



2024

fortune
fueled

benefits



CORE BENEFITS



We are pleased to announce that we will continue to offer **Triple-S** benefits for **2024**!

Medical, dental and vision coverage are bundled. If you elect medical coverage, you will also receive dental and vision coverage.

The bi-weekly cost for the medical, dental and vision plan are as follows:

Coverage Tier	Creator Cost Per Pay Period
Creator Only	\$49.61
Creator + Child/Children	\$88.36
Creator + Spouse	\$100.56
Creator + Family	\$125.43



COMPANY PAID BENEFITS

Employee Assistance Program

- 3 free sessions per issue
- Available 24/7
- Available to all members of your household
- Confidential
- Choice of face-to-face or telephonic behavioral consultations



Legal Guidance

Talk to our attorneys for practical assistance with your most pressing legal issues, including:

- Divorce, adoption, family law, wills, trusts and more

Need representation? Get a free 30-minute consultation and a 25% reduction in fees.



Confidential Emotional Support

Our highly trained clinicians will listen to your concerns and help you or your family members with any issues, including:

- Anxiety, depression, stress
- Grief, loss and life adjustments
- Relationship/marital conflicts



Financial Resources

Our financial experts can assist with a wide range of issues. Talk to us about:

- Retirement planning, taxes
- Relocation, mortgages, insurance
- Budgeting, debt, bankruptcy and more



Work-Life Solutions

Our specialists provide qualified referrals and resources for just about anything on your to-do list, such as:

- Finding child and elder care
- Hiring movers or home repair contractors
- Planning events, locating pet care



Online Support

GuidanceResources® Online is your 24/7 link to vital information, tools and support. Log on for:

- Articles, podcasts, videos, slideshows
- On-demand trainings
- "Ask the Expert" personal responses to your questions

COMPANY PAID BENEFITS

Creator Basic Life Insurance and AD&D

- Light & Wonder automatically provides basic life and AD&D insurance through Prudential at no cost to you. **Your benefit coverage is two times your annual base salary up to a maximum of \$1,000,000.** If you have attained age 65 but are less than 70 years of age, your benefit will be reduced to 65% of the benefit amount. At age 70 and older, your benefit will be reduced to 50%.
- Group life insurance that exceeds \$50,000 is subject to the IRS imputed income tax. If you want to avoid this tax (on the premium being paid for coverage over \$50,000), you can choose a \$50,000 flat basic life insurance benefit instead.



VOLUNTARY BENEFITS

🔥 Voluntary Life*

\$10,000 increments up to \$500,000

This plan through Prudential provides a benefit to your designated beneficiary(ies) in the event of your death, based on the coverage level you elect. You can enroll for up to \$200,000 when first eligible without answering medical questions.

🔥 Voluntary AD&D

\$10,000 increments up to \$500,000

This plan through Prudential provides a benefit to your designated beneficiary(ies) in the event of your accidental death based on the coverage level you elect.

🔥 Voluntary Child and AD&D

\$5,000 or \$10,000

This plan through Prudential provides a benefit to you in the event of your child's death. Must be enrolled in Voluntary Life and AD&D to be eligible for Child Life and AD&D.

🔥 Voluntary Spouse AD&D

\$10,000 increments up to \$500,000

This plan through Prudential pays a percentage of the total benefit to you if your spouse's injury or death is a result of an accident. You must be enrolled in Voluntary AD&D to be eligible for Spouse AD&D.

🔥 Voluntary Spouse Life*

\$10,000 increments up to \$130,000

This plan through Prudential provides a benefit to you in the event of your spouse's death based on the coverage level you elect. You can elect up to \$50,000 when first eligible without answering any medical questions. You must be enrolled in Voluntary Life to be eligible for Spouse Life.



COMPANY PAID BENEFITS

Short-Term Disability (STD)

- If sickness or injury prevents you from working for an extended period, you may be eligible for disability benefits. You must have 6 months of service with Light & Wonder to be eligible for this benefit. Short-term disability is a company-paid benefit administered by Prudential and is available if you are unable to perform your job due to a non-job-related illness or injury.
- The first 7 calendar days of disability is called the “elimination period” which is unpaid unless you have 40 hours of accrued PTO available. Your STD benefits begin on your 8th day of disability and last until you are able to return to work or 26 weeks, whichever happens first.
- When your benefit begins, the amount you receive depends on your year of service with Light & Wonder. See table.

 Prudential

Employment Duration	100% of pay	60% of pay
6 Months - 1 year	2 weeks	24 weeks
1 - 3 Years	4 weeks	22 weeks
3 - 5 Years	6 weeks	20 weeks
5+ Years	13 weeks	13 weeks
Elimination period/ Unpaid Waiting Period	Sickness is 7 calendar days Injury is none	
Maximum benefits period	26 weeks	

The elimination period is waived if the disability is accident related.

COMPANY PAID BENEFITS & OPTIONAL BUY-UP



Long-Term Disability (LTD)*

- Long-term disability benefits are available if your illness or injury continues longer than 26 weeks. (Generally, LTD benefits begin after STD benefits end)
- Light & Wonder provides a Core LTD benefit of 50% of pay (maximum monthly benefit of \$15,000).

Long-Term Disability Buy-Up (optional enrollment with cost)

- This plan through Prudential provides an additional 10% of coverage (for a total of 60% combined with company paid LTD). For an illness or injury that continues longer than 26 weeks, company-paid long-term disability provides 50% of coverage up to a \$15,000 per month benefit. Electing the buy-up plan option replaces an additional 10% of your base pay, totaling 60% of coverage up to a maximum monthly benefit of \$15,000.

*Note: STD and LTD benefits coordinate with state disability plans, and the benefit through Light & Wonder will be reduced by any payments you receive through a state plan. Benefits may also be reduced by any payments you receive from other income benefits (e.g. workers' compensation, Social Security disability, or retirement plan benefits funded by the company).



VOLUNTARY BENEFITS

MetLife Legal offers two different plans to choose from:

High Plan

● \$19.50 per month

Low Plan

● \$8.00 per month



	High Plan	Low Plan
Money Matters	- Debt Collection Defense - Identity Theft Defense - Negotiations with Creditors - Promissory Notes - Tax Collection Defense	- LifeStages Identity Restoration Services² - LifeStages Premium Identity Protection & Restoration² - Personal Bankruptcy - Tax Audit Representation
Home & Real Estate	- Deeds - Eviction Defense - Foreclosure - Mortgages - Security Deposit Assistance - Tenant Negotiations	- Boundary & Title Disputes - Property Tax Assessments - Refinancing & Home Equity Loan - Sale or Purchase of Home - Zoning Applications
Estate Planning	- Codicils - Complex Wills - Healthcare Proxies - Living Wills - Powers of Attorney (Healthcare, Financial, Childcare, Immigration) - Simple Wills	Revocable & Irrevocable Trusts
Family & Personal	- Affidavits - Conservatorship - Demand Letters - Garnishment Defense - Guardianship - Name Change - Personal Properties Issues - Protection from Domestic Violence - Review of ANY Personal Legal Document - School Hearings	- Adoption - Immigration Assistance - Juvenile Court Defense, Including Criminal Matters - Parental Responsibility Matters - Prenuptial Agreement - Divorce (20 Hours)
Civil Lawsuits	- Administrative Hearings - Disputes Over Consumer Goods & Services - Incompetency Defense	- Civil Litigation Defense - Pet Liabilities - Small Claims Assistance
Elder-Care Issues	- Consultation & Document Review for Issues Related to Your Parents: - Deeds - Leases - Medicaid - Medicare	- Notes - Nursing Home Agreements - Powers of Attorney - Prescription Plans - Wills
Traffic & Other Matters	- Defense of Traffic Tickets³ - Driving Privileges Restoration	- License Suspension Due to DUI - Repossession



VOLUNTARY BENEFITS

Chubb offers three different ancillary benefits and various levels to choose from:

Hospital Indemnity (Low Plan or High Plan)

- Designed to pay fixed benefit amounts directly to you to help cover costs associated with a hospitalization. Funds can be used for ANY purpose:
 - Cover out-of-pocket medical expenses such as deductibles and co-insurance
 - Protect HSA funds
 - Cover living expenses such as your mortgage, rent, car payment, or groceries
 - Fund treatment that is not covered by major medical, like alternative medicine or clinical trials
 - Replace a portion of your income should you be disabled and unable to work

Accident Insurance (Low Plan or High Plan)

- This plan covers you and your family for a wide variety of accidental injuries as well as providing a lump sum payment when a covered person receives medical services or treatments related to an accident. If you and your family have an active lifestyle or you have children who play sports, you may want to consider this benefit.

Critical Illness Insurance (choice in coverage amounts of 10,000/20,000/40,000)

- This plan provides a lump-sum payment if you, your spouse, or your child(ren) are diagnosed with a covered condition based on the dependents you enroll and the coverage level you elect. This benefit can supplement your savings to help pay for unexpected expenses related to a serious illness that affects you and your family.



CHUBB

NEXT STEPS

Make your annual elections through Workday **October 30-November 10**

An Open Enrollment Job aid is available by scanning the QR code



ADVOCACY HOTLINE



Piper Jordan



Through the advocacy team, you have access to multi-lingual advocates who can answer your questions and assist you with the enrollment process, answer questions about your benefits, process a life event, assist with dependent verification, claims escalations and more.

- 🔥 Call 1-866-341-8665 Monday through Friday from 6 a.m. to 5 p.m. PST. Voicemail is available after hours.



**866-341-8665 (Call
or text)**



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BENEFITS WEBSITE



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Or learn more at
www.mylnwbenefits.com
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