

# ADDITIONAL BENEFITS

## *For Corporate Team Members and Restaurant Managers*

### Term Life Insurance

#### *UnitedHealthcare*

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#### Basic Life and AD&D Insurance

Basic life insurance provides financial protection for you and your family members in the unfortunate event of your death. Villa Restaurants provides Basic Life insurance coverage of \$30,000 for all eligible Team Members, **at no cost to you.**

This coverage also includes an Accidental Death & Dismemberment (AD&D) benefit in the event of your accidental death, loss of limbs, etc. The Basic Life and AD&D insurance is administrated by United Healthcare.

#### Team Member Supplemental Term Life

If you would like to purchase additional life insurance, you may do so by enrolling in the supplemental plan. You can buy coverage in increments of \$10,000, up to a maximum of \$300,000, not to exceed 5x your annual earnings. Guarantee issue amount is \$150,000 when first eligible. Amounts over the guarantee issue will require an EOI. A rate table is on the next page.

#### Spouse and Domestic Partner Supplemental Life

If you wish to purchase life insurance for your spouse/domestic partner, you must elect supplemental coverage for yourself. You can buy coverage in increments of \$5,000, up to a maximum of \$30,000. Coverage cannot exceed 50% of your own coverage. Guarantee issue amount is \$20,000 when first eligible. Amounts over the guarantee issue will require an EOI. A rate table is on the next page.

#### Child(ren) Supplemental Term Life

If you wish to purchase life insurance for your child(ren), you must elect supplemental coverage for yourself. You can buy coverage in increments of \$1,000, up to a maximum of \$10,000. Coverage cannot exceed 50% of your own coverage. Guarantee issue amount is \$10,000 when first eligible. Maximum benefit for children 14 days to 6 months old is \$100. Premium of \$0.127 per \$1,000 per month covers all eligible children ages 14 day to 26 years.

#### Basic & Supplemental Employee Life Benefit Reduction:

- 65% Benefit Reduction at age 65
- 50% Benefit Reduction at age 70

# Supplemental Term Life Insurance

## UnitedHealthcare

### Cost Calculation

Use the table below to help determine your monthly deduction for supplemental term life insurance for yourself and your spouse/domestic partner. Your rate is based on your age as of July 1st.

#### *Example*

Let's say you will turn 42 years old in August, you are a non-smoker, and you would like to apply for an additional \$50,000 of life insurance. According to the table, your rate will be \$0.121 per thousand.

**\$50,000 ÷ \$1,000 x \$0.121 = \$6.05 per month**

*Monthly rates based on your age as of July 1st*

AGE	TEAM MEMBER		SPOUSE RATE PER \$1,000	
	MONTHLY RATE PER \$1,000	TOBACCO USER	NON-TOBACCO USER	
<25	\$0.098		\$0.073	\$0.052
25-29	\$0.098		\$0.073	\$0.060
30-34	\$0.103		\$0.080	\$0.080
35-39	\$0.137		\$0.092	\$0.090
40-44	\$0.199		\$0.121	\$0.108
45-49	\$0.301		\$0.180	\$0.170
50-54	\$0.498		\$0.268	\$0.266
55-59	\$0.699		\$0.430	\$0.430
60-64	\$0.980		\$0.660	\$0.704
65-69	\$1.610		\$1.270	\$1.270
70-74	\$2.782		\$2.060	\$2.060
75+	\$4.987		\$3.869	\$2.060
CHILD MONTHLY RATE PER \$1,000				
\$0.127 per \$1000 of coverage				



# 401(k) Retirement Savings

## Voya Retirement

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The VRG 401(k) retirement savings plan allows you to defer pre- and post-tax income to help you save for your future. Administered by Voya, this plan offers a diverse portfolio of options to meet your investment needs. Team Members who are at least 21 years old and have been employed for 90 days become eligible to contribute on the first day of the following calendar year quarter (January 1st, April 1st, July 1st, October 1st).

The contribution limit set by the IRS for 2026 is \$24,500, with an additional \$8,000 available to all eligible Team Members age 50 or over, or an additional \$11,250 for eligible Team Members age 60 or over as a “catch-up.” In addition, **VRG will add a discretionary match of \$0.25 for every \$1 you contribute, up to 4% – thus giving you the opportunity to receive a 1% company match at no cost to you!** You may contribute more than 4%, but VRG will not match contributions over 4%.

VRG's company match becomes fully vested after working over 1,000 hours in 6 calendar years.

YEARS OF SERVICE	VESTING
1	0%
2	20%
3	40%
4	60%
5	80%
6	100%

### How to enroll:

1. Visit <https://enroll.voya.com>
2. Enter the following identification numbers:
  - Plan number: 874326
  - Verification number: 87432699
3. Click the “Let’s Go” button, and follow the prompts to create an account
4. Be sure to designate at least one beneficiary
5. You can call Voya Customer Assistance at **888.311.9487** at any time for support

To access your retirement account after enrolling, please visit [voyaretirement.voya.com](http://voyaretirement.voya.com), or call Voya Customer Service at **800.584.6001**.

