BENEFITS SNAPSHOT for FULL-TIME EMPLOYEES
Benefit Plan Year: January 1 to December 31, 2020

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

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 their 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.

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. 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 – No out of network coverage*

Full-time employees are eligible for medical insurance and can choose one of three medical plans.

- **GOLD** – $1,000 Individual/$2,000 Family Deductible.
- **SILVER** – $2,000 Individual/$4,000 Family Deductible.
- **BRONZE** – $3,000 Individual/$6,000 Family Deductible (high-deductible plan)

The deductible for each plan runs on a calendar year. Deductibles and/or copays are waived for preventive care.

DENTAL INSURANCE

*Lincoln Financial Group – 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

*Lincoln Financial Group – Both in and out of network coverage.*

Deeply discounted exams and hardware. Full-time employees are eligible for vision insurance.

BASIC TERM LIFE, ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

*Lincoln Financial Group*

All full-time employees are eligible for employer paid Life and AD&D insurance plan. The life insurance program provides eligible employees a $25,000 group life and $25,000 AD&D insurance policy.

SUPPLEMENTAL LIFE, ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

*Lincoln Financial Group*

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. This benefit allows for Life and AD&D Insurance to be purchased by the employee for themselves and their spouse and/or children.

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 $2,750 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.
HEALTH SAVINGS ACCOUNTS (HSA)
Rocky Mountain Reserve
Full-time employees enrolled in the high-deductible health plan are eligible. The IC maintains an HSA plan to be paired with a qualified high-deductible health insurance plan (see Bronze Medical Plan). Contributions to health savings accounts are voluntary and separate from plan specific premiums. The purpose of an HSA is to accumulate funds to cover out-of-pocket health care expenses (employee’s and family members’).

DISABILITY INSURANCE
Lincoln Financial Group — Short Term Disability Insurance
All 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.

Lincoln Financial Group — 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 – Group Voluntary Accident (24-Hour Accident Insurance)
All 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.

CRITICAL ILLNESS INSURANCE
Allstate – Group Voluntary Critical Illness
Pays a lump sum benefit of $10,000 or $20,000 upon diagnosis of a covered critical illness heart attack, stroke, cancer, major organ failure, bypass surgery, kidney failure, permanent paralysis, coma, blindness, etc. A $75 annual health screening benefit per covered person per year is included.
403(b) RETIREMENT 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.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

*Lincoln Financial Group – EmployeeConnect℠*

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 Lincoln. 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):

<table>
<thead>
<tr>
<th>Years of Service</th>
<th>Vacation Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date of hire up to 4 years</td>
<td>2 weeks’ vacation</td>
</tr>
<tr>
<td>5 to 9 years</td>
<td>3 weeks’ vacation</td>
</tr>
<tr>
<td>10 to 14 years</td>
<td>4 weeks’ vacation</td>
</tr>
<tr>
<td>15 + years</td>
<td>5 weeks’ vacation</td>
</tr>
</tbody>
</table>

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. 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.