



Southern Colorado Community Action Agency, Inc.

Benefits Summary

Plan Year 2020

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This Enrollment Guide is for general educational purposes and is based on information provided by the employer, summary plan descriptions, and other sources. In case of discrepancy, plan documents will prevail over information presented in this Guide. Please treat this information as confidential and only share it with your dependents. Contact Human Resources with questions.

Welcome to the Southern Colorado Community Action Agency, Inc. 2020 Open Enrollment

Our employees are our most valuable asset.

That's why at Southern Colorado Community Action Agency, Inc. (SoCo) we are committed to offering a comprehensive employee benefit program that helps our employees stay healthy, feel secure, and maintain a healthy work/life balance.

Stay Healthy

- Medical, Dental, and Vision Care
- Flexible Spending Accounts
- Health Savings Account

Feeling Secure

- Disability Insurance
- 401(k)/Profit Sharing
- LegalShield

Work/Life Balance

- Annual Leave and Sick Leave

Overview

Who is Eligible and When

For most benefits, you are eligible to participate if you are regularly scheduled to work a minimum of 30 hours per week. Eligible dependents include your:

- Legal Spouse.
- Common Law Spouse – a declaration form is required at the time of enrollment and is available from Human Resources.
- Dependents up to age 26 are eligible.
- Children who can't support themselves because of mental or physical handicaps, regardless of age.
- Dependents up to age 26 are eligible for the Optional Dependent Life Plan.
- Legally adopted children.
- Children for which you are the legal guardian.

When Benefits Begin

Your Medical, Dental, Vision, Life, Flexible Spending Accounts, Optional Life and Long-Term Disability benefits begin the 1st of the month following 60 days of regular full-time employment.

When Benefits End

Your Medical, Dental, and Vision coverage will end on the last day of the month in which you make your final payment for your share of the cost. Basic Life, Optional Life and Long-Term Disability coverage ceases immediately. In general, benefits end when you have:

- A change in employment status from regular full-time to part-time, working less than 30 hours per week.
- You discontinue coverage at the end of the plan year.
- Separation of employment.

You and your dependents have the option to continue coverage through COBRA for Medical, Dental, Vision and the Health Care Flexible Spending Account. You also may have conversion or portability options available on some other benefit plans. In addition, you may be able to enroll for medical coverage through the Marketplace (Exchange).

Qualified Status Change

For the Healthcare Plan and the Flexible Spending Account, you may not change the benefits you elect during the year – unless you have a qualified status change as defined by federal law, which includes:

- Marriage, Legal separation, or Divorce
- Birth or adoption of a child
- Attainment of limiting age for dependents (Age 26)
- Death of your spouse or child
- Change in your employment status
- Change in your spouse's or dependent's employment status
- If your spouse or dependent has a different open enrollment period

If you have a qualified status change during the year, you must notify Human Resources within 31 days of the date of change. Depending on the type of change, you may need to provide additional supporting documents. Any changes you make to your benefits must be consistent with your qualified status change.

When employee contributions are required, the contributions are automatically deducted from each paycheck. You can save money by paying for some benefits with before-tax dollars.

Tax Advantages with Before-Tax Contributions

You may make before-tax contributions for these benefits:

- Medical, Dental and Vision premium deductions
- Health Savings Account (HSA) if enrolled in the HDHP 5000 medical plan
- Health Care Flexible Spending Account (HCFSA)
- Day Care Flexible Spending Account (DCFSA)

Your contributions for these plans are deducted before you pay Social Security taxes, federal income taxes, and most state and local income taxes on the money. Before-tax deductions lower your taxable income, so you pay fewer taxes. Thus, your take-home pay is higher than if you made after-tax payments.

What Southern Colorado Community Action Agency Pays

SoCo pays a substantial portion of the cost of the Healthcare Plans for you and your dependents. In addition, SoCo pays 100% of the cost for these benefits:

| |
|---------------------------------|
| Basic Life/AD&D Plan |
| Long Term Disability Plan (LTD) |

Medical Coverage

Cigna

The following chart provides a side-by-side look at the *in-network* amounts **you pay** when you use Cigna network providers. Both plans also allow for non-network services, but you will pay more when you use a non-network provider. See plan materials for details about benefits, limitations, and exclusions.

Plan Options:

| Plan Feature | HSA 5000 | PPO 3000 |
|--|--|--|
| | In-Network Benefits | In-Network Benefits |
| Deductible | \$5,000 individual \$10,000 family | \$3,000 individual \$6,000 family |
| Coinsurance | 0% | 20% |
| Out-of-Pocket Maximum <i>Includes deductible, coinsurance, medical & Rx copays</i> | \$5,000 individual \$10,000 family | \$5,000 individual \$10,000 family |
| Office Visit (PCP) | 0% after deductible | \$35 copay |
| Specialist | 0% after deductible | \$50 copay |
| Preventive Services | \$0, 100% covered by plan -ACA Preventive Care Services | \$0, 100% covered by plan -ACA Preventive Care Services |
| Chiropractic Care | 0% after deductible | \$35 copay |
| Emergency Room Visit | 0% after deductible | \$250 copay per visit, then 30% |
| Urgent Care | 0% after deductible | \$50 copay |
| Diagnostic Test (outpatient x-ray, blood work) | 0% after deductible | No charge, deductible does not apply |
| Advanced Imaging (MRI, CT, PET) | 0% after deductible | 20% after deductible |
| Inpatient Hospitalization | 0% after deductible | 20% after deductible |
| Outpatient/Ambulatory Surgery | 0% after deductible | 20% after deductible |
| Prescription Drug Coverage-Retail Pharmacy (31-day supply) | 0% after deductible <i>0%, no deductible for certain preventive drugs</i> | Generic – \$15 copay Preferred Brand – \$40 copay Non-Preferred Brand – \$55 copay |
| Prescription Drug Coverage-Retail Pharmacy or Mail Order (90-day supply) | 0% after deductible | Generic-\$35 copay Preferred Brand-\$110 copay Non-Preferred Brand-\$155 copay |

Prescription Drug Benefits

At your Doctor's Office – If your doctor prescribes medication, you can ask them to prescribe a medication on the Cigna Preferred Drug List found at www.cigna.com.

Retail Pharmacy 90-day Supply – 3 times retail pharmacy copay less \$10. Must be obtained from in-network 90-day retail pharmacy.

Mail Order Drug Program – 3 times retail pharmacy copay less \$10. You can save time by using the Mail Order Drug Program for prescription maintenance drugs. You can get up to a 90-day supply and the prescription drugs are delivered to your home – so, no going to the pharmacy each month! To get started, obtain the mail order form from Human Resources or download the form at www.cigna.com. You can order refills online.

In-Network Pharmacies

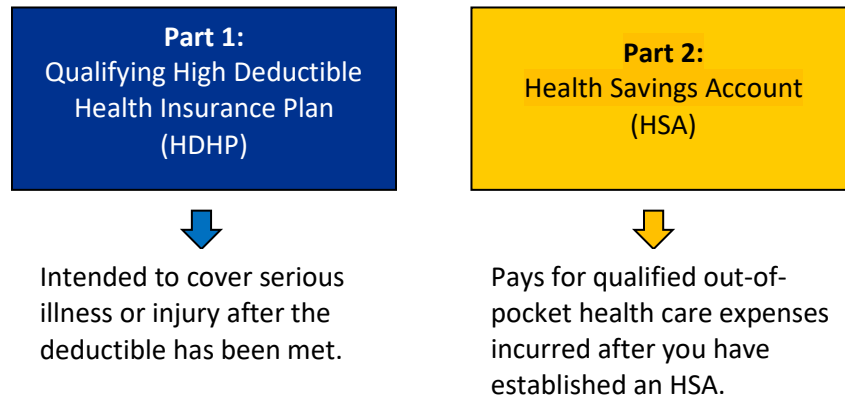
In-Network Cigna pharmacies can be found at www.mycigna.com. Some of the pharmacies in-network include, but are not limited to:

| | | |
|--|--|---|
| FRESH RX 565 Goddard Ave Ignacio, CO 81137 (970) 442-6400 | CENTURA HEALTH PHARMACY @ MERCY 1010 Three Springs Blvd Durango, CO 81301 (970) 764-1745 | SAVON PHARMACY 801 311 W College Dr Durango, CO 81301 (970) 382-2228 |
| SOUTHERN UTE HEALTH CENTER 123 Weeminuche Ignacio, CO 81137 (970) 563-4781 | CITY MARKET PHARMACY 3130 Main Ave Durango, CO 81301 (970) 247-9435 | RITE AID PHARMACY 28 Town Plz Durango, CO 81301 (970) 247-5057 |
| BAYFIELD PHARMACY 871 County Rd 501 Bayfield, CO 81122 (970) 884-9133 | WALGREENS 10371 2701 Main Ave Durango, CO 81301 (970) 385-1001 | WALMART PHARMACY 1155 South Camino Del Rio Durango, CO 81303 (970) 259-8788 |
| RIVERGATE PHARMACY 575 Rivergate Ln Durango, CO 81301 (970) 375-7711 | CITY MARKET PHARMACY No 6 Town Plz Shopping Ctr Durango, CO 81301 (970) 247-2921 | *This list is subject to change, please visit mycigna.com for the most updated pharmacy list |

Important Reminders:

- You may not change the benefits you elect during the year unless you have a qualified status change. Refer to page 3 of this Benefit Summary booklet for more on qualified status changes.
- You should become familiar with the benefits and provisions of the medical plan so you'll know what to do when you need services.

How does an HSA work?



To Be Eligible to Open an HSA Account You Must:

- Be enrolled in the qualified High Deductible Health Plan offered by SoCo; and
- Not have other health coverage such as through Medicare, TriCare or other military benefits, your spouses' medical plan, or a Health Care Flexible Spending Account (FSA) through your employer or your spouse's employer.

2020 HSA Contribution Limits:

- **Individual:** \$3,550
- **Family:** \$7,100
- **Age 55 and older:** may add an additional \$1,000 to the above tiers as catch-up contributions
- The above limits apply to contributions from all sources, including pre-tax and post-tax contributions.

Your contributions are flexible. You can start, stop, increase, or decrease your pre-tax contributions during the plan year without experiencing a qualified status event.

HSA Funds:

You can use your HSA funds to pay for qualified medical, dental, and vision expenses that are incurred by you, your spouse, and IRS tax-dependents (you must claim the dependent as a deduction on your income tax return). Your spouse and dependent do not have to be covered under the HDHP 5000 plan. The funds must be available in your account before you can use them.

If funds are used for non-qualified expenses, the amount will be taxed and a 20% penalty will be assessed. At age 65, you can use the funds for additional expenses and may be subject to taxes but not to the 20% penalty. Go to www.irs.gov and look up Publication 502 for a list of qualified expenses.

A Health Savings Account is a bank account that is owned by you. You do not have to spend the funds within a specific time frame. If there is a balance in your HSA at the end of the year, it rolls forward year-over-year. You can let your HSA balance grow to be used for future expenses. Go to www.irs.gov and look up Publication 969 for additional information about Health Savings Accounts.

Dental Insurance

Delta Dental

Deductible: \$50 individual/\$150 family, combined for in-network and out-of-network

Calendar Year Maximum: \$1,500 per person, combined for in-network and out-of-network

Orthodontia Lifetime Maximum: \$1,000 per person, combined for in-network and out-of-network

This chart gives a side-by-side look at the amounts **you pay** when you use in-network and out-of-network providers.

| Type of Service | In-Network | Out-of-Network |
|---|----------------------|--|
| Preventive Services Example: cleanings and routine exams | 0%, no deductible | 0% plus any amount over reasonable and customary charges, deductible waived |
| Basic Services Example: fillings, endodontic and periodontic services | 20% after deductible | 20% after deductible plus any amount over reasonable and customary charges |
| Major Services Example: crowns, bridges | 50% after deductible | 50% after deductible plus any amount over reasonable and customary charges |
| Orthodontia (Child age 8 to 19) | 50%, no deductible | 50% plus any amount over reasonable and customary charges, deductible waived |

Remember, you can set aside money on a before-tax basis (through the Health Savings Account (HSA) if you are enrolled in the HDHP 5000 medical plan or through the Health Care Flexible Spending Account (HCFSFA) if you are not enrolled in a HDHP) for unreimbursed dental expenses for you and your family.

Vision Insurance

Vision Service Plan (VSP)

| Type of Service | In-Network |
|--|---|
| Eye Exam | \$20 copay |
| Prescription Eyeglass Lenses | \$20 copay |
| Frames | \$130 Allowance |
| Contacts Exam | \$60 copay |
| Contacts | \$130 Allowance |
| Frequency of Services <i>Measured from last date of service</i> | <ul style="list-style-type: none">- Exams once every 12 months- Eyeglass lenses once every 12 months- Frames once every 24 months OR <ul style="list-style-type: none">- Contacts once every 12 months |
| Laser Vision Care Program | VSP has arranged for members to receive laser vision correction at a discounted fee. Discounts vary by location, but will average 15% off the laser center's usual and customary price or 5% off the center's promotional price. Please refer to www.vsp.com for more details. |
| Type of Service | Non-Network |
| Reimbursement Amounts with a Non-Participating Provider | <i>You will be reimbursed up to:</i> <ul style="list-style-type: none">■ Exam: \$50■ Lenses:<ul style="list-style-type: none">— Single Vision: \$50— Lined Bifocal: \$75— Lined Trifocal: \$100■ Frames: \$70■ Contact Lenses: \$105 |

Remember, you can set aside money on a before-tax basis (through the Health Savings Account (HSA) if you are enrolled in the HDHP 5000 medical plan or through the Health Care Flexible Spending Account (HCFSA) if you are not enrolled in a HDHP) for unreimbursed vision expenses for you and your family.

Employer Paid Long-Term Disability

Benefits You Receive:

SoCo provides full-time employees with long-term disability income benefits and pays the full premium cost for this coverage. In the event you become disabled from a non-work-related injury or sickness, disability income benefits are provided as a source of income. You are not eligible to receive long-term disability benefits if you are receiving workers' compensation benefits.

Did you know?

- In the United States, a fatal injury occurs every 6 minutes and a disabling injury occurs every 2 seconds.
- Off the job occurrences account for 3 out of 5 disabling injuries suffered by workers in the U.S.

SoCo understands these facts and is concerned about your ability to sustain your lifestyle during a period of disability.

Lincoln Financial Group

| Type of Service | |
|-------------------------------|---|
| Benefits Payable | After a 90 day elimination period |
| Percentage of Income Replaced | 60% of your pre-disability monthly earnings Pre-disability earnings mean your gross monthly rate of earnings from SoCo |
| Maximum Monthly Benefit | \$5,000 per month |
| Minimum Monthly Benefit | \$100 |
| Own Occupation Definition | 2 years |
| Pre-Existing Conditions | 3 month look-back or after 12 months of continuous coverage under the Plan |
| Partial Disability | Included |

| Maximum Period Payable | |
|----------------------------------|------------------------|
| Age on Date Disability Commences | Maximum Period Payable |
| Less than 60 | To age 65 |
| 60 | 60 months |
| 61 | 48 months |
| 62 | 42 months |
| 63 | 36 months |
| 64 | 30 months |
| 65 | 24 months |
| 66 | 21 months |
| 67 | 18 months |
| 68 | 15 months |
| 69 or over | 12 months |

Term Life and AD&D Insurance

Life and Accidental Death & Dismemberment Plan Summary

| Benefit Features | |
|--|---|
| Life and Accidental Death & Dismemberment (AD&D) Amount | Two times Annual Earnings, rounded to the next higher \$1,000, up to a maximum of \$150,000. |
| Waiver of Premium for Term Life Insurance | <p>Total Disability must begin before age 60. Waiver of Premium will end on the earliest of the date:</p> <ul style="list-style-type: none"> ▪ You die, ▪ Your total disability ends, ▪ You do not provide proof of total disability as required, ▪ You refuse to be examined by the insurance company's Physician as required, ▪ You reach age 65. |
| Term Life Insurance for Dependents | <p>Spouse Benefit: \$5,000 Child Benefit:</p> <ul style="list-style-type: none"> - Birth to 6 months: \$100 - 6 months to age 26: \$2,000 |
| Seat Belt Benefit | Lincoln will pay an additional benefit if, at the time of the accident, the certificate holder is wearing a factory installed seatbelt in a private passenger automobile. |

Employee & Spouse Life/AD&D benefits reduce by 35% at Employee age 65, and by an additional 20% at Employee age 70. Benefits terminate when Employee retires.

Voluntary Term Life/AD&D Insurance

Voluntary Life/AD&D

Employees who want to supplement their group life insurance benefits may purchase additional coverage. When you enroll yourself and/or your dependents in this benefit, you pay the full cost through semi-monthly payroll deductions. You can purchase coverage for yourself up to a maximum of \$500,000 but not more than 7 times your annual earnings. If you enroll, you may also enroll your spouse for up to 50% of your elected amount, but not more than \$100,000. Employee coverage is purchased in \$10,000 units and Spouse coverage is purchased in \$5,000 units.

The total amount of premium depends on the amount of coverage you elect, your age, your spouse's age, and the amount of insurance you buy for your children.

Guarantee Issue

If you elect voluntary life insurance when you are initially eligible and are under the age of 60, you are guaranteed coverage of up to \$100,000. Coverage over that amount will be subject to medical underwriting. If, at the time of initial eligibility, you elect coverage for your dependent spouse, your spouse will be guaranteed coverage of up to \$30,000. Coverage over that amount will be subject to medical underwriting.

If you elect coverage for your dependent child or children at the time of initial eligibility, up to \$10,000 of that amount is guarantee issue. A \$500 maximum applies for children from birth to 6 months.

What Happens If I leave employment with SoCo?

The plan allows you to convert the life coverage if you leave employment or are no longer eligible for life insurance benefits. You must have been insured under the policy for at least five (5) years to be eligible for conversion.

If you apply for conversion within 31 days after losing the coverage, you will not be required to prove good health. You will need to make arrangements to pay your premiums directly to Lincoln Financial after you leave. Please contact Human Resources for more information.

| Monthly Cost per \$1,000 of Life Insurance Coverage | | | | | | | | | | |
|---|--|-------|-------|-------|-------|-------|-------|-------|--------|--------|
| Age | <30 | 30-34 | 35-39 | 40-44 | 45-49 | 50-54 | 55-59 | 60-64 | 65-69 | 70+ |
| Employee | \$.05 | \$.07 | \$.09 | \$.10 | \$.15 | \$.23 | \$.43 | \$.65 | \$1.17 | \$1.89 |
| Spouse | \$.05 | \$.07 | \$.09 | \$.10 | \$.15 | \$.23 | \$.43 | \$.65 | \$1.17 | \$1.89 |
| Dependent Child(ren) | \$0.24 per \$1,000 in increments of \$1K, \$2K, \$4K, \$5K, and \$10K | | | | | | | | | |
| AD&D Rate | Employee / Spouse: \$0.017 per \$1,000 Dependent Child(ren): \$0.05 per \$1,000 | | | | | | | | | |

Optional Term Life/AD&D Plan Summary

| Benefit Features | |
|--|--|
| LIFE/AD&D AMOUNT | |
| Employee | Coverage is available in increments of \$10,000 up to a maximum of \$500,000. However, in no event shall your total voluntary life insurance exceed seven (7) times your base annual salary. *During annual open enrollment, you can increase up to two increments without additional health information |
| Dependent Spouse | Coverage is available in \$5,000 increments not to exceed a maximum of \$100,000. The benefit cannot exceed 50% of the employee's benefit amount. |
| Dependent Child <i>Children birth to 6 months</i> | \$500 in coverage is available. |
| Dependent Child <i>Children 6 months to age 26</i> | Coverage is available in flat amounts of \$1,000, \$2,000, \$4,000, \$5,000, or \$10,000. |
| | <i>You must elect employee coverage in order to elect coverage for your Spouse or Child(ren)</i> |
| GUARANTEE ISSUE | |
| Only Available During Your Initial Enrollment Period | |
| Employee | \$100,000 |
| Spouse | \$30,000 |
| Dependent Child | \$10,000 (\$500 for children under 6 months of age) |
| Other Features | |
| Waiver of Premium | Total Disability must begin before age 60. Waiver of Premium will end on the earliest of the date: <ul style="list-style-type: none"> ▪ You die; ▪ Your total disability ends; ▪ You do not provide proof of total disability as required; ▪ You refuse to be examined by the insurance company's physician as required; ▪ You attain age 65 |

Flexible Spending Accounts (FSA)

Benefits You Receive

FSAs provide you with an important tax advantage that can help you pay health care and dependent care expenses on a pre-tax basis. By anticipating your family's health care and dependent care costs for the next year, you can actually lower your taxable income.

Discovery Benefits

Flexible Spending Accounts offer you two ways to save on the taxes you pay each year.

1. The Health Care Flexible Spending Account, for medical, dental, and vision expenses not covered by your health care plan(s); and
2. The Dependent Care Flexible Spending Account, for day care expenses.

Contributions to the Flexible Spending Accounts are deducted before FICA, federal income tax, and most state and local tax deductions are taken. This means you pay fewer taxes because your taxable income has been reduced.

Health Care Flexible Spending Account

This program allows plan participants to pay for certain IRS-approved health care expenses not covered by their insurance plan with pre-tax dollars. Some examples include:

- Hearing services, including hearing aids and batteries
- Vision services, including contact lenses, contact lens solution, eye examinations, and eyeglasses
- Dental services and orthodontia
- Chiropractic services
- Acupuncture
- Prescription contraceptives

Dependent Care FSA

The Dependent Care FSA allows plan participants to use pre-tax dollars to pay for qualified dependent care such as caring for children under the age 13 or caring for elders. Examples include:

- The cost of child or adult dependent care
- The cost for an individual to provide care either in or out of your home
- Nursery schools and preschools (excluding kindergarten)

How the Spending Accounts Work

You decide how much money to contribute to the Health Care and/or Dependent Care Flexible Spending Accounts. Your annual contribution is spread equally over 24 pay periods.

As you incur expenses for yourself or your eligible dependents, you simply submit a claim to Discovery Benefits, our Plan Administrator. You can have a check mailed to you, have your reimbursement directly deposited into your bank account or use the Discovery Benefits debit card provided with your enrollment.

Annual Contribution Limit

The Health Care Flexible Spending Account has a maximum annual contribution of **\$2,750***. You can contribute up to **\$5,000** per calendar year in the Dependent Care Flexible Spending Account (up to \$2,500 if you are married and file separate income tax returns).

*this is the 2019 limit, 2020 limits to be announced at a later date

Pre-Tax Power

| <i>Your FSA dollars are FREE of ...</i> | <i>Which leads to typical savings of ...</i> |
|--|---|
| Federal tax | 15% to 28% |
| State tax | Up to 11% |
| FICA (Social Security/Medicare) | 7.65% |
| | = About a 35% savings! |

How You Save

Here's an example of how participating in the Dependent Care Flexible Spending Account can save tax dollars.

Assume you make \$36,000 a year and elect to set aside \$2,000 in your Dependent Care Flexible Spending Account to cover eligible day care expenses.

Using before-tax dollars for those expenses saves you about \$650 (depending on your tax bracket) from what you would spend without your Flexible Spending Account:

| Annual Income and Expenses | Without Flex | With Flex |
|--|---------------------|------------------|
| Your Total Pay | \$36,000 | \$36,000 |
| Annual FSA Contribution | N/A | \$2,000 |
| Taxable Income | \$36,000 | \$34,000 |
| Social Sec. and Medicare Tax | \$2,750 | \$2,600 |
| Federal and State Income Tax | \$5,200 | \$4,700 |
| Total Taxes | \$7,950 | \$7,300 |
| After-tax Expenses | \$2,000 | N/A |
| Net Spendable Income | \$26,050 | \$26,700 |
| Estimated Tax Savings with FSAs | N/A | \$650 |

Other Valuable Benefits

Employee Assistance Program (EAP) through Lincoln Financial

SoCo provides an Employee Assistance Program for all employees. You and your immediate family members are entitled to up to **4 counseling sessions per issue**, per contract year, at no cost to the employee. When you call in for a referral, you can choose to be scheduled for a face-to-face appointment or you may choose to access your sessions telephonically.

The use of your EAP program is strictly confidential and available 24/7. We are here to help with the everyday issues that come up in your life.

Visit www.GuidanceResources.com (username = LFGsupport, password = LFGsupport1)
Or call a specialist for help at 1-888-628-4824

Supplemental Benefits

Colonial Insurance

Having choice is important. After all, your lifestyle and needs are different from the next persons. For this reason SoCo offers you the opportunity to select additional benefits coverage through Colonial Life Insurance.

- Disability Insurance provides replacement income if you are disabled from a covered accident or illness
- Life Insurance helps provide financial security for your family members.
- Accident Insurance helps offset out-of-pocket expenses that can result from accidental injury
- Cancer Insurance helps offset out-of-pocket medical and indirect non-medical expenses related to cancer. This coverage also provides benefits for specified cancer-screening tests.
- Supplemental Health Insurance provides benefits for hospital confinement and outpatient surgery for out-of-pocket expenses not covered by most medical plans.
- Critical Illness Insurance supplements your Medical coverage to help offset the high cost of treatment for critical illnesses.

To elect supplemental coverage through Colonial contact a representative at **1-800-325-4368**.

LegalShield Services

Have You Ever....

- Received a Speeding Ticket?
- Been a Victim of Identity Theft?
- Signed a Contract?
- Tried to Return a Defective Product?
- Lost A Security Deposit?
- Been Audited By the IRS?
- Been Through a Divorce?
- Had To Collect Child Support?
- Purchased A Home?
- Prepared or Needed a Will?

As a member of LegalShield, legal assistance is just a phone call away. A Provider Law Firm will be available for consultation involving:

- Preventive Legal Services
- Motor Vehicle Legal Services
- IRS Audit Legal Services

Additional legal services will be available at a 25% discount.

Identity Theft is not just about credit cards!

- Driver's License
- Social Security
- Medical
- Character/Criminal
- Financial

SEE VIDEO AT "GREATLEGALHELP.COM"

Insurance Options if you leave SoCo:

| INSURANCE PROGRAM | OPTIONS UPON TERMINATION | CONTACT INFO |
|---|---|---|
| 1. Cigna Medical Insurance | <ul style="list-style-type: none"> You can elect COBRA | <ul style="list-style-type: none"> Your COBRA election notice and instruction will be mailed to your home |
| 2. Delta Dental Insurance | <ul style="list-style-type: none"> You can elect COBRA | <ul style="list-style-type: none"> Your COBRA election notice and instruction will be mailed to your home |
| 3. VSP Vision Insurance | <ul style="list-style-type: none"> You can elect COBRA | <ul style="list-style-type: none"> Your COBRA election notice and instruction will be mailed to your home |
| 4. Payflex | <ul style="list-style-type: none"> Payflex is our third-party administrator for Cobra benefits | <ul style="list-style-type: none"> 1-800-359-3921 |
| 5. Discovery Benefits | <ul style="list-style-type: none"> Flexible Spending Account (FSA): after leaving employment with SoCo you have 90 days to submit outstanding claims. All claims must be incurred prior to termination or departure. After 90 days, all funds are forfeited. | <ul style="list-style-type: none"> Participant services: 1-866-451-3399 Claims processing: customerservice@discoverybenefits.com |
| 6. Lincoln Basic Life and AD&D | <ul style="list-style-type: none"> Basic life is convertible – can be transitioned to an individual life insurance plan, following 5 years of employment, but will be underwritten by individual based on age and health status Basic AD&D must be forfeited | <ul style="list-style-type: none"> 1-800-423-2765 See Lincoln handouts for more information |
| 7. Lincoln Voluntary Life and AD&D | <ul style="list-style-type: none"> Voluntary life is portable if coverage has been in place for at least 12 months – can be transitioned to an individual life insurance plan at the same cost of coverage with \$5.00 billing fee per cycle Voluntary AD&D must be forfeited | <ul style="list-style-type: none"> 1-800-423-2765 See Lincoln handouts for more information Applications for Portability and Conversion available from SOCO's HR dept. |
| 8. Colonial Voluntary Plans | <ul style="list-style-type: none"> Colonial plans can be converted to individual policies. Each policy needs to be reviewed by contacting Colonial | <ul style="list-style-type: none"> Call 1-800-325-4368 See Colonial handouts for more information |
| 9. Legal Shield & ID Shield | <ul style="list-style-type: none"> Legal Shield and ID Shield can be converted to individual policies by contacting Legal Shield | <ul style="list-style-type: none"> Call 1-800-654-7757 Complete the Legal Shield form and Mail to address on form (available from SOCO's HR dept.) Scan or Email |

| | | |
|------------------------------|---|--|
| | | <p>to Cheryl@TheVoluntaryBenefit.com</p> <ul style="list-style-type: none"> • Make payment changes on your LegalShield portable at www.MyLegalShield.com |
| 10. Mutual of America | <ul style="list-style-type: none"> • As a former employee in SOCO's 401(k) Plan, you have many options to consider under the plan. While we have outlined a few of your options below, we encourage you to contact Phillip Holmes or another Mutual of America representative by calling (303) 694-6102 to discuss your options. Some options are: • Rollover your SOCO 401(k) Plan to an IRA with Mutual of America or another provider of your choice • Keep your account balance under SOCO's 401(k) Plan • Rollover your account to your new employer's retirement plan should that plan accept rollovers. • Withdraw your funds as a taxable event (Should you wish to consider this option, we strongly suggest you contact Mutual of America to discuss the tax ramifications of such a withdrawal.) • In addition to the withdrawal being taxed as ordinary income, a withdrawals before the age of 59 ½ may be subject to an early withdrawal penalty. | <ul style="list-style-type: none"> • Contact Phillip Holmes or another Mutual of America representative • Call 1-303-694-6102 |

Contact Information

Refer to this list when you need to contact one of your benefit vendors. For general information contact Human Resources.

| MEDICAL | |
|------------------------------------|--|
| Provider Name: | Cigna |
| Policy Number: | 615065 |
| Member Services: | 800-284-8346 |
| Provider Web Address: | www.cigna.com or www.mycigna.com once enrolled |
| HSA | |
| Provider Name: | HealthEquity |
| Member Services: | 866-346-5800 (available 24/7) |
| Provider Web Address: | memberservices@healthequity.com or www.healthequity.com |
| FSA | |
| Provider Name: | Discovery Benefits |
| Provider Web Address: | www.Discoverybenefits.com |
| DENTAL | |
| Provider Name: | Delta Dental |
| Policy Number: | 11934 |
| Member Services: | 800-610-0201 |
| Provider Web Address: | www.deltadental.com |
| VISION | |
| Provider Name: | Vision Service Plan |
| Policy Number: | 30001576 |
| Member Services: | 800-877-7195 |
| Provider Web Address: | www.vsp.com |
| EMPLOYER PAID LONG-TERM DISABILITY | |
| Provider Name: | Lincoln Financial Group |
| Policy Number: | 10199656 |
| Member Services: | 800-423-2765 |
| Provider Web Address: | www.lfg.com |

Contact Information, continued

| EMPLOYER PAID LIFE & ACCIDENTAL DEATH & DISMEMBERMENT | |
|---|--|
| Provider Name: | Lincoln Financial Group |
| Policy Number: | 10199655 |
| Member Services: | 800-423-2765 |
| Provider Web Address: | www.lfg.com |
| VOLUNTARY LIFE | |
| Provider Name: | Lincoln Financial Group |
| Policy Number: | 000400001000-19252 |
| Member Services: | 800-423-2765 |
| Provider Web Address: | www.lfg.com |
| FLEXIBLE SPENDING ACCOUNTS (FSA) | |
| Provider Name: | Discovery Benefits |
| Member Services: | 866-451-3399 |
| Provider Web Address: | www.discoverybenefits.com |
| COBRA ADMINISTRATION | |
| Provider Name: | PayFlex |
| Member Services: | (800) 359-3921 |
| Provider Web Address: | cobrapayflexservices@payflex.com |
| SUPPLEMENTAL INSURANCE | |
| Provider Name: | Colonial |
| Contact Name: | Rick Tulio |
| Phone Number: | 970-394-0755 |
| Provider Web Address: | www.coloniallife.com |
| LEGALSHIELD SERVICES | |
| Member Services: | 800-654-7757 |
| 401(k) | |
| Provider Name: | Mutual of America |
| Contact Name: | Shane Estes |
| Phone Number: | 303-694-6102 |