

# 2018 Colorado Benefit Summary

**This page shows the benefits provided to eligible employees at no cost!**

**Life Insurance** (Full Time at 89<sup>th</sup> day of active continuous employment): 2x annual base salary not to exceed \$200,000.

**Long Term Disability** (Full Time at 89<sup>th</sup> day of active continuous employment): After being disabled for 90 days; a minimum of 60% of salary based upon annual base compensation.

**Employee Assistance Program, Work/Life Programs** (Part Time/Full Time on first day): Through Carebridge. Confidential off-site counseling services. Also provides assistance in managing family and personal concerns including child care, elder care, financial planning, continuing education, time management and relocation.

**Business Travel Accident Insurance** (Full Time on first day): Plan covers losses sustained during any authorized Devereux related business trip.

**Bereavement Leave** (Full Time on first day): Up to 4 days for the death of an immediate family member. Refer to handbook for details.

**TIAA-CREF 403(b) Retirement Plan** (Part Time/Full time upon eligibility): After two (2) consecutive years of service (minimum of 1,000 hours worked each year), Devereux will contribute 3% Basic Contribution and 0% voluntary match. You may contribute on a voluntary basis as of the first day of employment.

**Health Advocate** (Full Time enrolled in IBC medical plan): Provides personal health advocate to help employees and eligible family members navigate health care, insurance, improve health through intervention and personal tracking systems.

**Tuition Assistance** (Full Time at six months of active continuous employment): Depending upon education level and available budget. See Human Resources for details.

**Service Awards** (Part Time/Full time upon eligibility): See Employee Handbook, “Devereux and You” for schedule.

**Time-off Benefits (TOB ) Full Time employees; starts accruing at 90 days)**  
INCLUDES ALL HOLIDAYS AND VACATION

**Service: 90 days – 2 years**

- Earn up to 192 hours/year; up to 24 days
- .0923 x # of hours worked

**Service: 3 years – 4 years**

- Earn up to 200 hours/year; up to 25 days
- .0962 x # of hours worked

**Service: 5 years - 9 years**

- Earn up to 208 hours/year; up to 26 days
- .1000 x # of hours worked

**Service: 10 years – 14 years**

- Earn up to 248 hours/year; up to 31 days
- .1192 x # of hours worked

**Service: 15 + years**

- Earn up to 288 hours/year; up to 36 days
- .1385 x # of hours worked

\*For Full Time employees hired prior to 1/1/05 please contact HR for accruals.

**Health Management Leave (HML – Full Time employees at day 1)**

Earn up to 64 hours per year; up to 8 days.  
Days accrue at .05 x # of hours worked.

Accrued, unused HML hours of forty (40) or more in the current plan year, which are not used as of the last pay period of the TOB year, will be doubled. These hours are banked in the event of a long-term illness. Accrued, unused HML hours of thirty-nine (39) or less will be carried into the bank at their current value. Maximum accrual is 1040 hours.

This is a summary. All benefits offered to employees are governed by relevant plan documents and contracts. In the event of a discrepancy, the plan document and contracts will prevail. Devereux reserves the right to change, suspend or end any plan or policy at any time. For further details please contact your Human Resources Department.

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## Medical Insurance (2 Options):

- **CO Medical EPO :** Through Independence Blue Cross. PPO Plan in-network only except for emergency services. This plan provides physician, specialist and hospital coverage . Rx is provided through CVS/Caremark but is included in the medical election in Oracle Self-Service. Outpatient and/or inpatient care for mental and behavioral health issues provided by Magellan Behavioral Health. In-network benefits are provided at 100% after applicable copays and deductibles with no limitations; out-of-network benefits are provided at 50% with day and annual limits.
- **Blue Cross HDHP:** High Deductible Health Plan (HDHP) with a Health Savings Account (HSA). **Medical, behavioral health and prescription drug coverage are included in this benefit.** High Deductible Health Plan requires that you pay up to the deductible (Single is \$2,300), then insurance pays at 80% except hospitalization (pays at 100%) until you reach out-of-pocket maximum (Single is \$3,470, then insurance pays at 100%. Health Savings Account (HSA) through Optum is a pre-tax savings account where your contributions accumulate and can be used for any out-of-pocket health costs. HSA dollars can be used to pay for medical expenses without incurring taxes and any unused money rolls over each year to be used for any future medical expenses.

## Prescription Drug Insurance (Dev Rx):

- Through CVS/Caremark. Except for antibiotics and allergy serum, only the first fill and one refill is available at a retail pharmacy. Further refills must be ordered through the mail (90 day supply) or purchased at CVS pharmacy through the Maintenance Choice program which allows you to pick up your 90 day supply at a CVS pharmacy only.
- **Specialty Pharmacy (biotech drugs):** Through Caremark Specialty Drug Program. Comprehensive care that includes pharmacist and nurse interaction with you and your physician. Medications are filled on a 30 day schedule.

## Dental Insurance

- **Delta Dental (2 Options):** Provides a choice of a high or low option paying at different benefit copay levels and less out of pocket if you choose a Preferred Dentist instead of a Premier or Out of Network Dentist.
- **Aetna DHMO:** Members must select a primary care dentist, but most services are covered at a higher percentage.

**Flexible Spending Accounts:** Through Employee Benefits Corporation. Pre-tax plan to pay for out-of-pocket medical or dependent care such as daycare. Maximum \$500 carry-over for medical spending; any additional contribution not used is forfeited.

## **Accidental Death and Personal Loss:**

Through Aetna. Up to \$300,000 (cannot exceed 10x base salary) of coverage.

## **Voluntary Benefits**

- **Voluntary Supplemental Insurance:** Through Aetna. Guaranteed Issue of \$20,000 for enrollees; increased amounts available with underwriting. Spouse, Domestic Partner, and children riders are available.
- **Voluntary Vision:** Through Aetna. Schedule of vision coverage benefits through select providers.
- **Group Voluntary Accident:** Through Aetna. High and low option of scheduled payments for injuries due to an off the job accident. Limited benefit paid for up to two physician office visits.