

BENEFITS SNAPSHOT & OTHER IMPORTANT INFORMATION

Benefit Plan Year: January 1 to December 31, 2019

Our Mission

Working with people with disabilities,
their families and the community,
we create independence so that all may thrive.

Our Core Values

Inclusiveness, Flexibility, Person First, Accountability, and Integrity

Our Core Competencies

Understanding what Disability Means, Customer Service, Efficiency, Development of People,
and Marketing

Additional information about The Independence Center's (The IC) benefits may be found in the Employee Handbook, Benefit Summary, and Summary Plan Descriptions or by consulting with Human Resources.

Employees must work a minimum of **30 hours per week** in order to be considered **full-time** and eligible for many of these benefits. Coverage becomes available to new **full-time** employees the first day of the month following 30 days after hire date.

Newly hired variable-hour employees who do not have scheduled hours upon hire will be measured for 12 months from date of hire to determine average hours worked per week. If determined to be **full-time** following this measurement period, benefits will be offered on the first day of the month following 30 days after the end of the measurement period.

Please note that this is only a Benefit Snapshot, benefits and/or insurance carriers are subject to change. Coverage(s) are subject to the insurer's guidelines and policy limitations.



MEDICAL INSURANCE

Kaiser Permanente HMO– No out of network coverage

Full-time employees are eligible for medical insurance. Deductible \$1,500 employee/\$3,000 family. The deductible for the plan runs on a calendar year. Deductible and/or copay are waived for preventive care.

BASIC TERM LIFE, ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

Full-time employees enrolled in the IC group health plan are eligible for **employer paid** Life and AD&D insurance plan. The life insurance program provides eligible employees a \$25,000 group life and AD&D insurance policy.

SUPPLEMENTAL LIFE, ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

Full-time employees are eligible for Supplemental Life and AD&D Insurance. An optional voluntary Life and AD&D insurance benefit (**employee-paid**), is available through MetLife. This benefit allows for Life and AD&D Insurance to be purchased by the employee for themselves and their spouse and/or children.

DENTAL INSURANCE

Delta Dental of Colorado PPO– Both in and out of network coverage

Full-time employees are eligible for dental insurance. Annual maximum for dental expenses per calendar year is \$1,500. Deductible \$50 employee/\$150 family.

Deductible is waived for diagnostic and preventive care with in-network providers.

VISION INSURANCE

Vision Services Plan (VSP)– Deeply discounted exams and hardware

Full-time employees are eligible for vision insurance.

FLEXIBLE SPENDING ACCOUNTS (FSA)

Rocky Mountain Reserve – Health care and Dependent care Reimbursement FSA Plan

Full-time employees are eligible. The IC maintains a Cafeteria/125 Plan (FSA) which allows employees to use pre-tax dollars for health care expenses not covered by insurance plans (maximum amount \$2,600 per calendar year) or child/dependent care expenses (maximum amount \$5,000 per calendar year). Participants contribute a portion of their paycheck to a FSA and save on taxes.



403(b) PLAN

American United Life (AUL) Insurance Company – a OneAmerica Company

Full-time and part-time employees are eligible to participate in The IC's 403 (b) plan.

Participants must be 21 years of age or older. Employees who meet the eligibility requirements may enroll immediately. On the first of the month following 90 days of participation, The IC provides a matching contribution of \$1 for every \$1 an employee defers, up to an amount equal to 4% of annual compensation. Participants are 100% vested after five earned (5) years. To earn a year of service, an employee must be credited with at least 1,000 hours of service during a Plan year.

DISABILITY INSURANCE

MetLife — Short Term Disability Insurance

Full-time employees are eligible for Short Term Disability insurance. This **employer-paid** benefit pays 60% of an eligible employee's weekly salary up to \$1,000/week to be paid after an employee has been out of work due to sickness or injury for more than 14 days. The benefit is available up to 11 weeks.

MetLife — Long Term Disability Insurance

Full-time employees are eligible for Long Term Disability insurance. This **employer-paid** benefit pays 60% of an eligible employee's weekly salary up to \$6,000/month to be paid after an employee has been out of work due to sickness or injury for more than 90 days. The benefit is available up to two years.

ACCIDENT INSURANCE

Allstate Benefits – Group Voluntary Accident (24-Hour Accident Insurance)

Full-time employees are eligible for accident insurance. Cash benefits paid directly to the employee to help cover accident expenses. This benefit is paid regardless of what health insurance pays, and includes an extra \$50 benefit just for visiting a doctor, dentist, an optometrist or chiropractor outside of a hospital. This benefit is can be purchased by the employee for themselves and their spouse and/or children.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Full-time and part-time employees are eligible for professional, confidential and free counseling services to help deal with life issues and concerns provided by MetLife. The eligible employee and family members residing in the employee's household are eligible for five (5) free visits with a counselor, per issue, per year. The IC pays for the full cost of this benefit.



PAID VACATION TIME

Full-time and part-time employees are eligible to accrue paid vacation time upon hire. The vacation time accrual rate is based on years of service. Assuming a 40-hour work week, vacation time accrues as follows (Part-time is pro-rated):

| | |
|----------------------------|-------------------|
| Date of hire up to 4 years | 2 weeks' vacation |
| 5 to 9 years | 3 weeks' vacation |
| 10 to 14 years | 4 weeks' vacation |
| 15 + years | 5 weeks' vacation |

PAID SICK TIME

Full-time and part-time employees are eligible for paid sick time following a 90-day waiting period. Accrual of sick time is based on hours worked per week. Assuming a 40-hour work week, eligible employees will accrue sick time up to 40 hours per year.

PAID HOLIDAYS

Full-time and part-time Office employees are eligible for Holiday pay. (Part-time is pro-rated.) The IC traditionally observes the following nine holidays when the main office is closed: New Year's Day, Martin Luther King Jr. Day, President's Day, Memorial Day, Independence Day, Labor day, Thanksgiving (Thursday and Friday), and Christmas Day.

INDEPENDENCE CENTER UNIVERSITY (ICU)

Full-time and part-time employees are eligible for ICU. The IC sponsors an in-house employee development program with a variety of courses offered (see HR for quarterly calendar). The IC pays for the full cost of this benefit.

TUITION REIMBURSEMENT PROGRAM

This benefit is available to employees who regularly work 20 hours or greater a week and have been employed with The IC for six months or longer. Employees are eligible to receive reimbursement of eligible tuition costs for up to 70% of the tuition expense, up to \$1,000 per semester and \$3,000 per year.

10% DISCOUNT ON TUITION AT COLORADO CHRISTIAN UNIVERSITY

This benefit is available to all employees. Employees are eligible to receive a discount of up to 10% on tuition at Colorado Christian University (CCU) Adult & Graduate Studies located in Colorado Springs. This liberal arts university offers a variety of programs to help working adults reach their full potential. CCU offers over 50 certificates, associate, Bachelor's, and master's degrees including nursing, counseling, business, education, and many more!



YMCA CORPORATE MEMBERSHIP

Full-time and part-time employees are eligible for The IC's YMCA corporate membership benefit. The benefit waives a one-time new member fee and provides employees and their families a discounted monthly membership fee to all eight facilities in Colorado Springs and access to any of the Y's statewide. The IC subsidizes the monthly membership fee \$14 and the YMCA discounts the fee \$7. This is a total monthly discount of \$21 per month.

VERIZON WIRELESS EMPLOYEE DISCOUNTS

Full-time and part-time employees are eligible to receive 18% off of Verizon access fees and 25% off online accessories.

COLORADO SPRINGS PHILHARMONIC CONCERT TICKETS

Full-time and part-time employees are eligible for the Philharmonic Cares project benefit. In honor of your work benefitting the wellbeing of our community, the Colorado Springs Philharmonic offers eligible employees complimentary tickets to concerts. Once registered, you'll receive an email in advance of each Philharmonic Cares concert inviting you to claim up to two free tickets.

