



2022 Benefit Guide



Full-Time Employees

Table of Contents

Benefits Overview	2
Benefits Basics	3
Eligibility Information	4
Accolade	5
Medical Benefits	6
Prescription	7
Teladoc	7
SurgeryPlus.....	8
MyHealth Bundles.....	8
Dental Benefits.....	9
Vision Benefits	10
Flexible Spending Accounts.....	11
Health Savings Accounts	12
Life Insurance.....	13
Disability Coverage.....	14
Identity, Financial and Privacy Protection	15
401(k) Savings Plan	16
Enroll In Your Benefits	17
Enrollment Information	18
Extra Services	19
2022 Biweekly Cost Chart.....	21
Contact Information	22

Benefits Overview

Ryman Hospitality Properties is proud to offer a comprehensive benefits package to eligible, full-time employees who work an average of 30 hours or more per week. The complete benefits package is briefly summarized in this booklet. Plan booklets are available, which give you more detailed information about each of these programs.

You share the costs of some benefits (medical and dental), and Ryman Hospitality Properties provides other benefits at no cost to you (life, disability, accidental death & dismemberment, identity protection). In addition, there are voluntary benefits with reasonable group rates that you can purchase through payroll deductions.

Benefits Offered

- Medical & Prescription Drug
- Dental
- Vision
- Flexible Spending Account (FSA)
- Health Savings Account (HSA)
- 401(k) Savings Plan
- Identity, Financial & Privacy Protection
- Life and Accidental Death & Dismemberment (AD&D)
- Disability Coverage
- Employee Assistance Program
- SurgeryPlus, Accolade, and FEDlogic

Eligibility

You and your dependents are eligible for Ryman Hospitality Properties benefits on the date you were hired. Eligible dependents are your spouse, certified domestic partner, children under age 26 and disabled dependents of any age. More information on eligibility can be found on page 4.

Elections made now will remain until the next annual enrollment unless you or your family members experience a qualifying event. If you experience a qualifying event, you must contact Your Benefit Resources (YBR) within 31 days.

OPRY ENTERTAINMENT®



650 AM WSM RYMAN

This document is an outline of the coverage provided under your employer's benefit plans based on information provided by your company. It does not include all the terms, coverage, exclusions, limitations, and conditions contained in the official Plan Document, applicable insurance policies and contracts (collectively, the "plan documents"). The plan documents themselves must be read for those details. The intent of this document is to provide you with general information about your employer's benefit plans. It does not necessarily address all the specific issues which may be applicable to you. It should not be construed as, nor is it intended to provide, legal advice. To the extent that any of the information contained in this document is inconsistent with the plan documents, the provisions set forth in the plan documents will govern in all cases. If you wish to review the plan documents or you have questions regarding specific issues or plan provisions, you should contact your Human Resources/Benefits Department.

This 2022 Benefit Summary highlights recent plan changes and is intended to fully comply with the requirements under the Employee Retirement Income Security Act (ERISA) as a Summary Material Modification (SMM) and should be kept with your most recent Summary Plan Description (SPD). This document does not guarantee any benefits.

Benefits Basics

Our benefits package includes medical, prescription drug, dental, vision, disability and life coverage options. We encourage you to take the time to understand your choices, consider who you need to cover and determine how much coverage you and your family need for 2022.

Benefits	Brief Overview
Medical & Prescription Drug Programs	<ul style="list-style-type: none"> Three self-insured plans. The plans include the Traditional Plan, a High Deductible Health Plan with a copay and a High Deductible Health Plan w/ HSA. Access to the UMR Choice Plus network providers. RxBenefits/OptumRx is the prescription drug provider. Medical plans administered by UMR.
Dependent Care Flexible Spending Account	<ul style="list-style-type: none"> Dependent Care Flexible Spending Account (FSA) allows you to reimburse yourself with tax-free dollars for up to \$5,000 in eligible expenses for your children under age 13 and other qualifying dependents. Dependent Care FSA participation requires an annual election and unused funds are forfeited.
Healthcare Flexible Spending Account	<ul style="list-style-type: none"> You have access to the Healthcare Flexible Spending Account (FSA), which allows you to reimburse yourself with tax-free dollars for up to \$2,750 in eligible expenses not reimbursed under your health plan. Healthcare FSA participation requires an annual election. Carryover up to \$550 of HFSA balance into the next plan year.
Limited Use Flexible Spending Account	<ul style="list-style-type: none"> Available in conjunction with HSA. Limited use account allows you to set aside pre-tax dollars up to \$2,750 for dental and vision expenses, saving your HSA dollars for medical expenses
Health Savings Account (HSA)	<ul style="list-style-type: none"> Health Savings Account (HSA) is a personal bank account to help you save and pay for healthcare. To qualify for the HSA you must enroll in the HDHP with HSA. Ryman will offer employer contributions for HSAs. \$500 for single coverage, \$1,000 for family coverage. Contributions are paid quarterly and will be tied to certain wellness events and prorated for new hires during the year. Funds from HSA roll over year after year.
Dental	<ul style="list-style-type: none"> Provides several levels of dental coverage, preventive treatment, major restorative treatment and orthodontia coverage. Administered by Delta Dental of Tennessee.
Vision	<ul style="list-style-type: none"> Offers annual exam and eyewear benefits. Administered by Vision Service Plan (VSP).
Life Insurance & Accidental Death & Dismemberment Coverage (AD&D)	<ul style="list-style-type: none"> Provides Company-paid life and AD&D insurance equal to your base pay. You may purchase additional life insurance for yourself equal to one or up to six times your pay. You may purchase additional AD&D coverage for yourself and spouse/domestic partner and/or children. Insured by New York Life.
Dependent Life Insurance	<ul style="list-style-type: none"> You can purchase life insurance coverage on your spouse/domestic partner and/or children. Insured by New York Life.
Disability Coverage	<ul style="list-style-type: none"> Provides Company-paid Short-Term Disability (STD) and Long-Term Disability (LTD) coverage. Insured by New York Life.
Identity, Financial & Privacy Protection	<ul style="list-style-type: none"> Provides Company-paid identity, financial and privacy protection. Administered by Allstate Identity Protection.

Eligibility Information

The benefits described in this guide are available to employees who are employed full-time and who work an average of 30 hours or more per week as provided below:

Exempt and Non-exempt Employees are eligible on their date of hire.

For medical, prescription drug, dental, vision and life insurance benefits, you may also cover eligible dependents. It's important that you ensure that you are not covering an ineligible dependent. Review the following chart for details on who is eligible for coverage.

Feature	Rules and Requirements
Your Spouse	Your spouse must be your legally married spouse (within the meaning of federal tax law).
Your Certified Domestic Partner	<p>Your current relationship must have been in effect for at least 12 months. Plus, you and your certified domestic partner must have met all of the following criteria for the preceding 12 consecutive months:</p> <ul style="list-style-type: none">• Be financially interdependent and jointly responsible for each other's common welfare;• Intend to remain in a committed relationship;• Share the same living quarters and permanent address;• Not be so closely related by blood that legal marriage would be prohibited by law;• Be at least age 18 and not married to a third party; and• Have not been in a different domestic partner relationship or marriage within the last 12 months.
You or your spouse's certified domestic partner's natural or adopted children	<p>Dependent children include:</p> <ul style="list-style-type: none">• Children up to age 26, regardless of full-time student status, residency, financial support or marital status; and• Unmarried dependent children of any age who become mentally or physically disabled before age 19, as long as the child remains incapacitated, unmarried and dependent on you for support.
Important Notes: <ul style="list-style-type: none">• Coverage ends on the last day of the month a dependent turns age 26.• If your dependent becomes ineligible to participate in Ryman benefit plans, you may elect to continue coverage for that dependent through COBRA. See your Summary Plan Description (SPD) for details.• If you cover any dependents who do not meet IRS guidelines for being a qualified tax dependent, the fair market value of the coverage for those non-qualified dependents will be included in your gross income and subject to income tax withholding and employment taxes.	

Imputed Income for Domestic Partner Coverage

If you enroll a domestic partner or your partner's child(ren) in your medical, dental or vision plans, the Internal Revenue Service (IRS) considers the fair market value of the additional coverage as "imputed income." Unlike health coverage for other family members, the value of the additional coverage is a taxable benefit. This means that the imputed income increases your taxable gross income for purposes of federal income and FICA taxes (Social Security and Medicare).

Federal and FICA taxes on imputed income are withheld from your paycheck on a biweekly basis.

Imputed income is separate from and in addition to your biweekly plan cost. You may have imputed income even if you do not pay a biweekly premium for your medical, dental and vision coverage. The amount of your imputed income depends on:

- The plan(s) in which you are enrolled.
- The level of coverage you elect.

Imputed income is reported on your annual Form W-2.

Verification of Dependent Eligibility

You may need to verify that your covered dependent(s) is eligible to participate in Ryman Hospitality Properties plans. Dependent verification is required when you add: (1) a new dependent and (2) a dependent who was previously denied coverage through a previous Dependent Certification process.

When either of the above applies, gather your documents then once you make/confirm your benefit elections, click on Messages, there you can print a Dependent Certification Notice fax cover sheet. A Dependent Certification Notice will also be generated and mailed to you after you make your elections. You must submit the fax cover sheet and any required documents within 31 days of the date of the notice. **Your dependent will not be covered unless all required and completed documentation is received within the 31 day period and the certification process is complete.**

Navigating your health and benefits is easy. Just ask Accolade.

You and your family can ask Accolade for help with health and benefits questions, big or small. Connect with an Accolade Health Assistant and nurse who will take the time to get to know you and understand your needs.

Accolade is a confidential health and benefits service provided by Ryman at no cost to you.

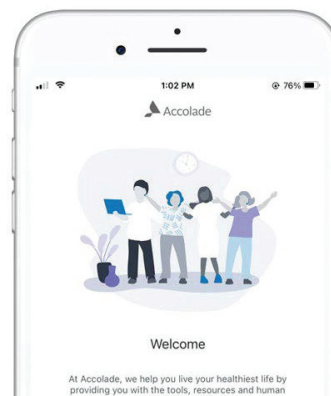
You can ask Accolade questions like these:

Benefits Questions

- What benefits are available to me?
- Is this procedure covered under my health insurance?
- Is there a more affordable option for my medication?
- When can I change my health plan?

Healthcare Questions

- Can you help me find a great doctor?
- Where is the nearest urgent care facility?
- Can I get a second opinion from a leading specialist?
- I was just diagnosed with a condition – now what?
- Can you help me schedule and prepare for my next doctor's visit?



Call or send a secure message to your Health Assistant or nurse today!

Call **866.406.0820** Monday – Friday 7am – 10pm ct

Visit member.accolade.com or download the Accolade mobile app using the QR code below

Accolade does not practice medicine or provide patient care. We are an independent resource to support and assist you as you use them healthcare system and receive medical care from your own doctors, nurses and healthcare professionals. If you have a medical emergency, please contact 911 immediately.



Accolade:

Personalized health and benefits support for the whole family.



Call or message an Accolade Health Assistant and nurse for your health and benefits questions, big or small!



Medical Benefits

Administered by UMR

Comprehensive and preventive healthcare coverage is important in protecting you and your family from the financial risks of unexpected illness and injury. A little prevention usually goes a long way—especially in healthcare. Routine exams and regular preventive care provide an inexpensive review of your health. Small problems can potentially develop into large expenses. By identifying the problems early, often they can be treated at little cost.

Comprehensive healthcare also provides peace of mind. In case of an illness or injury, you and your family are covered with an excellent medical plan through Ryman Hospitality Properties.

Ryman Hospitality Properties offers you a choice of three medical plans (all 3 use the UMR Choice Plus Network).

	TRADITIONAL PPO \$500/\$1,000		HDHP WITH COPAY \$2,500/\$5,000		HDHP WITH HSA \$3,000/\$6,000	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible	\$500 single \$1,000 family	\$1,000 single \$2,000 family	\$2,500 single \$5,000 family	\$5,000 single \$10,000 family	\$3,000 single \$6,000 family	\$6,000 single \$12,000 family
Annual Out-of-Pocket Maximum (includes deductible, copayments & coinsurance)	\$3,500 single \$7,000 family	\$7,000 single \$14,000 family	\$6,000 single \$12,000 family	\$12,000 single \$24,000 family	\$3,000 single \$6,000 family	\$10,000 single \$20,000 family
Coinsurance	80%	60%	80%	60%	100%	50% after deductible

COMMON MEDICAL EVENTS

Primary Care Office Visit	\$25 copay	60% after deductible	\$25 copay	60% after deductible	100% after deductible	50% after deductible
Specialist Office Visit	\$40 copay	60% after deductible	\$40 copay	60% after deductible	100% after deductible	50% after deductible
Virtual Visits	\$10 copay	No Coverage	\$10 copay	No Coverage	100% after deductible	No Coverage
Urgent Care	\$50 copay	60% after deductible	\$75 copay	60% after deductible	100% after deductible	50% after deductible
Preventive Care (routine exams, immunizations, well baby care and mammograms)	100%	No Coverage	100%	No Coverage	100%	No Coverage

HOSPITAL SERVICES

Emergency Room	\$250 copay (waived if admitted)		\$350 copay (waived if admitted)		100% after deductible	100% after deductible
Inpatient	80% after deductible	60% after deductible	80% after deductible	60% after deductible	100% after deductible	50% after deductible
Outpatient Surgery	80% after deductible	60% after deductible	80% after deductible	60% after deductible	100% after deductible	50% after deductible
Ambulance Service	80% after deductible	60% after deductible	80% after deductible	60% after deductible	100% after deductible	50% after deductible

Prescription

Administered by RxBenefits/OptumRx

TRADITIONAL PPO \$500/\$1,000		HDHP WITH COPAY \$2,500/\$5,000		HDHP WITH HSA \$3,000/\$6,000	
In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network

PRESCRIPTION DRUGS

Retail Pharmacy Coverage (1-31 day supply)					
Generic	\$10 copay	\$10 copay		100% after deductible	
Preferred Brand	\$35 copay	\$35 copay		100% after deductible	
Non-Preferred Brand	\$70 copay	\$70 copay		100% after deductible	
Specialty Rx	\$140 copay	\$140 copay		100% after deductible	
Retail Pharmacy Coverage (32-90 day supply)					
Generic	\$25 copay	\$25 copay		100% after deductible	
Preferred Brand	\$87.50 copay	\$87.50 copay		100% after deductible	
Non-Preferred Brand	\$175 copay	\$175 copay		100% after deductible	
Mail Order Extended Supply (1-90 day supply)					
Generic	\$25 copay	\$25 copay		100% after deductible	
Preferred Brand	\$87.50 copay	\$87.50 copay		100% after deductible	
Non-Preferred Brand	\$175 copay	\$175 copay		100% after deductible	



Download the OptumRx App now
from the Apple® App Store or Google Play™.



Medical/Prescription Plan ID Cards

You will receive a medical/prescription plan ID card if you enroll in a medical plan. Contact Accolade at **866.406.0820** if you do not receive one, or download from the mobile app.

Live Well Rewards Program

If you are covered under the Ryman medical plan, you are eligible to earn incentives through the Live Well Rewards program when you complete specific action items related to your wellbeing. You can earn financial incentives for completing health risk assessment, annual wellness visit, enrolling in gym/physical activity and more! You can earn up to a maximum of \$200 per employee/covered spouse. Log in at **member.accolade.com**.

Teladoc

SAVE MONEY with Teladoc

When you don't feel well, or your child is sick, the last thing you want to do is leave the comfort of your home to sit in a waiting room. Now, you don't have to! A Teladoc visit lets you see and talk to a doctor from your mobile device or computer without an appointment. Most visits take about 10-15 minutes and doctors can write a prescription, if needed, that you can pick up at your local pharmacy.

24/7 doctor visits via phone or mobile app

Teladoc gives you round-the-clock access to U.S. board-certified doctors, from home or on the go. Call or connect online or using the Teladoc mobile app for affordable medical care, when you need it.

The best news? In network Teladoc visits are part of your medical benefits and offered with a \$10 copay under Traditional and HDHP with copay plans. The cost is approximately \$49 with HDHP with HSA plan, but once the medical deductible is met there is no copay. Download the Teladoc App.

SurgeryPlus

The **SurgeryPlus™** benefit is a supplemental benefit offered by Ryman for planned, non-emergency surgeries that provides a personalized concierge experience through a dedicated Care Advocate as well as access to quality care through a network of credentialed health care providers. By using the SurgeryPlus™ benefit, you may be able to save money through reduced financial responsibility.

When you call SurgeryPlus™, a Care Advocate will help you find a surgeon that meets the rigorous SurgeryPlus™ credentialing standards, schedule your appointments, coordinate logistics such as medical record transfers and any necessary travel arrangements, and ensure you have access to the best information as you make decisions about your care.

Commonly Covered Procedures

- Joint Replacement
- Cardiac
- Orthopedic
- Ear, Nose and Throat
- General Surgery
- Sports Medicine
- Spine Surgery
- Gynecology
- Gastroenterology

Visit your member portal at ryman.surgeryplus.com or call 855-200-2099 to learn more

Ryman cares about your health, well-being and the quality of care you receive, which is why they've partnered with SurgeryPlus to help manage your needs and costs associated with over 1,500 procedures. SurgeryPlus has a nationwide network of over 400 hospitals and surgery centers to ensure you receive the right care, from the right provider in the right place. The network is built with provider quality and surgical outcomes as the top priority.

MyHealth Bundles

Exceptional Care / Better Experience / Low Out of Pocket Costs

VANDERBILT  HEALTH

MyHealth Bundles is designed to provide you and your dependents with an enhanced healthcare experience. From concierge-level service and streamlined care to zero out of pocket costs, you will notice the difference from the very start of your journey. By completely reimagining your care experience and “bundling” all of the services you need to succeed with common or complex health conditions, this new approach provides additional support and improves convenience to ease many of the worries commonly associated with healthcare.



MyMaternityHealth
Prenatal and
Postnatal Care



MyHearingHealth
Cochlear Implant
Surgery



MyOrthoHealth
Osteoarthritis*, hip
and knee surgery, and
shoulder pain*

Visit **MyHealthBundles.org** to learn more.

Dental Benefits

Administered by Delta Dental of Tennessee

Good oral care enhances overall physical health, appearance and mental well-being. Problems with the teeth and gums are common and easily treated health problems. Keep your teeth healthy and your smile bright with the Ryman Hospitality Properties dental benefit plan. Your dental plan provides several levels of coverage: preventive services, basic routine services, major restorative services and orthodontia coverage as described below.

Services	In-Network and Out-Of-Network PPO
Annual Deductible	\$50 single \$100 family No deductible for preventive treatment
Annual Benefit Maximum	\$1,200 per person
Preventive Dental Services (cleanings, exams, x-rays)	100%; no deductible
Basic Dental Services (fillings, extractions, oral surgery)	80%
Major Dental Services (crowns, bridges*, implants* and dentures*)	50%
Orthodontia Services	50%, after deductible \$1,500 lifetime maximum per person
Temporomandibular Joint Dysfunction (TMJ)	50% coinsurance after deductible; Combined \$750 lifetime maximum
Craniomandibular Disorder (CMD) Individual Maximum	

*Bridges, dentures and implants will be covered after 12 months of continuous participation in the plan.



Delta Dental Insurance On the Go!

Access your insurance and the tools to help you use it anytime, anywhere with the Delta Dental Mobile App. To download the app to your device, visit the App Store (Apple) or Google Play (Android) or use your phone's QR Code Reader to scan the code below:



NEED MORE INFO?

Website: deltadental.tn.com

Email Us: information@deltadentaltn.com

Call: 800.223.3104

Hours: Monday-Friday: 7am-5pm CST

Vision Benefits

VSP Administered by DeltaVision

Regular eye examinations can not only determine your need for corrective eyewear but also may detect general health problems in their earliest stages. Protection for the eyes should be a major concern to everyone.

Service	In-Network (any VSP provider)	Out-of-Network
Eye Exam once every 12 months	\$10 copay; covered in full	up to \$45
Digital Retinal Imaging once every 12 months	No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam	Not Covered

LENSES (once every 12 months)

Single Vision Lenses	\$10 copay; covered in full	up to \$30
Lined Bifocal Lenses	\$10 copay; covered in full	up to \$50
Lined Trifocal Lenses	\$10 copay; covered in full	up to \$65
Progressive Lenses	\$95–\$105 copay; covered in full	up to \$50
Frames once every 24 months	\$10 Copay; \$150 allowance for wide selection of frames 20% savings on amount over allowance \$80 Costco frame allowance	up to \$70
Contact Lenses once every 12 months	\$150 allowance for contacts; copay does not apply Contact lens exam (fitting and evaluation)	up to \$105
Laser Vision Correction	Discounted services	Not Covered

Personalized Care

VSP members receive quality care that focuses on their eyes and overall wellness. Our eye care provider will look for vision problems and signs of other health conditions.

Eyewear

Choose eyewear that's right for you and your budget. From classic styles to the latest designer fashions, there are hundreds of options for VSP members.

Value and Savings

VSP members receive great benefits on exams and eyewear at an affordable price.

Online

Visit vsp.com to find a provider near you, learn more about your vision benefits, and access claims.

Mobile App

Download the mobile app for Apple or Android. To download, visit the App Store (Apple) or Google Play (Android) and search for VSP.

Customer Service

Call VSP customer service representatives at **800.877.7195** and ask if your provider is participating in the VSP Choice Network.



Flexible Spending Accounts

To Save For Healthcare and Dependent Care Expenses

We want to be sure that you have ways to save on the benefits you need to live a healthy life. Don't miss out on the chance to get extra tax savings by participating in flexible spending accounts (FSAs) and save for eligible healthcare and dependent care expenses through convenient payroll deductions.

Each year, you specify how much of your pay you want to have deducted from your paycheck and deposited into your FSA account to cover eligible expenses. You can contribute any amount from \$50 to \$2,750 in your Healthcare FSA and up to \$5,000 in your Dependent Care account each year. Be sure to use the Spending Account Estimator available at ybr.com/ryman to help calculate your anticipated out-of-pocket expenses to determine if you should participate in a Healthcare and/or Dependent Care FSA.

Healthcare Spending Limit:	\$2,750
Dependent Care Spending Limit:	\$5,000
Limited Use Spending Limit:	\$2,750

Don't forget—you must enroll in these accounts every year! Your participation in an FSA does not carry over from year to year. The IRS requires that you re-enroll each year.

For more information on FSA, HSA, and LUFSA, contact Your Benefits Resources at **888.GET.YBR1 (888.438.9271)** or go online to ybr.com/ryman.

Ryman Hospitality Properties offers you three types of FSAs:

1. **Healthcare FSA:** This is ONLY available for the Traditional and HDHP with Copay plans. Use your Healthcare FSA to reimburse yourself for healthcare expenses that are not paid for by your medical, dental, or vision plans (including deductibles, copayments, etc.) You can also use your Healthcare FSA to pay for prescription, contacts and eyeglasses that are not covered by your vision plan, as well as many over-the-counter medical supplies and diabetic products. You are able to carryover up to \$550 of your healthcare FSA balance remaining at the end of the year.
2. **Dependent Care FSA:** Use your Dependent Care FSA for eligible dependent care expenses, including before-and-after-school care, child day care fees and day care fees for an elderly or a disabled dependent. Any unused funds at the end of the year will be forfeited. So plan carefully when making your annual election.
3. **Limited Use FSA:** Available only for HDHP with HSA participants. A Limited Use account is a FSA that allows you to set aside pre-tax dollars for dental and vision expenses. Eliminates your need to use your HSA funds for dental and vision expenses, leaving you with more money in your HSA to use for regular medical expenses.

Why is using a Limited Use FSA beneficial to you? IRS rules do not allow you to contribute to an HSA if you are covered by a non-qualifying health plan, including a general purpose Health FSA. By limiting FSA reimbursements to dental and vision expenses you remain eligible to participate in both a Limited Use FSA and an HSA. Participating in both plans allows you to maximize your savings and tax benefits. And you are able to roll over up to \$550 of unused funds to the following plan year.

How To Receive Reimbursements from Your FSA

- **Your Healthcare Smart-Choice Account MasterCard.** You'll receive a Smart-Choice MasterCard debit card.
- **Online or Mobile App.** To request reimbursements for eligible expenses not reimbursed through your Smart-Choice Accounts MasterCard, go to ybr.com/ryman and select the **Smart -Choice Accounts** link. You can upload claims and documentation online or print your completed reimbursement request form and fax it to the number provided on the form. Submit your claims via the mobile app.

Health Savings Accounts

Advantages Of A High Deductible Health Plan (HDHP) and Health Savings Account (HSA)

If you're enrolled in a consumer driven high deductible health plan (HDHP w/HSA), you're eligible to contribute on a pretax basis to a Health Savings Account (HSA). If you've had a traditional copayment plan, you may be wondering how it is different from a HDHP with an HSA. A Higher Deductible and a Lower Premium – Traditional copayment plans typically have a lower deductible and higher premiums, so you pay more up front and less when you need care. HDHPs have the opposite – a higher deductible but lower premiums.

A Health Savings Account (HSA) – You open an HSA, which is a personal bank account that you own. Here are some advantages of an HSA:

- Get triple tax advantages: (1) Contribute pre-tax dollars; (2) Grow your account tax-free; (3) Use you HSA to pay for eligible healthcare expenses tax-free.
- Use it today or save for tomorrow. Lose the worry of having to spend it all before the end of the year. With the HSA, the balance rolls over year after year so you can let it grow over time.
- You own the money in the HSA. If you choose to leave the company or switch healthcare plans, you keep the money.
- It's convenient. Contributions are automatically deducted from your paycheck and deposited into your HSA Bank Account. You can change or stop contributions at any time.
- Invest your HSA funds. Once your savings reach a certain threshold, you are eligible to invest your HSA dollars and grow your balance.
- Employer Contributions!
 - \$500 single/\$1,000 family (after completing 4 wellness events during the year)
 - Paid quarterly and will be prorated for new hires during the year
 - Complete 4 wellness events to receive employer contributions quarterly
 - » Teladoc registration
 - » Action Plan (pick 1)
 - » UMR Health Risk Assessment
 - » Gym/Physical Activity
 - » Annual Physical
 - » Accolade Engagement/Registration
- HSA Annual Max Contribution Limits:
 - **Single: \$3,650, 55+ \$1,000 catchup**
 - **Family: \$7,300, 55+ \$1,000 catchup**

Note:

1. HSA max contribution limits include employee and employer contributions.
2. In order to contribute to the HSA, you must be enrolled in our HDHP with HSA, not covered under a secondary health insurance plan, not enrolled in Medicare, and not another person's tax dependent.

How To Receive Reimbursements from Your HSA

- Your Health Saving Smart- Choice Account MasterCard. You'll receive a Smart Choice MasterCard debit card.
- Online . To request reimbursements for eligible expenses not reimbursed through your Smart Choice Account MasterCard, go to **ybr.com/ryman** and select the **Smart-Choice Account** link.

Life Insurance

Insured by New York Life



Life and Accidental Death & Dismemberment Insurance

Company-Provided Basic Life Insurance

In the event of your death, we will provide a basic life insurance benefit equal to your annual base pay rounded to the next \$1,000, with a minimum \$10,000 benefit. If you continue working beyond age 65, your basic life insurance coverage will be reduced.

Company-Provided Basic Accidental Death and Dismemberment (AD&D) Insurance

If you should die or suffer dismemberment as a result of an accident, this plan pays an additional benefit equal to your base pay rounded to the next \$1,000, with a minimum \$10,000 benefit. This coverage also includes benefits for a coma or paralysis resulting from an accident, and for loss of use of sight, speech, or hearing due to an accident.

Optional Life and AD&D Insurance

You may purchase Life and AD&D insurance beyond the company provided coverage. The plan maximum for basic and optional insurance is \$1.0 million.

- **Life Insurance**—you can elect coverage equal to one or up to six times your regular base pay. You must provide Evidence of Insurability (EOI) for coverage over \$500,000.
- **AD&D Insurance**—you can elect coverage equal to one or up to six times your regular base pay. You may choose to cover yourself or your entire family.

Voluntary Dependent Life Insurance Coverage		
	Spouse/Domestic Partner Benefit Options	Child(ren) Benefit Options
This coverage pays benefits to you if your spouse/ domestic partner or dependent child(ren) dies while covered by the plan.	\$10,000	\$5,000
	\$25,000	\$10,000
	\$50,000	\$15,000
	\$75,000*	\$20,000
	\$100,00*	\$25,000

*Evidence of Insurability (EOI) is required.

How to File a Life Insurance Claim

Call the YBR Service Center at **888.438.9271**. The YBR Service Center will start the claim process and provide you with contact information for applicable life insurance and AD&D claims.



Disability Coverage

Insured by New York Life

Studies have shown that 3 in 10 workers entering the workforce today will become disabled for at least 90 days before retiring. An illness or accident will keep 1 in 5 workers out of work for at least a year before age 65. Ryman Hospitality Properties provides both Short-Term Disability (STD) and Long-Term Disability (LTD) coverage to all benefits-eligible employees through New York Life. If approved, disability coverage provides an income to help with living expenses if you become disabled.

Short-Term Disability

Ryman Hospitality Properties provides eligible full-time employees (after six months of full-time consecutive service) with STD coverage of 60% of your regular base pay for 25 weeks (after a seven-consecutive-calendar-day waiting period.)

Long-Term Disability

Ryman Hospitality Properties provides LTD coverage of 60% of your regular base pay per month up to \$10,000 (after a 180 calendar day waiting period).

If you are disabled for more than 26 weeks, your employment could terminate and you may be eligible for benefits under COBRA.

Family Medical Leave Act (FMLA)

Insured by New York Life

FMLA requires covered employers to provide up to 12 weeks of unpaid, job-protected leave to “eligible” employees for certain family and medical reasons. Employees are eligible after 12 months of employment and must have worked 1,250 hours during the previous 12 months.

Reasons for Taking Leave:

- For the birth and care of the newborn child of the employee;
- For placement of a son or daughter with the employee for adoption or foster care;
- To care for an immediate family member (spouse, child or parent) with a serious health condition;
- For the employee when the employee is unable to work because of a serious health condition;
- The care of a wounded service member with a serious injury or illness incurred in the line of duty to whom the employee is a spouse, son, daughter, parent, or nearest blood relative (hereinafter referred to as a “service member caregiver on leave”); or
- Due to a qualifying exigency resulting from the employee’s spouse, son, daughter or parent being on active duty or called to duty status.

In certain cases, this leave may be taken on an intermittent basis rather than all at once, or the employee may work a part-time schedule.



How to Request a Leave or File a Claim

Contact your HR/Benefits office at **615.316.6407** and New York Life:

Toll free number: **888.842.4462**

Fax number: **800.642.8553**

Website: **mynylgbs.com**



Identity, Financial and Privacy Protection

Administered by Allstate Identity Protection

Allstate Identity Protection Pro Plus

Enjoy peace of mind, financial reassurance and time saving expertise with your own identity protection plan. Allstate Identity Protection Pro Plus. Ryman Hospitality Properties has paid for you to receive a comprehensive identity protection plan. You can add family members to this plan for a low biweekly cost.

The Allstate Identity Protection Pro Plus plan includes the following:

- Identity and Credit Monitoring
 - Credit Scores and Reports
 - Threshold Monitoring
 - Financial Transaction Monitoring
 - Social Media Reputation Monitoring
 - Dark web breach notifications
 - Deceased family member coverage
 - IP address monitoring
 - Social media account takeover alerts
 - Unlimited TransUnion credit reports and scores
 - Annual tri-bureau credit report and score
 - Wallet Protection
 - Digital Exposure Report
 - Privacy Advocate Remediation
 - \$1,000,000 Identity Theft Insurance
 - Solicitation Reduction and IdentityMD
 - Credit freeze assistance
 - In-portal credit lock for adults
 - In-portal credit report disputes
 - 401(k) and HSA reimbursement
 - Stolen funds reimbursement
 - Tax fraud refund advance
- ✓ *Senior Family coverage, extended family protection plan for seniors family members 65+, even if they don't live in your home or aren't dependent on you financially.*

Ryman Hospitality provides this coverage to employees at no cost but you must sign up!

Activate your account today!

For more information, login to **myaip.com** or call **800.789.2720**.

401(k) Savings Plan

Administered by Lincoln Financial

Investing In Your Retirement

Part of solid career planning is considering the life you want when you reach the end of your career. It's probably safe to say that you'll want more income than just enough to cover your monthly expenses over the years. How will you pay for the extras that you want and deserve?

Your retirement plan is a powerful vehicle to help you get where you want to be. Even small contributions in your retirement investments can grow dramatically by the time you retire.

Eligibility: Full-time, part-time and on-call employees age 21 or older with at least three months of employment.

- Ryman matches 100% of your before-tax contributions up to the first 4% you contribute. That's like free money to help your account grow faster!
- Employees can contribute up to 40% of their pay to their 401(k) Savings Plan account.
- Contribution Options
 - Pre-tax: You can contribute money before it is taxed, and pay taxes at withdrawal
 - Roth: You can contribute after-tax dollars and receive tax-free withdrawals
- Choose from a variety of investment options.
- Make contributions via automatic payroll deductions.

Visit with our dedicated Lincoln Representative by scheduling a virtual visit at www.lfg.com/rymanschedule.

ENROLL TODAY

Information about your account and the plan is always right at your fingertips! Visit lincolnfinancial.com or call Lincoln Financial Customer Service at **800.234.3500**.



Explore Lincoln Wellness Path - online tool to help manage your finances!

Whether you're paying down student loans, creating an emergency fund, or saving for retirement, this easy online tool offers tips and resources to help you achieve your goals. Register today at lincolnfinancial.com.

Enroll In Your Benefits

Your Benefits Resources (YBR) Website

ybr.com/ryman

Your Benefits Resources (YBR) is your link to personalized information about your benefits, up-to-date information, forms and more! Take advantage of the easy-to-use online tools to help you choose and manage your benefits. You can access information any time—24 hours a day, seven days a week—from work or home.

Getting Started on YBR

Go to ybr.com/ryman and enter your User ID and password.

If you need a User ID:

- Click on “Are You a New User?”
- Enter the last four digits of your Social Security number (SSN) and your date of birth. Select “Log On” and follow the prompts to establish a unique User ID, password and security questions.

If you forgot your User ID or Password:

- Click on “Forgot User ID or Password”
- Enter the last four digits of your SSN and your date of birth, then review your hint and retry your login. Answer the security questions to create a new user ID or password , or;
- Request a new User ID or password be sent to you via email or mail.

If you need additional help, call **888.GET.YBR1 (888.438.9271)** and follow the prompts.

Ryman Hospitality Properties Benefits Site

[Workforcenow.adp.com](http://workforcenow.adp.com) (Home Tab)

Check out the Ryman benefits information at workforcenow.adp.com, Home Tab. This site is your one-stop shop for all your Ryman benefits and is available 24 hours a day, seven days a week. You’ll find information about your benefits plans (benefit summaries and plan documents (Summary Plan Description, SPD)), contact information for benefits providers, administrative forms, eligibility requirements, wellness information and more!



Learn More About Your Benefits

- Review the benefits information available online at workforcenow.adp.com.
- See Your Benefits Resources at ybr.com/ryman. View your coverage options and costs as well as use the interactive tools available in the Enroll in Your Benefits section of the site.
- Check out YBR mobile access, which gives you access to the YBR website on your web enabled device. You can enroll, review/verify beneficiaries and more!
- If you participate in Flexible Spending or Health Savings accounts , the Smart-Choice Accounts website makes it easy to manage your accounts. You can upload receipts and other documentation when submitting a claim.
- Log on to www.member.accolade.com. Accolade’s website has more information about the medical and pharmacy plan and how to make informed benefit decisions.

Enrollment Information

Special Enrollment Rights

Opting Out of Coverage

You may decline enrollment for yourself or your dependents (including your spouse) because you and your eligible family members have coverage elsewhere. If you opt out of coverage and your other coverage ends or expires during the year, you can enroll for Ryman Hospitality Properties benefits—provided you enroll within 31 days of losing coverage.

In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents—provided you request enrollment within 31 days after the marriage, birth, adoption or placement for adoption.

Making Changes

If you have certain changes in status during the plan year, such as marriage or divorce, birth or adoption of a child, death of a dependent, loss or gain of dependent status, change in spouse's employment status, or a qualified medical child support order, you may be able to make changes to your benefit elections—provided you notify Your Benefit Resources of the qualified change in status within 31 days of the event.

To request special enrollment or obtain more information, visit Your Benefits Resources at ybr.com/ryman or call **888.GET.YBR1 (888.438.9271)**.

Enrollment Checklist

Place a check in the boxes below as you complete each item

- ☐ Review the information in this Benefits Guide carefully.
- ☐ Visit Your Benefit Resources (YBR) at ybr.com/ryman or call customer service at **888.438.9271** to preview and enroll in your 2022 benefits.
- ☐ Are you adding dependents to the plan? Complete the Dependent Certification process within 31 days (see page 4 of the benefits guide for more information).
- ☐ Consider any benefit options you may have in addition to the Ryman Hospitality Properties benefit plans (for example, your spouse's benefit plans). See which plans make the most sense for you.
- ☐ Go to workforcenow.adp.com on Home Tab for more information on your benefits including Benefit Summaries and Summary Plan Descriptions, etc.
- ☐ Visit member.accolade.com and register for free concierge services with Accolade.
- ☐ Visit Lincoln website at lincolnfinancial.com to enroll in the 401(k) plan.
- ☐ Register for FREE employee identify theft and credit monitoring coverage with Allstate at myaip.com.
- ☐ Remember , you must re-enroll each year into an FSA or HSA Plan.



Extra Services

Resources For Living EAP Website (EAP)

Resources for Living is an employer sponsored program available at no cost to you and all members of your household. That includes dependent children up to age 26 whether or not they live at home. Services are confidential and available 24 hours a day, 7 days a week. Here you can access educational resources on a variety of topics, including:

DAILY LIFE ASSISTANCE

Resources for Living can give you personalized guidance and help you find resources for:

- Child care, parenting, adoption
- Caregiver support
- Special needs
- Care for older adults
- Pet care

FINANCIAL SERVICES

Call for a free 30-minute consultation for each financial topic related to:

- Budgeting
- Retirement or other financial planning
- Mortgages and refinancing
- Credit and debt issues
- College funding
- Tax and IRS questions and preparation

EMOTIONAL WELL BEING SUPPORT

You can access up to 6 free counseling sessions per issue each year. Counseling sessions can cover a wide range of issues including:

- Relationship Support
- Stress management
- Grief and loss
- Work/life balance

LEGAL SERVICES

Free 30 minute consultation with a participating attorney for each new legal topic related to:

- Family
- Criminal law
- Divorce
- Mediation services
- Real estate transactions

ONLINE RESOURCES

Your member website offers a full range of tools and resources to help with emotional wellbeing, work/life balance and more. You'll find articles and self assessments, video resources, live and recorded webinars. Other offers found online include

- Discount Center
- Fitness Discounts

Resources for Living EAP Website

To access services:

Website: www.resourcesforliving.com

User Name: **RHP** | Password: **RHP**

Phone: **800.272.7252**

Also available in Spanish

Resources for Living Mobile App

You can find a helping hand wherever you go. You can access your EAP Benefits anytime or anywhere. The app is available from the Apple App Store or Google Play store, search for "Resources for Living" to install.

YOUR VERY OWN PERSONAL NAVIGATOR

FEDlogic
BRIDGING THE INFORMATION GAP

RYMAN HOSPITALITY PROPERTIES, INC. has partnered with FEDlogic to provide state and federal benefits information and advocacy to you and your household members.

The service is confidential, unlimited and free to you as an employee.

Reasons to call FEDlogic

- You've reached or are approaching Medicare age and need to learn more
- You're approaching retirement age and want to learn more about your Social Security Benefits
- You or a household family member have been diagnosed with a major illness
- You have a child with a disability or born prematurely
- You have lost a spouse
- You need assistance navigating Medicaid, Marketplace, or COBRA
- You need help exploring alternative healthcare avenues based on your income
- You are currently on dialysis (ESRD)

HERE'S HOW IT WORKS

1

Make a phone consultation appointment

Call us at 877-837-4196 to schedule a phone consultation appointment with one of our federal and state benefits experts. Be sure to make the appointment at a time when family members are available to listen and ask questions as well. Calls typically last an hour.

2

Tell us your story, ask questions and learn

You don't have to wade through tons of complex and confusing information to try to figure out what applies to you. We take the time to listen to your story and understand your needs, concerns and goals. Then we empower you with the unbiased information you need so you can maximize your benefits and make the best decision for your situation.

3

Enroll for benefits

Once you feel confident you have the information you need to make the best decision for you and your family, we'll walk you through the application and approval process.

4

Relax and celebrate

Without education and advocacy, many people don't tap into all the Social Security and Medicare benefits they've paid into during a lifetime of employment. You'll have the peace of mind knowing that you're getting all the benefits you deserve. So, sit back, relax and celebrate!

WHEN YOU NEED US

It's all about you

We're passionate about providing highly personalized, easy and practical phone consultation guidance to individuals and families. We never promote, endorse or sell any type of product or insurance.

877-837-4196 | fedlogicgroup.com | services@fedlogicgroup.com

RYMAN
RYMAN HOSPITALITY PROPERTIES, INC.

2022 Biweekly Cost Chart

Health Benefit Plans

Plans	Employee	Employee & Spouse	Employee & Child(ren)	Employee, Spouse & Child(ren)
Medical: Traditional Plan	\$78.18	\$164.18	\$144.63	\$226.72
Medical: HDHP with Copay	\$48.93	\$102.75	\$90.51	\$141.89
Medical: HDHP with HSA	\$30.80	\$64.68	\$56.98	\$89.31
Dental	\$5.07	\$9.56	\$11.96	\$19.15
Vision	\$2.82	\$5.64	\$6.04	\$9.65

Optional Life and AD&D Benefit Plans

Employee Optional Life Insurance¹

Elect:	1 to 6 times annual salary
---------------	----------------------------

Spouse Life Insurance²

Elect:	\$10,000
	\$25,000
	\$50,000
	\$75,000
	\$100,000

Child(ren) Life Insurance³

Elect:	\$5,000
	\$10,000
	\$15,000
	\$20,000
	\$25,000

Optional AD&D Insurance

Elect:	1 to 6 times annual salary
---------------	----------------------------

Employee/Spouse Rates (Monthly)

Age	Price per \$1,000
<30	0.067
30-34	0.102
35-39	0.107
40-44	0.155
45-49	0.340
50-54	0.425
55-59	0.743
60-64	0.902
65-69	1.423
70+	2.187

Child(ren) Rates (Monthly)

Age	Price per \$1,000
Up to age 26	0.10

Optional AD&D Rates (Monthly)

Covered	Price per \$1,000
Employee Only	.029
Employee & family	.035

Identity, Financial, Privacy Protection (Biweekly)

Family	\$5.52
--------	--------

Pricing Example - Employee Optional Life Insurance for 36-year-old making \$25,000 per year

Coverage Amount Elected	Divide	Equals Units	Multiply	Price per \$1,000	Monthly Cost
1x Pay= \$25,000	1,000	25	X	0.107	\$2.68
Your Situation =	1,000		X		

¹ **Optional Life Insurance:** Any amount over \$500,000 (combined basic and optional coverage) require Evidence of Insurability

² **Spouse Life Insurance:** Spouse life insurance cannot exceed 100% of the employees life amounts elected. Any amount over \$50,000 requires Evidence of Insurability.

³ **Child(ren) Life Insurance:** The child(ren)'s coverage cannot exceed 100% of the employees life amounts elected.

Contact Information

If you have specific questions about a benefit plan, please contact the administrator listed below, or your human resources department.

Benefit	Administrator	Phone	Website/Email
Enrollment/Life Events	Your Benefits Resources (YBR)	888.438.9271	ybr.com/ryman
Medical	Accolade	866.406.0820	member.accolade.com
Prescription Drug Coverage	RxBenefits/OptumRx	800.334.8134	optumrx.com
SurgeryPlus	SurgeryPlus	855.200.2099	Email: ryman@surgeryplus.com Website: ryman.surgeryplus.com
Dental	Delta Dental of TN	800.223.3104	deltadentaltn.com
Vision	VSP	800.877.7195	vsp.com
COBRA	Your Benefits Resources (YBR)	888.438.9271	ybr.com/ryman
Life and AD&D Insurance	New York Life	800.362.4462	newyorklife/group-benefits-solutions
Flexible Spending Accounts	Smart-Choice Accounts	888.438.9271	ybr.com/ryman (click Smart-Choice Account link)
Health Savings Account	Smart-Choice Accounts	888.438.9271	ybr.com/ryman (click Smart -Choice Account link)
Short-Term and Long-Term Disability Coverage	New York Life	888.842.4462 Fax number: 800.642.8553	mynylgbs.com
Family Medical Leave	New York Life	888.842.4462 Fax number: 800.642.8553	mynylgbs.com
401(k) Savings Plan	Lincoln Financial	800.234.3500	lincolnfinancial.com
Employee Assistance Program (EAP)	Resources for Living	800.272.7252	Resourcesforliving.com Login: RHP Password: RHP
Identity, Financial & Privacy Protection	Allstate Identity Protection	800.789.2720	myaip.com
FEDlogic	FEDlogic	877.837.4196	fedlogicgroup.com
Ryman Benefits Site:			workforcenow.adb.com (Home Tab)



Notes



This benefit summary prepared by



Gallagher

Insurance | Risk Management | Consulting