

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 Plan Premiums per Bi-Weekly Pay Period			
Rate Tier	Value \$5,500	Premier \$2,500	HSA \$4,000
Employee Only	\$29.00	\$49.93	\$31.37
EE & Spouse	\$155.49	\$169.99	\$157.00
EE & Child(ren)	\$151.70	\$164.88	\$153.18
EE & Family	\$219.20	\$238.24	\$221.38

Medical Insurance

Option 1: Cigna Value Plan - \$5,500 Deductible

Employee chooses from either PeakMed doctors for primary care or a network physician

- \$5,500.00 individual / \$11,000 Family annual in-network deductible; then 70% is covered
- Office Visits: Deductible then 30%
- Preventive Care covered at 100% in-network
- \$7,500 Individual / \$15,000 Family in-network annual out-of-pocket maximums.

Option 2: Cigna Premier - \$2,500 Deductible

Employee chooses from either PeakMed doctors for primary care or a network physician

- \$2,500 Individual / \$5,000 Family annual in-network deductible; then 80% is covered
- Office Visits: Deductible then 20%
- Preventive Care covered at 100% in-network
- \$5,500 Individual / \$11,000 Family in-network annual out-of-pocket maximums

Option 3: Cigna HSA - \$4,000 Deductible

Employee chooses from either PeakMed doctors for primary care or a network physician

- \$4,000 Individual / \$6,500 Family annual in-network deductible; then 80% is covered
- Office Visits: Deductible then 20%
- Preventive Care covered at 100% in-network
- \$6,500 Individual / \$13,000 Family in-network annual out-of-pocket maximums
- Health Savings Account eligible

PEAKMED Direct Primary Care – Primary Care

Providers with **\$0.00 co-pays for primary & urgent care.**

You have access to board-certified Doctors and Physicians Assistants. As your primary care provider, they can diagnose, treat, and prescribe medication.

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 \$2,000 maximum per individual
- 100% in-network coverage on Preventive Treatment (exams, cleanings)
- 80% in-network coverage on Basic Services
- 12 month waiting period for Orthodontia for children only up to age 19, 50% up to \$1,000 maximum

Beta Health Dental Plan

- 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.

- \$10 in-network copay for annual eye exam
- \$25 in-network copay for annual lenses
- \$150 in-network allowance for frames once every 24 months

Dental Per Bi-Weekly Pay Period			Vision Per Biweekly pay period
Rate Tier	Patient Direct	PPO Dental	Vision
Employee Only	\$ 3.44	\$7.76	\$2.77
EE & Spouse	\$ 6.75	\$16.21	\$5.25
EE & Child(ren)	\$9.13	\$18.64	\$5.53
EE & Family	\$10.91	\$29.63	\$8.12

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 - Cigna

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

Supplemental Life Insurance - Cigna

- 100% Employee Paid
- Employee Benefit: \$10,000 increments to a maximum of \$200,000 (or \$500K w/EOI form)
- Spouse Benefit: \$5,000 increments to a max of \$30,000 (or \$250K w/EOI form) 50% of Spouse
- Child Benefit: \$20,000 per child

Short - Term Disability (STD) - Cigna

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

- 100% Employer Paid
- 60% of pre-disability earnings to a maximum of \$1,500 per week
- 14-day elimination period
- 60 day maximum benefit duration

Long-Term Disability (LTD) - Cigna

- 100% Employee paid
- 60% of pre-disability earnings to a maximum of \$6,000 per month
- 60 day elimination period

Aflac Voluntary Benefits

Aflac offers group products for voluntary accident, hospital indemnity, and critical illness benefits. Please see the 2020 Goodwill Employee Benefit guide for pricing and more information.

Life Assistance Program (LAP)

Cigna

Three face to face sessions with a behavior counselor available to you and your household members.

Paid Time Off

Paid Leave Eligibility

Goodwill offers different paid time off benefits depending on your role and work location.

Holidays

Regular status employees are eligible for holiday pay usually based on scheduled work hours. Please refer to the Employee Handbook for more information.

Floating Holidays – you choose the days!

One floating holiday is made available on January 1st to those hired on or before January, and another is made available on July 1st to those hired on or before July. Advance approval is required from your supervisor to use these days.

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.