



THE IC EMPLOYEE BENEFITS QUICK LOOK GUIDE

Benefits Plan Year: January 1 to December 31, 2023

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.

HEALTH & WELLNESS

MEDICAL INSURANCE

- Coverage through **Cigna** Open Access Plan
- Access to Direct Primary Care Physician **PeakMed** is provided at no cost to the employee

DENTAL INSURANCE

- Coverage through **Metlife** (Both in and out of network coverage)
- Orthodontia is available for dependents up to age 19

VISION INSURANCE

- Coverage through **VSP** (Both in and out of network coverage)
- Deeply discounted exams and hardware

EMPLOYEE ASSISTANCE PROGRAM (EAP)

- Coverage through **Metlife**
- Professional, confidential, and free counseling services to help deal with life issues and concerns
- 100% Employer paid

FLEXIBLE SPENDING ACCOUNTS (FSA)

- Coverage through **Rocky Mountain Reserve**
- Both medical and dependent care options available
- Debit card provided for ease of use

FINANCIAL SECURITY

403(b) Retirement Program

- Company match after 90 days of employment
- Traditional and Roth options available

LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

- Coverage through **Metlife**
- 100% Employer paid
- Additional voluntary life insurance available for employee, spouses, and children

DISABILITY INSURANCE

- Coverage through **Metlife**
- 100% Employer paid
- Covers a portion of your income if you have to take time off for sickness or injury

ACCIDENT AND CRITICAL ILLNESS INSURANCE

- Coverage through **Allstate**
- Cash benefits are paid directly to the employee to help cover accident expenses or as a lump sum benefit upon diagnosis of a covered critical illness

TUITION REIMBURSEMENT PROGRAM

- Available after six months to employees working over 20 hours per week

TIME OFF

PAID VACATION TIME

- Full-time and part-time employees are eligible to accrue paid vacation time upon hire with up to a week front loaded on the first of the month after 30 days.

PAID SICK TIME

- Full-time and part-time employees are eligible for paid sick time

HOLIDAYS

- The IC observes 11 holidays per year