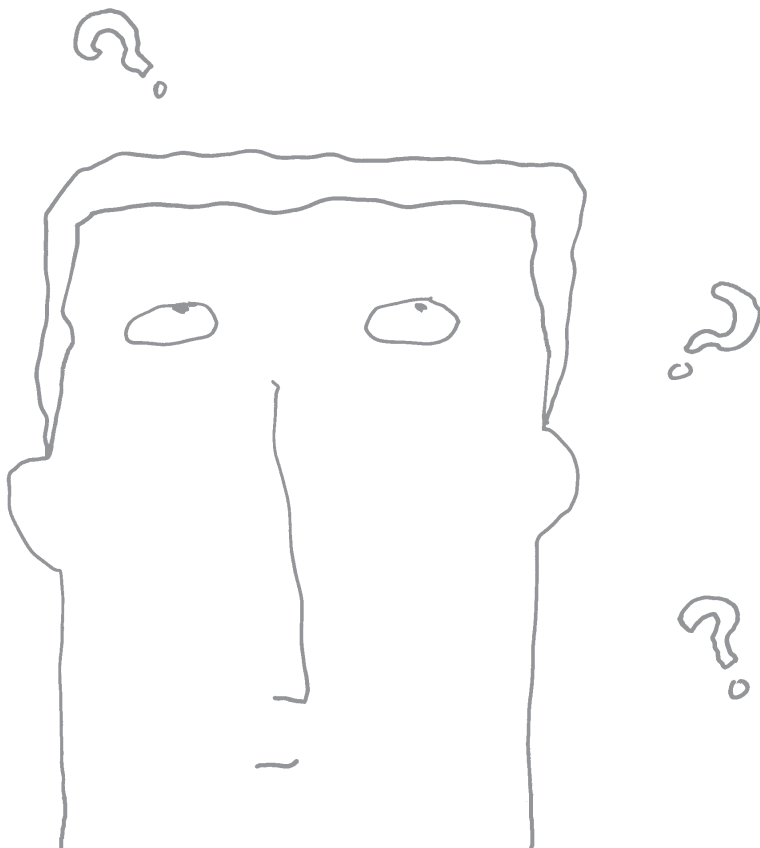
**PPO** - No it is not a double pepperoni with onion! It actually stands for Preferred Provider Organization. Also known as a Network.

**Preventive Care** - Just what it sounds like—care to prevent illness. Also known in the trade as Wellness Care (go figure!)

**Qualifying Event** - Under COBRA, an event that allows employees or dependents to continue their group health-care coverage for a specified period of time

**Restaurant Manager** - Full-time General Manager, Restaurant Manager or Restaurant Manager Trainee.

**Wellness Care** - See Preventive Care.





“Delivering Supreme Benefits to our Employees is our Passion”

Mazzio's "Benefits Buffet" is published for employees of Mazzio's Corporation and only highlights our benefits. Official plan and insurance documents actually govern the employees' rights and benefits under any plan mentioned in this publication. If any discrepancy exists between this bulletin and any official documents, the official documents will prevail. All benefits offered by Mazzio's Corporation are reviewed on a yearly basis and can be terminated at any time.

Mazzio's Benefits Buffet, 2007 Edition