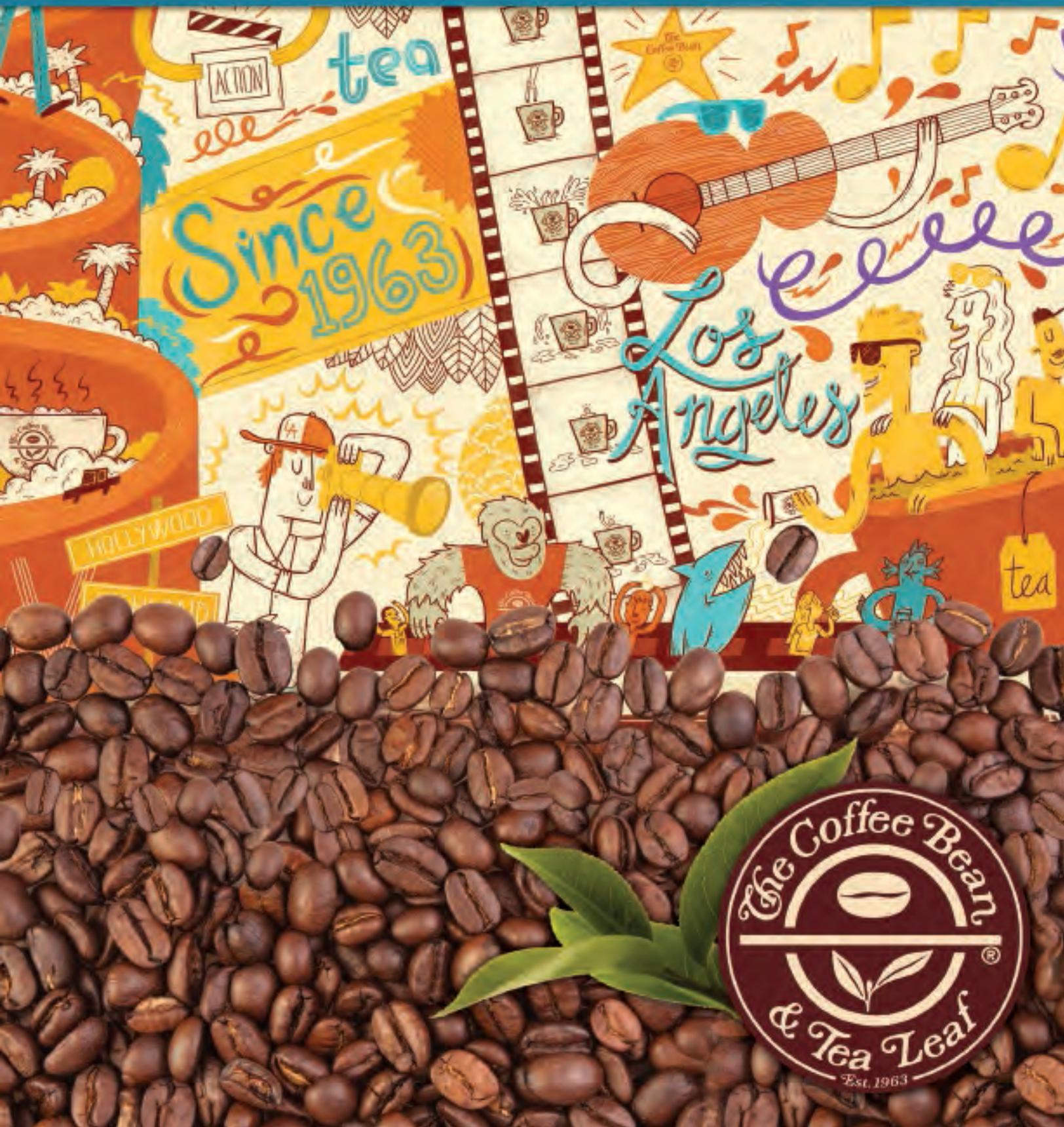


2014 Benefits Decision Guide

for Part-Time Employees



Dear Team Member,



I am pleased to provide you with your new Benefits Decision Guide for 2014.

The Coffee Bean and Tea Leaf® is committed to supporting the health and welfare of our Team Members. We have launched a new website and support center

to help you shop for medical health insurance, determine if you are eligible for federal premium subsidies under ACA, and select a plan that is right for you. To access this site, logon to www.bennyscafe.com and select the link for Healthcare Reform or call the Benny's Café Benefit Services Center at (888) 873-8326 and speak with a representative.

The Coffee Bean & Tea Leaf® is committed to offering our eligible Team Members and their dependents an affordable, quality Dental DHMO plan and Company paid life insurance.

The health and wellness of our team members is one of our primary concerns. The Coffee Bean & Tea Leaf® offers preventive programs such as wellness and health management so you can take a proactive approach to managing your health. We encourage you to learn more about all the benefits available to you.

Have a happy and healthy 2014!

Barbara Stewart
VP, Human Resources

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The Coffee Bean and Tea Leaf® is taking a proactive approach to assist our part-time employees and their families to comply with the mandated health insurance requirement for January 1, 2014. We have partnered with Custom Benefit Consultants, Inc. (CBC) to provide you with dedicated support to determine if you are subsidy eligible, and assist you with the purchase of health insurance coverage on and off the Exchange. In addition, CBC will act as your personal health advocate throughout the policy year.

For more information contact Benny's Café or visit www.bennyscafe.com and click on the Part Time link.

Disclaimer: We have made every attempt to ensure that the information contained in this guide is accurate. Please note that the plan document and Summary Plan Descriptions are the official records of our benefits and coverage. If you become a full time, benefits eligible Team Member you will be eligible for the full time benefits package as of the first day of the following month. A full time benefits guide will be mailed to you or you may call Benny's Cafe at 888-873-8326.

When Can You Change Coverage?

Once you choose your benefit options, you are eligible to make changes or additions during the next annual open enrollment. If you initially decline coverage you must wait until the next open enrollment period to enroll. If you gain or lose coverage during the year (for example, through a spouse's plan) you can make a mid-year change pursuant to a "Qualifying Life Event".

What Happens If You Transfer From a Part Time Shift Supervisor to a Full Time, Benefits Eligible Team Member?

If you become a full time, benefits eligible Team Member you will be eligible for the full time benefits package as of the first day of the following month. A full time benefits guide will be mailed to you or you may call Benny's Café at 888-873-8326.

Please note, enrollment is not automatic. If you wish to participate in the full time plans, you must actively enroll in them. Summary Plan Descriptions are available online at: www.bennyscafe.com. If you have any questions, please call Benny's Café at 1-888-873-8326.

Healthcare Reform

Healthcare Reform –What You Need To Know

The Healthcare Reform legislation and provisions of the Affordable Care Act (ACA) will impact everyone.

Important Provisions of ACA: Individual Mandate

Starting in 2014, the individual shared responsibility provision calls for each individual to have minimum essential medical health coverage for each month, qualify for an exemption, or make a payment when filing his or her federal income tax return.

Health Insurance Marketplace (aka Exchange)

The California Health Link insurance Marketplace allows you to shop, compare and enroll in individual health insurance options. The marketplace provides you with comparisons of Qualified Health Plans, calculates the cost of coverage and determines if you are eligible for a premium subsidy (Advanced Premium Tax Credit). All Marketplaces have an annual enrollment period. This year the annual enrollment period is October 1, 2013 through March 31, 2014.

What is the penalty for not having insurance?

The penalty for not having minimum essential coverage in 2014 is \$95 per adult and \$47.50 per child (up to \$285 for a family) or 1.0% of family income, whichever is greater. This will dramatically increase in subsequent years.

How do I report that I had coverage in 2014 to avoid the penalty?

You will report who in your household had coverage on your tax return that is filed in 2015. Your health insurance carrier will provide the supporting documentation for your tax return filing. This amount will be reported on Team Member's W2.

What if my dependents are currently covered on Medicaid or the Children's Health Insurance Program (CHIP)?

If your dependents are eligible for and enrolled in one of these programs, they have coverage that meets the minimum essential coverage requirement of the Individual Mandate. For more information about ACA Logon to www.bennyscafe.com and click on the link for Healthcare Reform, or, give Benny's Café a call at 1-888 873-8326. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at [1-866-444-3272](tel:1-866-444-3272) or www.dol.gov/ebsa/healthreform

Dental Plan

The Company offers part time shift supervisors and their dependents the House Blended Delta Dental Health Maintenance Organization (“DHMO”) Plan. This plan provides comprehensive in-network benefits, but does not provide any out-of-network benefits. The following is a summary of the benefits provided under this plan:

Plan Design & Benefits	DHMO		
	House Blended - Delta Dental DHMO Plan		
	In-Network	Out of Network	
Annual Benefit Maximum	None	No Out Of Network Benefits Available	
Annual Deductible Individual	None		
Annual Deductible Family	None		
Waiting Periods	None		
Preventive Services			
Office Visit	The plan pays 100%		
Exam			
X-Rays			
Cleaning (Prophylaxis)			
Basic Services			
Amalgams (Restorative)	The plan pays 100%		
General Anesthesia	You pay \$0 - \$250		
Oral Surgery	You pay \$0 - \$15		
Periodontal Services	You pay \$10 - \$20		
Endodontic Services	You pay \$40 - \$95		
Major Services			
Crown	You pay \$110 - \$130		
Bridges/ Dentures	You pay \$110 - \$130		
Prosthetics	You pay \$10 - \$150		
Orthodontia			
Retention, Active Treatment	You pay up to \$2,000		
Tier Of Coverage			
Team Member (“TM”) Only	Your Per Pay Period Contribution	Total Monthly Cost of Plan	
TM + Child(ren)	\$6.35	\$165.12	
TM + Spouse/Domestic Partner	\$11.77	\$306.00	
Family	\$11.86	\$308.40	
	\$17.08	\$444.12	

Base Term Life Insurance

Who Is Eligible for Base Term Life Insurance?

All eligible part time shift supervisors are eligible for a Basic Term Life Insurance benefit and an Accidental Death & Dismemberment (AD&D) insurance benefit in the amount of \$10,000. Both of these insurance benefits are provided by Sun Life. The Company pays 100% of the cost of this benefit. You do not need to actively enroll in this plan. Coverage is automatic once you have met the eligibility requirements.

This life insurance policy does not have a cash value, but it can be converted to an individual policy upon separation of employment.

If you are aged 70, the amount, or “face value” of your insurance decreases by 50%.

It’s important to designate a beneficiary to receive your insurance payment in the event of your death. To change your beneficiary at any time, please call Benny’s Café or visit www.bennyscafe.com.

Supplemental Plans

401(k) Plan

Who Is Eligible to Participate in the 401(k) Plan?

You are eligible to participate in the 401(k) plan as of the first day of the calendar month after attaining age 21 and completing 30 consecutive days of employment, regardless of whether you are a part-time team member or a full time team member. You can join the plan whenever you wish after you are eligible. Joining the plan or making changes to your contribution levels are not subject to open enrollment rules.

You may contribute as much money into the plan as you wish, up to 100% of your pay, subject to the maximum dollar amount allowed by IRS regulation. However, the matching contribution formula will be applied on a per pay period basis. Any compensation limitation used in determining the match will be based on each pay period. For calendar year 2014, the maximum is \$17,500. If you are, or will become, age 50 on or before December 31, 2014, you may contribute an additional \$5,500 in “catch up” contributions for calendar year 2014. You are eligible to receive employer matching contributions after one year of employment. The company matches 100% of your contributions up to 3% of your compensation and 50% of your contributions on the 4th and 5th percent of your compensation

Once the maximum federal limit has been reached, contributions and company match will cease.



How to Enroll

If you wish to enroll in the 401(k) Plan, go to www.ingretirementplans.com/enrollmentcenter. You will need to input the Plan number 559334 and the Plan Verification number 55933499. Use the navigation buttons (Previous and Continue) at the bottom of the screens to guide you forward or backward through the enrollment process. You can cancel the enrollment at any time or go to a “help” section for more information.

At the end of the enrollment, a review page will allow you to review your selections, confirm your selections, or cancel your enrollment and begin again. Your enrollment is complete once you click on the “Submit Enrollment” button at the end of the enrollment process.

If you would prefer to enroll by phone, you can call (888) 311-9489 and ask to speak with an ING customer service associate

who will enroll you in the plan. If you have any questions after you have enrolled, you may call customer service at 800-584-6001.

Beneficiary Designation

You must execute a separate Beneficiary Form to designate who will receive your 401(k) account balance in the event of your death.

The 401(k) Beneficiary Designation is separate from the Life Insurance Beneficiary Designation and can be downloaded at Benny’s Café (www.bennyscafe.com). Please note that if you are married and wish to designate a beneficiary other than your spouse, your spouse’s consent is required and must be notarized.

Employee Perks

Employee Assistance Program (EAP)

The Company has contracted with Sun Life to provide you and your family members with guidance and support for a wide range of personal and work-related problems that can interfere with your daily life.

Self-assessment tools for identifying disorders with sleep, stress, depression or chemical dependency are available online or by calling the self assessment helpline.

Other available services include dependent and elder care assistance and providers and crisis management assistance. Your interaction with Sun Life is always 100% confidential. Your personal information or circumstances are never reported back to the Company.

The EAP is available 24 hours a day by calling toll free 1-877-595-5281 (TDD: 1-800-697-0353) or by visiting the website at www.bennyscafe.com

The Benny Card Program

Each month, the Company provides you, via a credit-type card, with an allocation of \$15.00 that you can use to purchase drinks, products, or merchandise at any company owned store. During your first month of employment, the company provides you with an allocation of \$7.50 and then increases it to \$15 in



your second month of employment and thereafter. If you do not use your full allotment in any particular month, the unused amount carries forward to the following month.

When you use your Benny Card, you also receive a team member discount of 33% on your purchases. If you have used your full Benny Card allotment, and have no remaining allotment, you can still present your card in order to receive your discount. Please note that the CBTL coffee machines are an exception to this discount policy. You cannot use your Benny Card to purchase a CBTL machine, and will not receive a team member discount when purchasing one.

Team Members must have worked a minimum of 5 hours in each pay period in order to qualify for the monthly Benny Card load, and all allocations are subject to applicable taxes.

Working Advantage Program

Team Member Discounts!

Would you like to save up to 40% on movie tickets, get incredible discounts on theme parks, hotels, sporting events or Broadway Theaters? The Company has teamed with WORKING ADVANTAGE to bring you discounts with top online retailers.

When you register for a free account, you'll immediately earn 100 points. Each time you make a purchase online through www.workingadvantage.com, you'll earn additional points that you can redeem for a variety of products. To register, call 1-800-565-3712 or visit www.workingadvantage.com and click on Register in the orange box at the top of the page. Click on Employees Click Here and enter Member ID #135570855 and create your free account to take advantage of online offers immediately!

LA Fitness Club Discounts

The company has entered into an agreement with the LA Fitness Club to provide you with a special, contracted rate. This rate applies to all LA Fitness Clubs except for their Signature Clubs. Your family members (spouse and children between 14-22 years of age) may also be eligible for membership at special contracted rates as well. In order to obtain this discount, call our HR Department at 310-237-2326 and we will provide you with the voucher necessary to obtain this special rate.

Website Service Center

We created this site to be your 24-hour Benefits Service. It was developed to provide you with up-to-date information about your team member benefit plans. Simply Log onto: www.BennysCafe.com to learn more.

BENNY'S CAFE
Benefit Services Center

Welcome to the Benny's Cafe Benefit Services Center!

Benny's Cafe is an Internet and telephone-based full-service center dedicated to supporting you and your family's benefits and Human Resources needs. This website is designed to provide in-depth benefits information at your fingertips. It gives you 24-hour access to your benefits, benefit plan descriptions, procedures, and related forms.

Use this website to:

- Locate network providers (Physicians, Dentists, Hospitals, and more)
- Download benefit forms
- Familiarize yourself with each plan's coverage, exclusions & eligibility rules

Call our Service Center at (888) 873-8326 to:

- Resolve status issues
- Get answers to your in-depth benefit-related questions
- Enroll in the plan as a newly-eligible Team Member
- Make and/or your changes to your enrollment due to a Qualifying Life Event

The Coffee House & Tea Leaf

phone (888) 873-8326 M / F 9 - 5 (PST)
chat Real Time M / T / F 9 - 5 (PST)
email 24-hour Response All Day



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