

**BENEFITS QUICK LOOK for FULL-TIME EMPLOYEES**  
**Benefits Plan Year: January 1 to December 31, 2021**

**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** to be considered **full-time** and eligible for many of these benefits. Coverage becomes available to new **full-time** employees on 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 the date of hire to determine the 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 quick look at our benefits; benefits and 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 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. The annual maximum for dental expenses per calendar year is \$1,500—deductible \$50 employee/\$150 family. The 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, & DISMEMBERMENT INSURANCE (AD&D)**

*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, & DISMEMBERMENT INSURANCE (AD&D)**

*Lincoln Financial Group*

Full-time employees are eligible for Supplemental Life and AD&D Insurance. Voluntary Life and AD&D insurance benefits (**employee-paid**) are available. This benefit allows for Life and AD&D Insurance to be purchased by the employee for themselves, their spouse, and 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 an 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 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 paid after an employee has been out of work due to sickness or injury for more than 14 days. The benefit is available for 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 paid after an employee has been out of work due to sickness or injury for more than 90 days. The benefit is available for 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 are 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, optometrist, or chiropractor outside of a hospital. The employee can purchase this benefit for themselves, their spouse, and children.

## **CRITICAL ILLNESS INSURANCE**

### *Allstate – Group Voluntary Critical Illness*

All full-time employees are eligible for critical illness insurance. A lump sum benefit is paid at either \$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<sup>SM</sup>*

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 workweek, vacation time accrues as follows (Part-time is pro-rated):

Date of hire up to 4 years	two weeks' vacation
5 to 9 years	three weeks' vacation
10 to 14 years	four weeks' vacation
15 + years	five weeks' vacation

### **PAID SICK TIME**

Full-time and part-time employees are eligible for paid sick time. Accrual of sick time is based on hours worked per week. Assuming a 40-hour workweek, eligible employees will accrue sick time up to 48 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 after), 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 for 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, their spouses, and children. 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. It provides employees and their families a discounted monthly membership fee to all eight Colorado Springs facilities and access to any YMCA statewide.

### **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 our community's wellbeing, 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.

