



Compass Group 2016 Benefits-at-a-Glance For Ongoing Enrollment

We understand that each of our associates have unique needs. That is why Compass Group offers a variety of benefit options, plus tools and information to help you make the best choices for your individual needs. This Benefits-at-a-Glance will provide you with the necessary information to help you make your choices, answer many of your questions and provide instructions to successfully complete the enrollment process.

The information provided in this Benefits-at-a-Glance is intended to summarize the benefits that are available to you from Compass Group. Please refer to the Summary Plan Descriptions on www.altogethergreat.com for a full explanation of covered services, exclusions and limitations.

Take Action to Enroll in Your Benefits

If you wish to participate in the Compass Group benefits program, you should enroll by your eligibility date. If you don't enroll during your eligibility period, you won't have coverage in 2016.

It's important to take the time to understand your options so you can select the coverage that best suits your needs and your budget.

Eligibility

You are considered eligible for Compass Group plans if you are a full-time associate working an average of 30 hours or more per week. Once you have been employed with Compass Group for more than one year, your employment status and benefits eligibility will be verified based on the average of your actual hours paid in the previous 12 months. This average will be recalculated each year prior to Annual Enrollment.

Eligible Dependents

Your eligible dependents include your lawful spouse, children (including stepchildren, to the end of the month in which he or she becomes age 26), and unmarried children age 26 or older who are mentally or physically unable to care for themselves, but only if the disability arose at a time when the child could have been covered as a dependent under Compass Group's benefits.

Due to federal requirements, you will need to provide Social Security Numbers for all dependents when you enroll for coverage.

Dependent Verification

Compass Group requires associates to submit documentation proving the relationship of all dependent(s) covered under a Compass Group medical, dental and/or vision plan. If you add a dependent to your coverage whose relationship needs to be verified, you will receive a letter from ADP – Dependent Verification Services (DVS) requesting relationship verification. The letter will provide details regarding acceptable documentation, deadlines, etc. If the guidelines listed in the letter are not followed, your dependent(s) will be removed from coverage. And, your dependent(s) cannot be re-enrolled until the next Annual Enrollment unless you have a qualified employment or legal family status change, and the Compass Group Benefits Department receives the appropriate status change form and documentation by the deadline.

Coverage Levels

You have four coverage levels for each of the medical, dental and vision options. You can cover:

- Yourself only
- Yourself and your spouse
- Yourself and child(ren) and stepchildren
- Yourself and your family

You cannot cover your eligible dependents without coverage for yourself.

Your 2016 Benefits

Medical Plan Options

Compass Group provides a choice of the following medical plan options:

- Bronze Plus Plan – Highest deductible, lowest payroll deductions
- Silver Plus Plan – Modest deductible, modest payroll deductions
- Gold Plus Plan – Lowest deductible, highest payroll deductions

Medical carriers are offered by state with at least one carrier offered as “Best in Market.” This approach provides associates access to medical carriers with the broadest network access and deepest network discounts.

Out-of-Area plans are offered in areas where no networks are available – participants can go to any doctor or facility. In some areas, Regional HMOs may be offered – coverage under these regional plans may vary.

For more information on these plans, review the Summary of Benefits Coverage (SBC) on www.altogethergreat.com.

Summary of in-network medical benefits:

MEDICAL	BRONZE PLUS PLAN	SILVER PLUS PLAN	GOLD PLUS PLAN
	In-network	In-network	In-network
For out-of-network benefits, review the plan details at www.altogethergreat.com.			
Calendar year deductible			
• Individual	\$3,000	\$1,000	\$500
• Family	\$6,000	\$2,000	\$1,000
Medical annual out-of-pocket maximum¹			
• Individual	\$5,500	\$5,000	\$3,000
• Family	\$11,000	\$10,000	\$6,000
Coinsurance			
• Plan pays after the deductible	60%	70%	80%
• Associate pays after the deductible	40%	30%	20%
Preventive care			
Annual checkups/physicals, mammograms, certain cancer screenings, etc. ²			
Plan pays	100%	100%	100%
Physician services			
Phone or online consultation provided through Teladoc	100%, after \$10 copay	100%, after \$10 copay	100%, after \$10 copay
Primary Care Physician (PCP) office visit	60% coinsurance, after deductible	100%, after \$30 copay	100%, after \$20 copay
Specialist office visit	60% coinsurance, after deductible	100%, after \$60 copay	100%, after \$45 copay

¹ Including deductible and copays. Prescription drug out-of-pocket maximum is separate and not included in the medical out-of-pocket maximum.

² To be covered as a preventive care service, the care must meet nationally recognized guidelines – like minimum age and frequency rules. Contact your carrier for more information.

Spouse Surcharge

If you would like to cover your spouse under a Compass Group medical plan and he or she works for an employer who offers medical coverage, you will pay an additional \$18* per week. If your spouse does not have access to medical coverage through their employer, or they work for Compass Group, the surcharge will not apply.

Tobacco Surcharge

All associates who enroll in a Compass Group medical plan will have to identify annually whether or not they are a tobacco user during their enrollment. Associates who identify that they are a tobacco user will pay an additional \$12* per week for medical coverage. The tobacco surcharge does not apply to dependents or premiums for dental and vision coverage.

Tobacco products are defined as any product made with or derived from tobacco that is intended for human consumption, including any component, part or accessory of a tobacco product. This includes, but is not limited to cigarettes, e-cigarettes, cigars, pipes, chewing tobacco, snuff, hookahs and other tobacco products. You are considered a tobacco user if you use any of these tobacco products within two weeks of enrolling in a Compass Group medical plan. Visit www.altogethergreat.com to learn more.

*Cost for associates expected to work 52 weeks/year. Educational locations will have deductions taken over fewer weeks, and the weekly surcharge will be adjusted accordingly.



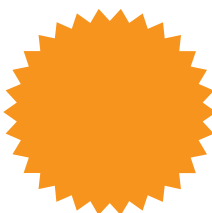
Prescription Drug Benefits administered by CVS Caremark

Prescription drug coverage provides convenient access to thousands of pharmacies nationwide, including most major chains — like Walmart, Target, Walgreens, Rite Aid and CVS. The Regional HMOs that may be available to you administer their own prescription drug coverage.

Summary of prescription drug benefits:

PRESCRIPTION DRUGS	BRONZE PLUS PLAN	SILVER PLUS PLAN AND GOLD PLUS PLAN
	In-network	In-network
<i>Out-of-network prescription drug benefits are not covered.</i>		
Prescription drug annual out-of-pocket maximum¹		
• Individual		\$1,000
• Family		\$2,000
30-day supply		
• Generic	100%, after \$10 copay	100%, after \$10 copay
• Preferred	50% coinsurance Associate pays min \$50/max \$100	70% coinsurance Associate pays min \$30/max \$50
• Non-Preferred	50% coinsurance Associate pays min \$75/max \$150	70% coinsurance Associate pays min \$50/max \$100
• Specialty	50% coinsurance Associate pays min \$100/max \$200	70% coinsurance Associate pays min \$75/max \$125
90-day supply		
• Generic	100%, after \$20 copay	100%, after \$20 copay
• Preferred	50% coinsurance Associate pays min \$100/max \$200	70% coinsurance Associate pays min \$75/max \$125
• Non-Preferred	50% coinsurance Associate pays min \$150/max \$300	70% coinsurance Associate pays min \$125/max \$250

¹ Including copays. Prescription drug out-of-pocket maximum is separate and not included in the medical out-of-pocket maximum.



Dental Plan Options

Compass Group provides a choice of two dental plan options administered by Cigna:

- Basic Dental Plan
- Comprehensive Dental Plan

Cigna dental plans allow you to use any dentist you choose, but also gives you access to the Total Cigna DPPO network of preferred provider dentists. If you use a Cigna preferred provider, your preventive care is covered at 100% and if necessary, you'll receive a higher level of benefits because preferred provider dentists provide all services at discounted rates.

Summary of dental benefits:

DENTAL PLANS	BASIC DENTAL PLAN	COMPREHENSIVE DENTAL PLAN
Annual benefit Preventive, basic and major treatment	\$750 per year, per person for all levels combined	\$1,500 per year, per person for all levels combined
Preventive treatment Checkups, cleanings, fluoride treatment, bitewing X-rays	100% when you use a Cigna network dentist or 80% when you use a non-network dentist	100% when you use a Cigna network dentist or 80% when you use a non-network dentist
Basic treatment Fillings, simple extraction	50% of reasonable and customary charges ¹ after \$50 deductible ²	80% of reasonable and customary charges ¹ after \$50 deductible ²
Major treatment Crowns, bridges, dentures (including over implants)	50% of reasonable and customary charges ¹ after \$50 deductible ²	50% of reasonable and customary charges ¹ after \$50 deductible ²
Orthodontia Braces and related treatment	Not covered	50% up to lifetime maximum benefit of \$2,500 per person, no deductible

¹ Services provided by a Cigna preferred provider dentist are at a discounted rate. Therefore, your out-of-pocket expenses are lower.

² \$50 deductible per person or \$150 per family annually.

The dental coverage in Puerto Rico is provided by Delta Dental. Information about this plan is available on www.altogethergreat.com.



Vision Plan Options

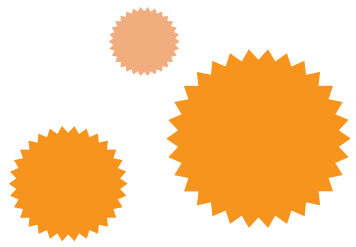
Compass Group provides a choice of two vision plan options administered by Vision Service Plan (VSP):

- Basic Vision Plan
- Comprehensive Vision Plan

Summary of vision benefits:

VISION PLANS	BASIC VISION PLAN	COMPREHENSIVE VISION PLAN
	Frequency	Preferred Provider (In-Network)
Exam	Once every calendar year	Covered in full
Lenses Single Bifocal Trifocal Lenticular Scratch coating	Once every calendar year	20% discount
Frames	Once every other calendar year	20% discount
Contact lenses¹ Exam	Once every calendar year	15% discount off contact lens exam (fitting and evaluation)
Lenses	No allowance for contact lenses	Up to \$160 allowance (20% discount on amounts over \$160)
		15% discount (fitting and evaluation), \$60 maximum copay
		Up to \$160

¹ If you purchase contacts with this benefit, it counts as a complete set of glasses/frames.



Flexible Spending Accounts

Compass Group offers three Flexible Spending Accounts (FSAs) that let you pay for certain healthcare, dependent care and commuter expenses using pre-tax dollars. It's a great way to save money.

- **Healthcare Spending Account**

You can use your Healthcare Spending Account to pay copays, deductibles, dental and vision care and prescription drug expenses not reimbursed under any healthcare plans.

You may contribute up to \$2,550 (minimum of \$100) annually to your Healthcare Spending Account. Participants can roll over up to \$500 of unused funds in a Healthcare FSA at the end of each plan year. You have three months after the end of the plan year to submit claims. So, you have until March 31 of the next plan year to submit claims for expenses incurred through December 31 of the current plan year.

In your Healthcare Spending Account, the full annual amount of your FSA contribution will be available as soon as your account is activated. You do not have to be enrolled in a Compass Group medical, dental or vision plan to enroll.

- **Dependent Care Spending Account**

This FSA lets you pay yourself back with tax-free dollars for eligible daycare expenses for children under age 13 and other qualifying dependents while you and your spouse work. *This plan is not to be used for dependent healthcare expenses.*

You may contribute up to \$5,000 (minimum of \$100, and up to \$2,500 if you're married and file separate tax returns) annually to your Dependent Care Spending Account. Participants have until March 31 of the following year to file a claim for expenses incurred on or before December 31 of each plan year. If you do not use your balance by March 31, you will forfeit the remaining funds in your account.

Contributions to the Dependent Care Spending Account work differently than a Healthcare Spending Account. In your Dependent Care Spending Account, money is only available after it has been deducted from your pay. Your account works like a checking account you pay into each pay period, so you can only spend as much as you've actually contributed to date.

- **Commuter Spending Account**

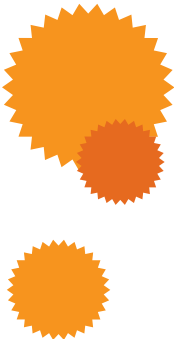
You can save on your commute – however you get to work. The Commuter Spending Account (CSA) saves you money by letting you pay for eligible parking and transportation expenses with pre-tax payroll deductions.

A CSA is a month-to-month benefit. You can enroll, change or cancel it at any time. Visit www.altogethergreat.com or www.spendingaccounts.info to learn more.

Wellness Programs

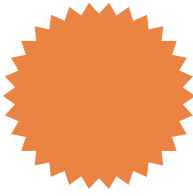
Another great reward Compass Group provides is our award-winning wellness programs. These programs are available to associates and dependents enrolled in a Compass Group medical plan and are designed to help you get healthy and stay healthy.

WELLNESS PROGRAMS	
100% coverage for preventive care	You and your covered dependents receive 100% coverage for in-network preventive care in the medical, dental and vision plans for annual checkups, physicals and other health screenings.
Paid time off for annual preventive exams and screenings	After one year of service, full-time non-exempt salaried or full-time non-union hourly associates are eligible to receive up to three (3) hours paid time off from work for their annual exam.
INTERVENT	INTERVENT supports Compass Group's online and telephonic Health Risk Assessment, lifestyle health coaching, maternity management program and tobacco cessation program. To learn more about the tools and resources available, visit www.interventint.com/compassgroup or call 866-334-2137, weekdays from 8 a.m. to 9 p.m. EST.
Health Risk Assessment (HRA)	Earn a \$3 per week wellness credit toward your medical deductions by taking the HRA – a free, confidential online health and lifestyle questionnaire designed to help you maintain or improve your health. If your spouse is enrolled in a Compass Group medical plan and also completes the HRA, you will earn an additional \$3 per week in wellness credits. The HRA is available online at www.interventint.com/compassgroup or by phone at 866-334 2137.
Health Advocate	Health Advocate is our Employee Assistance Program provider. This program helps you deal with personal issues confidentially that affect your health, family life, work life and/or job performance. This service is available 24 hours a day, seven days a week for all eligible associates, their spouses, dependent children, and extends to the parents of our associates as well. To learn more, visit www.healthadvocate.com/compass-group or call 866-799-2728.
Teladoc	Teladoc helps you resolve non-emergency medical issues via phone or online video consultations – 24 hours a day, seven days a week. Teladoc gives you access to a national network of U.S. board certified doctors and pediatricians who are available to diagnose, treat and prescribe medication (when necessary) for many medical issues. This service is available to you and your covered dependents for a \$10 copay per consultation. To learn more, visit www.teladoc.com or call Teladoc at 800-835-2362.



INTERVENT Tobacco Cessation Program

Compass Group and INTERVENT offer associates enrolled in a Compass Group medical plan access to the Tobacco Cessation Program, at no cost to you. You can receive one-on-one support over the telephone from a coach, who can help you identify your triggers, create methods of dealing with the cravings, and help keep you on track towards quitting tobacco. You can also receive non-prescription nicotine replacement therapy and certain prescription tobacco cessation medications covered at 100%. For more information and to enroll, call INTERVENT at 866-334-2137.



Income Protection Options

To ensure that you have financial protection in the face of unforeseen events, Compass Group offers life insurance, disability and accidental death and dismemberment coverage.

Summary of income protection benefit options:

INCOME PROTECTION	SALARIED ASSOCIATES	HOURLY ASSOCIATES
Basic Life¹	1x your Annual Benefit Base Salary, rounded to the nearest \$1,000	\$10,000
Supplemental Life³	Up to 5x your Annual Benefit Base Salary	\$10,000, \$25,000, \$50,000, \$100,000, \$150,000, \$200,000 or \$250,000
Spouse Life	\$10,000, \$20,000, \$30,000, \$40,000 or \$50,000	
Children or stepchildren up to age 26	\$5,000 or \$10,000	
Short-Term Disability² Weekly Benefit	The first 13 weeks at 75% of base pay, additional 13 weeks at 50% of base pay	\$150, \$200, \$250 or \$300
Long-Term Disability Monthly Benefit	Basic LTD: 50% of your Annual Benefit Base Salary up to \$10,000 per month Supplemental LTD: 10% of additional coverage up to \$15,000 per month	\$500, \$750, \$1,000, \$1,250 or \$1,500 Coverage cannot exceed 60% of your monthly earnings
Accidental Death & Dismemberment	\$25,000, \$50,000, \$100,000, \$150,000, \$250,000 or \$500,000 Also offered to dependents at a percentage of associate's elected amount.	

¹ Coverage is portable and may be converted. For details, please see your Summary Plan Description (SPD) available at www.altogethergreat.com.

² Hourly Short-Term Disability is not offered to associates who work in CA, HI, NJ, NY, RI and PR due to state-provided disability benefits.

³ Associate may be subject to evidence of insurability rules if coverage exceeds the guaranteed issue maximum of \$700,000.

Other Benefits

There are a few more benefits you should learn about so you can take advantage of all that Compass Group has to offer:

- 401(k) Plan – Compass Group Retirement Plan
- Discount Marketplace
- Associate Shopping Program

For more information on these benefits, review the available tools and resources on www.altogethergreat.com.

Enrolling for Benefits is Easy

Just follow these steps:

- 1 Prepare yourself by reviewing this Benefits-at-a-Glance and other benefits information available to you. Remember to visit www.altogethergreat.com to assist you in making the best choices for you and your family.
- 2 Make your enrollment elections through the **Online Benefits Center** at www.altogethergreat.com. Be sure to enroll by your eligibility date. Log in using your eight-digit personnel number as your username, and then enter your password. Your initial password will be an 8 digit number, the last 4 digits of your Social Security Number and your 4 digit year of birth (no spaces). *For password resets, please click on the Forgot your Password link on the **Online Benefits Center**.*
- 3 Make your elections, click Confirm to save your elections and print your enrollment confirmation.
- 4 Take the free, confidential Health Risk Assessment (HRA) to help maintain or improve your health, and to receive credit toward your medical deductions. The HRA is available online at www.interventint.com/compassgroup or by phone at 866-334-2137.

This summary provides information on various Compass Group benefit plans. It is intended to provide an overview of some of the benefit plans you are eligible for as an associate of Compass Group. If any information in this summary conflicts with the plan documents and insurance policies, those plan documents and policies will govern. Compass Group reserves the right to amend, modify or terminate these plans at any time. This summary in no way is intended to constitute a contract of employment.

