

## Eligibility for Medical, Dental/Vision benefits:

Full-time employees (working an average of 30+ hours per week) are eligible to participate beginning the first of the month following sixty (60) days of employment.

## Medical Insurance

### Option 1: SILVER Medical Plan – (Network - Cofinity)

#### Medical Claims – Healthcomp

- Employee chooses from network without primary care physician restrictions
- \$750 Individual / \$1,500 Family annual in-network deductible; then 80% is covered
- Office Visits: \$25 Primary Care Copay / \$40 Specialist Copay
- Preventive Care covered at 100% in-network
- \$3,750 Individual / \$7,500 Family in-network annual out-of-pocket maximums.

### Option 2: BRONZE Medical Plan - (Network - Cofinity)

#### Medical Claims – Healthcomp

Employee chooses from network without primary care physician restrictions

- \$1,000 Individual / \$2,000 Family annual in-network deductible; then 80% is covered
- Office Visits: \$25 Primary Care Copay / \$40 Specialist Copay
- Preventive Care covered at 100% in-network
- \$6,350 Individual / \$12,700 Family in-network annual out-of-pocket maximums

**PEAK MED** – Primary Care Providers with \$0.00 co-pays for primary & urgent care

## Pharmacy Claims - Optum Rx

## Option 1: SILVER Medical Plan - Cofinity

Medical Premiums Per Bi-Weekly Pay Period	
Rate Tier	Rates With Wellness Options
Employee Only	\$ 61.40
EE & Spouse	\$289.86
EE & Child(ren)	\$256.65
EE & Family	\$394.03

## Option 2: BRONZE Medical Plan - Cofinity

Medical Premiums Per Bi-Weekly Pay Period	
Rate Tier	Rates With Wellness Options
Employee Only	\$ 36.00
EE & Spouse	\$261.92
EE & Child(ren)	\$231.91
EE & Family	\$356.05

## Dental and Vision

### Delta Dental of Colorado

Eligible employees may select from two dental plans.

#### Preferred Provider (PPO) Plan

- \$50 Individual / \$150 Family annual deductible
- Annual \$1,500 maximum per individual
- 100% in-network coverage on Preventive Treatment (exams, cleanings)
- 80% in-network coverage on Basic Services
- 12 month waiting period for major services such as crowns and root canals

- Orthodontia for children only up to age 19, 50% up to \$1,000

#### Patient Direct Dental Plan

- Delta Dental's/Beta Health Patient Direct program is a discount, fee-for-service plan (not insurance)
- No deductible; no annual maximums
- No waiting period for major services

#### Vision Plan – Eye Med Vision Care

This plan covers routine eye exams while saving you money on eye care. Vision comes with dental.

- \$10 in-network copay for annual eye exam
- \$25 in-network copay for annual lenses
- \$130 in-network allowance for frames once every 24 months

Dental & Vision Premiums Per Bi-Weekly Pay Period		
Rate Tier	Patient Direct Dental/Vision	PPO Dental/Vision
Employee Only	\$ 2.23	\$8.63
EE & Spouse	\$ 8.59	\$15.84
EE & Child(ren)	\$12.24	\$20.61
EE & Family	\$16.99	\$33.52

## Life and Disability Insurance

Full-time regular employees (working an average of 30 or more hours per week) are eligible to participate beginning the first of the month following sixty (60) days of employment.

### Basic Life + AD&D Insurance – The Hartford

- 100% paid by Discover Goodwill
- Benefit Amount – 1x Annual Salary

## Supplemental Life Insurance – The Hartford

- 100% Employee Paid
- Employee Benefit: \$10,000 increments to a maximum of \$200,000 (or \$300K w/ EOI form)
- Spouse Benefit: \$5,000 increments to a max of \$30,000 (or \$100K w/EOI form) 50% of Spouse
- Child Benefit: \$10,000 per child

## Voluntary Short - Term Disability (STD)

### The Hartford

Voluntary Short-Term Disability Insurance helps to replace your income if you are sick or injured and cannot work.

- 100% Employee Paid
- 60% of pre-disability earnings to a maximum of \$1,385 per week
- 8 day elimination period
- 60 day maximum benefit duration

## Long-Term Disability (LTD) -The Hartford

- 100% paid by Discover Goodwill
- 60% of pre-disability earnings to a maximum of \$12,500 per month
- 60 day elimination period
- 2 year own occupation benefit duration

## Employee Assistance Program (EAP)

### The Hartford's Ability Assist

The Hartford's Ability Assist program, offered by ComPsych, helps you and your family cope with life, from the everyday to the unexpected. Whether managing everyday issues such as job pressures, relationships, financial planning, retirement planning, finding child care, or faced with grief, loss, or the impact

of a disability, Ability Assist is your resource for professional support.

### Paid Time Off

#### Paid Leave Eligibility

Full-time and part-time, regular status employees are eligible to accrue paid sick, and vacation time. Hours are accrued based on the number of actual hours paid to the employee.

#### Holidays

There are eight (8) paid holidays for regular status employees who have completed 30 days of employment and are actively working.

New Year's Day	Independence Day
Martin Luther King Day	Labor Day
President's Day	Thanksgiving Day
Memorial Day	Christmas Day

#### Floating Holidays – you choose the days!

Regular status employees receive two (2) days of floating holiday time on the first day of January. Two (2) days of floating holiday time will be credited annually on January 1. Advance approval is required from your supervisor to use these days.

#### Sick Time

Up to six (6) sick days are accrued annually. Eligible employees accrue sick time immediately upon hire date.

#### Vacation

Eligible employees may use earned paid vacation after six months of employment. Eligible employees accrue vacation immediately upon hire date.

#### Jury Duty

Full-time regular status employees may be paid for up to five (5) business days away from work for Jury Duty.

#### Funeral Leave

Full-time regular status employees are eligible for paid Funeral Leave.

**Please Note:** This Benefits Summary provides brief information. For the most complete and up-to-date information about our benefits, please review the annual Benefits Booklet and the benefit Summary Plan Description. Please contact Human Resources for more information.