This is a general summary of SHG benefits for all full-time (FT) employees with a 30+ hours per week position. Certain benefits, where indicated, are available to qualifying PRN staff. All Plan Years run 1/1-12/31, unless otherwise indicated. Additional information can be found in agency/carryer documents (ie Personnel Guidelines, Summary of Benefits and Coverage). Plan details, which may vary from year to year, shall be ultimately determined by the carrier’s documents. All requests and questions should be directed to Human Resources (HR).

A) Medical, Dental, and Vision Group Insurance – FT staff
1. Coverage starts the first of the month following one full calendar month.
2. Pre-tax premiums are collected via payroll deduction (twice per month) at a total of 24 times per year.
3. Plans are to be considered separately. For example, the employee may enroll in Family for Medical, Employee/Spouse for Dental, and waive Vision.
4. Qualifying Event changes (ie birth, death, divorce, loss of spousal coverage) may be made within 30 days of event. Non-qualifying event changes must be made during Open Enrollment, eff 1/1 of the following year. COBRA continuation option available (ie upon separation of employment or loss of FT status).
5. SHG pays 75% of premium; employee pays 25%. 2020 payroll deductions (twice per month):

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<thead>
<tr>
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</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>83.59</td>
<td>64.03</td>
<td>57.52</td>
<td>81.08</td>
<td>4.05</td>
<td>0.74</td>
</tr>
<tr>
<td>Employee/Spouse</td>
<td>183.91</td>
<td>140.86</td>
<td>126.55</td>
<td>178.39</td>
<td>8.31</td>
<td>1.26</td>
</tr>
<tr>
<td>Employee/Children</td>
<td>158.83</td>
<td>121.65</td>
<td>109.30</td>
<td>154.06</td>
<td>11.16</td>
<td>1.34</td>
</tr>
<tr>
<td>Family</td>
<td>259.21</td>
<td>198.54</td>
<td>178.37</td>
<td>251.43</td>
<td>16.61</td>
<td>2.01</td>
</tr>
</tbody>
</table>

B) Health Savings Account (HSA) – FT staff enrolled in a SHG medical plan
1. Pre-tax HSA contributions are collected via payroll deduction each pay period.
2. Participants may utilize the agency’s HSA Trustee, hsabank.com, or select their own HSA-approved account.
3. Participants may change the contribution amount—or have a spouse/parent/etc contribute to the account. See HR.
4. 2020 maximum annual contributions per the IRS:
   - Employee Only plan enrollment- $3550 (through age 54) / $4550 (age 55+)
   - Employee/Dependent(s) plan enrollment- $7100 (through age 54) / $8100 (age 55+)
5. Per IRS regulations: 1) An employee is ineligible to contribute HSA funds under certain circumstances, including the following: a) when able to be claimed as a dependent on a parent’s tax return, even if the parent does not much such a claim; b) when also covered under a disqualifying health plan (ie Medicare, TriCare, spouse’s plan); and c) when spouse is contributing to a FSA or HRA; 2) If an employee’s spouse is covered under a disqualifying health plan (ie Medicare), the employee may not exceed the Employee Only maximum annual contribution; 3) Funds cannot be used for an expense later claimed when filing for one’s taxes; and 4) Funds used for non-allowable health-related expenses may warrant a fine and reimbursement to account.

C) Basic Life Insurance – FT staff
1. Term coverage, for employee only, starts the first of the month following one full calendar month.
2. SHG pays 100% of premium. Plan includes Accidental Death and Dismemberment coverage.
3. Full benefit amount is equal to 1.5 times the employee’s basic annual earnings, rounded to the next higher $1,000. Maximum benefit: $200,000. Benefit reduces by 35% at age 65; 50% at age 70.
4. Certain claims excluded; see HR for details. Conversion option available upon separation.

D) Supplemental Life Insurance – FT staff
1. Term coverage, for employee and dependents, starts the first of the month following one full calendar month.
2. Employee pays 100% of premium. Post-tax premiums are collected via payroll deduction (twice per month) at a total of 24 times per year. This plan is considered non-ERISA/non-endorsed.
3. Coverage offered: Employee Add-on ($10,000 increments); Spousal ($5000 increments, based on employee’s age); and Children ($10,000 or $5,000; one premium covers all eligible children).
4. Maximum benefit: Employee Add-on- $500,000 ($600,000 when including Basic Life value); Spousal- $100,000 (not to exceed 50% of employee benefit); and Children- $10,000 (not to exceed 50% of employee benefit).
5. Medical Underwriting approval required for amounts in excess of $100,000 (employee) and $25,000 (spouse).
6. Benefit reduces by 35% at employee age 65; 50% at employee age 70.
7. Certain claims excluded; see HR for details. Portability option available upon separation.

Continued on the back
E) Retirement Plan – All staff with 12 months service and 1000+ hours
1. SHG sponsors a Safe Harbor 401(k) Plan. The Plan Year runs 3/1 through 2/28.
2. An employee who completes 1000+ hours (work/paid leave) during the first 12 consecutive months of employment will have an account established with the Plan Administrator, Principal. Entry Date is the first of the following month (ie 7/1/19 DOH = 7/1/20 Entry Date; 7/2–31/19 DOH = 8/1/20 Entry Date).
3. Ineligible PRN staff will be re-evaluated every Feb and, if eligible, enrolled on 3/1 for the upcoming Plan Year.

SHG Contributions
1. SHG contributes an amount equal to 3% of participant’s salary each pay period (immediate vesting).
2. SHG provides a 2% Match of the participant’s pre-tax or post-tax contribution (Vesting Schedule applied).
3. For participants employed on 2/28 of the Plan Year (waived under certain conditions), SHG contributes an amount equal to 3% of participant’s salary for the Plan Year (Vesting Schedule applied).

Vesting schedule: 2 years- 20%; 3 years- 40%; 4 years- 60%; and 5 years- 100%.

Employee Contributions
1. Per the Auto Enrollment process, an employee will contribute 2% on a pre-tax basis unless Opting Out or increasing/decreasing the amount. If desired, the participant may change this to a post-tax contribution.
2. Participants may change their contribution amount and/or investments via their Principal website account.
3. 2020 maximum annual contributions per the IRS: $19,500 (through age 49); $26,000 (age 50+).
4. A FT employee may rollover qualifying retirement funds to Principal upon hire. See HR.

F) Employee Assistance Program – All staff
1. Coverage starts on Date of Hire for all employees. Also covered are all family members living in the household.
2. SHG pays 100% of premium. Services available 24/7 at 800-865-1044.
3. Coverage includes Behavioral Health Counseling—up to 4 counseling visits per year per household member; Legal/Financial Referral & Consultation—telephone consultation, along with attorney fees provided at a discount; Retirement & Estate Planning; and Child/Elder Care Referral & Consultation—telephone consultation, along with area resource list. Website: www.AnthemEAP.com (log in- Southeast Health Group).

G) Paid Leave: Holiday, Bereavement, Jury Duty, Sick, and Vacation – FT staff
- Holiday, Bereavement, and Jury Duty is available upon Date of Hire.
  - Holiday 8 hours on the following 12 days: New Year’s Day; Martin Luther King, Jr. Day; President’s Day; Memorial Day; Independence Day; Labor Day; Thanksgiving; Friday after Thanksgiving; Christmas Eve; Christmas; New Year’s Eve; and a Floating Holiday.

  - Floating Holiday is earned through an accrual process: 8 hours received 1/1 of each calendar year (or DOH during the first year of employment). This 8-hour block of time must be used all at once and expires 12/31.

  - Bereavement 24 hours regarding the death of a spouse, parent, child, sibling, grandparent, grandchild, or parent-in-law; 8 hours regarding the death of an aunt, uncle, niece, or nephew – or spouse’s grandparent, grandchild, or sibling.

  - Jury Duty All employees receive regular wages for up to three days of Jury Duty (based on the employee’s typical schedule). Beginning the fourth day and thereafter, the employee may request up to 8 hours vacation leave per day, in addition to any applicable payment received from the State of Colorado.

- Sick Leave and Vacation are earned through an accrual process. If hired on or before the 15th of the month, accrual starts the first month of employment. If hired after the 15th, the month, accrual starts the second month of employment. Accrual is earned on the first day of the following month.

- Sick Leave is earned on a monthly basis at a rate of 8 hours per month. Should an employee in Good Standing reach 480 hours, a Sick Leave Reimbursement payment will automatically occur during the employee’s anniversary month – at 12 hours of pay for every 8 hours of Sick Leave in excess of 480 hours.

- Vacation is earned on an annual basis at the rates below. Once the employee reaches 160 hours, vacation accrual ceases until hours are used.

<table>
<thead>
<tr>
<th>Years of Service / Vacation Hours Earned</th>
<th>Years of Service / Vacation Hours Earned</th>
</tr>
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<tbody>
<tr>
<td>1</td>
<td>80 (10 days at 8 hours)</td>
</tr>
<tr>
<td>2</td>
<td>120 (15 days at 8 hours)</td>
</tr>
<tr>
<td>3</td>
<td>128 (16 days at 8 hours)</td>
</tr>
<tr>
<td>4</td>
<td>136 (17 days at 8 hours)</td>
</tr>
<tr>
<td>5</td>
<td>144 (18 days at 8 hours)</td>
</tr>
<tr>
<td>6</td>
<td>152 (19 days at 8 hours)</td>
</tr>
<tr>
<td>7+</td>
<td>160 (20 days at 8 hours)</td>
</tr>
</tbody>
</table>

H) Misc (see HR for details)
- Professional Development Assistance Program FT only: required months of service: 12 (CAC) / 24 (Degree)
- Acute Care Visit with Primary Care Staff Available to all SHG staff at $50 per appointment; contact the SHG Medical Assistant
- Health Fair 50% Reimbursement Available to all SHG staff; route receipt to HR
- 20% discount (10% on Stihl products) at Fullers Small Engine & T-shirt Palace Available to all SHG Staff

8/2020