

Select Benefits Plan Design for:
 12394000 - Krispy Kreme Doughnut Corporation

Fixed-Payment Indemnity Insurance

Outpatient Doctor Visit Benefit	\$125 per day \$625 per person, per calendar year maximum
Outpatient Diagnostic X-Ray and Lab Benefit	\$75 per day \$300 per person, per calendar year maximum
Emergency Room Benefit	\$500 per day \$500 per person, per calendar year maximum
Inpatient Hospital Benefits Hospital Stay Intensive Care Unit	500 days per lifetime unless otherwise noted \$200 per day 10 days per person, per calendar year maximum \$200 per day 10 days per person, per calendar year maximum
Surgical Benefit Outpatient Doctor's Office Outpatient Surgical Facility Inpatient Hospital Maximum of 1 surgical benefit per day \$1,000 combined calendar year max per person	\$65 per day \$500 per day \$1,000 per day
Surgical Anesthesia Benefit Outpatient Doctor's Office Outpatient Surgical Facility Inpatient Hospital Maximum of 1 anesthesia benefit per surgical procedure per day \$250 combined calendar year max per person	\$16.25 per day \$125 per day \$250 per day
Ambulance Transportation Benefit Ground Transport Air Transport	\$250 per day \$500 per day 5 days combined per person, per calendar year maximum
Outpatient Prescription Drug Indemnity Benefit Brand Name Generic	\$15 per day, 24 days per person, per calendar year maximum \$5 per day, 24 days per person, per calendar year maximum

Weekly Premium	
<i>Employee</i>	\$18.41
<i>Employee + Spouse</i>	\$37.71
<i>Employee + Children</i>	\$29.32
<i>Family</i>	\$51.97

Telehealth Services, provided by MeMD, Inc., 7332 E. Butherus Drive, Suite 104, Scottsdale, AZ 85260, is included. There is no additional cost at the time of service to you. Telehealth Services, available in all 50 states, does not replace insurance coverage.

Patient advocacy services are included at no additional cost. These services are provided by Health Advocate, Inc., 3043 Walton Road Suite 150, Plymouth Meeting, PA 19462. This is not an insured benefit.

EAP+Work/Life and Wellness Programs are included at no additional cost. These programs are provided by Health Advocate, Inc., 3043 Walton Road Suite 150, Plymouth Meeting, PA 19462. This is not an insured benefit.

A Pharmacy Discount Program is included at no additional cost. This program is administered by a prescription benefit manager, OptumRx, 11900 W Lake Park Drive, Milwaukee, WI 53224. This discount program is not an insured benefit.

Your plan design and applicable premium amount may include benefits provided under one or more group policies. The plan design has been made available as a complete package and you may not elect to enroll in any policy or benefit separately. If you would like cost details, please contact your company or the plan administrator, Select Benefits Administrators at 1-800-497-3699 or symsba@symetra.com.

Please refer to the Description of Benefits included in this packet for additional information on your benefits.

Select Benefits insurance policies are not a replacement for a major medical policy or other comprehensive coverage and do not satisfy the minimum essential coverage requirements of the Affordable Care Act. They are designed to provide benefits at a preselected, fixed-dollar amount. Coverage may be subject to exclusions, limitations, reductions, and termination of benefit provisions. Select Benefits policies are insured by Symetra Life Insurance Company located at 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004, and are not available in all U.S. states or any U.S. territory. Coverage is provided under generic policy form numbers SBC-00500, SBC-00535, and LGC-10011 or LGC-9072.