


2019 BENEFITS SUMMARY



benefits
of the
goodwill
family

NOTES

TABLE OF CONTENTS

Paid Time Off (PTO)	5
FMLA, USERRA and 30 Day Leaves	6
Other Leaves of Absence and Reasonable Accommodation	8
Short Term and Long Term Disability	8
Explanation of Pre-tax	9
Flexible Spending Accounts	9
Teladoc® and Health Insurance	10
Enhanced Benefits.	11
Vision and Special Enrollment	12
Prescriptions and Dental Insurance	13
Rx Help Center, Prescription Drug Coverage and Medicare	14
 Wellness Program	16
Women's Rights and Newborns' Act	17
Health Advocate.	17
Cobra Continuation Coverage	18
HIPAA Privacy Rights	19
Employee Assistance Program	20
Retirement Plans: Pension.	21
Retirement Plans: 403(b)	22
Life Insurance	23
Employer Paid and Voluntary Term Life Insurance Emergency.	24
Tuition Reimbursement	25
Service Awards	25
Fund	25
Credit Union	25

GOODWILL'S MISSION

We create opportunities for people to enhance their lives through training, workforce development services and collaboration with other community organizations.



You can access an updated Benefits Summary Booklet, important information such as Summary Plan Descriptions and Summary Annual Reports, and forms at: www.goodwillnwn.org/hr-information (You can access this page from anywhere you can reach the Internet.)

If you have billing issues or general questions about which providers to use, how much certain services cost, etc. please contact Health Advocate: 1-866-695-8622 or answers@healthadvocate.com

If you want to make changes to benefits (certain changes can only be made in the case of a qualifying event, except during Open Enrollment), contact: Tracy Bush 336 724 3625, ext. 1278 or tbush@goodwillnwn.org

If you do not have company email & prefer to receive paper communications versus UltiPro/ HR Info pages (accessible from any computer with internet access), contact Kathryn Sears - ksears@goodwillnwn.org 336 724 3625,1225.



SECURITY OPTIONS OPPORTUNITY SUPPORT



IMPORTANT NOTES

- Non-Goodwill Temporaries (Agency Temporaries) do not receive benefits. Employees who are hired on a limited term basis (Paid Participants or Fill-In employees) are eligible only for the following benefits: 403(b), Pension, Medical, Dental, the Flexible Spending Account, Health Advocate and the Employee Assistance Program (if they meet other plan requirements).
- Benefits, unless otherwise described in this booklet, end upon the date of an employee's termination although certain benefit payments may continue, as in the case of Long Term Disability. See specific summary plan descriptions for additional information about benefit coverage, eligibility, and start and end dates, or contact the Human Resources Department.

BENEFIT QUESTIONS? CALL HEALTH ADVOCATE: (866) 695-8622

Goodwill's paid time off (PTO) plan is focused on allowing employees to balance their work and home lives. Our plan combines non-working time (sick, vacation and holiday) into one group of paid hours. From day one, Goodwill's paid time off policy offers employees flexibility and the opportunity to carry over paid time off from year to year. Planning ahead is key with the paid time off system. Talk to your supervisor about requesting specific times off during the year in order to ensure your department's business needs are covered.

How does it work?

Every pay period you earn paid time off time for each hour that you are paid by Goodwill (up to a maximum*). The earnings rate varies based on your years of service, but the earning begins as soon as you are employed (there are some limits to using PTO during your three month introductory period). Employees earn PTO for each completed pay period as of the first day of the next pay period.

The table below illustrates your potential PTO bank and the carryover amount allowed.

YEARS OF SERVICE**	PTO HOURLY EARNING	PTO ANNUAL EARNING	MAXIMUM PTO BANK BALANCE	ANNUAL CARRY-OVER ALLOWED
< 1 Hourly < 1 Admin. Hourly < 1 Salaried	.070/hr worked .079/hr worked .089/hr worked	144 hrs - 18 days 164 hrs - 20.5 days 184 hrs - 23 days	144 hrs - 18 days 164 hrs - 20.5 days 184 hrs - 23 days	72 hrs - 9 days 82 hrs - 10.25 days 92 hrs - 11.5 days
1-4	.089/hr worked	184 hrs - 23 days	264 hrs - 33 days	172 hrs - 21.5 days
5-9	.108/hr worked	224 hrs - 28 days	344 hrs - 43 days	232 hrs - 29 days
10+	.127/hr worked	264 hrs - 33 days	424 hrs - 53 days	292 hrs - 36.5 days

* Maximum is based on a 40 hour work week for hourly employees. Maximum is 86.67 hours per pay period for salaried employees.

** New accrual rate starts 1/1 of following year. (Hired on ANY date in 2010, your 5th year accrual begins 1/1/2015.)

- If you are an hourly paid employee, you may use paid time off for whatever reason in hour increments (no partial hour increments paid). Salaried employees may only use time in half day and full day increments in accordance with FLSA regulations.*
- If you have paid time off available, you may not use unpaid time for an absence.*
- During your introductory period, PTO will only be paid out for holidays observed by Goodwill. Holidays that fall during your introductory period are the only times you can "go negative" in your PTO bank.
- Paid time off is tracked as scheduled or unscheduled. This allows managers to track excessive unscheduled absenteeism.
- Employees in the Retail Division must take a full five days of PTO (plus their normal two days off per work week) in order to get away from their store responsibilities, rest, relax and spend time with friends or family for a full week each year.
- Paid time off will be paid out at 100% for those whose positions are eliminated by Goodwill through no fault of their own (lay-off) or who are unable to return from leave due to a workplace injury classified as such by Goodwill's workers' compensation.
- Paid time off will be paid out to you after termination in increments depending on your years of service (see below) if your employment ends in good standing and is accompanied by a full two week notice.

- Introductory Period: no PTO paid
- < 1 year: 25%
- 1-4 years: 50%
- 5-9 years: 75%
- 10+ years: 100%

* FMLA and other types of leave have special requirements.



HOLIDAYS

Paid time off to cover Goodwill holidays is built into the PTO earning rate, so when Goodwill observes a holiday, employees use PTO time to be paid for the holiday. Therefore, it is important that you reserve sufficient time for all holidays. If an hourly employee works on a holiday, they may use PTO to allow for double pay that day, or they may take another day of paid time off at a later date. Salaried employees may reserve PTO if working on a holiday but cannot elect double pay. Goodwill observes the following holidays; however, retail facilities are open on all but three of these holidays (bolded in the list below):

- New Year's Day
- Martin Luther King Day
- **Good Friday (Retail closed Easter Sunday only)**
- Memorial Day
- July 4th
- Labor Day
- **Thanksgiving**
- **Christmas**

ADDITIONAL TIME OFF

Goodwill understands the need for employees to serve both their family and their country. In addition to paid time off, Goodwill offers:

- **Paid funeral leave** up to three days for immediate family members (mother, father, grandmother, grandfather, grandchild, son, daughter, brother, sister and spouse). For other members of the family such as in-laws, uncles and aunts, the day of the funeral will be paid. There is no waiting period to qualify for this leave pay.
- **Paid jury duty** leave based on employees' regular wages and daily department working hours. The employee must notify his supervisor in advance of the requirement to serve and documentation from the court regarding service will be required. Employees not chosen to serve will be expected to return to work for their scheduled hours.
- **Military leave of absence** with re-employment provisions in accordance with USERRA regulations (see following page). Two weeks per calendar year will be paid, with the remainder of time being unpaid.

FAMILY AND MEDICAL LEAVE ACT OF 1993 (FMLA)

What is it?

This is a federal law which offers up to 12 workweeks (26 in certain cases) of unpaid leave to cover qualifying absences. It protects an eligible employee's job, pay and benefits (ensuring return to the same or equivalent position) and allows continuation of health benefits. The leave must be used during the "FMLA year", which is a rolling 12 month period calculated from the start date of the employee's FMLA leave.) This leave does not have to be in one block: depending on circumstances, it can be a reduced leave or intermittent schedule.

Goodwill coordinates short-term disability (if approved) and paid time off to provide employees with security during their absences.

Employee Eligibility Criteria: To be eligible for FMLA leave, an employee must have been employed with Goodwill Industries of Northwest North Carolina for at least 12 months (which need not be consecutive); and for at least 1,250 hours during the 12 month period immediately preceding the commencement of the leave.

Events Which May Entitle an Employee to up to 12 weeks of FMLA Leave

- To care for a seriously ill family member (such as a dependent child or a parent).
- Incapacity due to pregnancy, prenatal care or child birth.
- To care for a child adopted by the employee (or placed with the employee for foster care).
- Care of the employee's newborn child (must conclude within 12 months of birth), or care for a child adopted by the employee (or placed with the employee for foster care).
- Employee's own serious health condition makes the employee unable to perform one or more of the essential functions of his or her job.
- Spouse, child or parent on active duty or on call to active duty status in the National Guard or Reserves in support of a contingency operation has to address issues such as making financial/childcare/legal arrangements, attending counseling, attending reintegration briefings (or other issues/events related to duty).

FMLA (CONT.)

Events Which May Entitle An Employee to up to 26 weeks of FMLA Leave

- To care for a current member of the Armed Forces, including a member of the National Guard or Reserves, (or those discharged for reasons other than dishonorable discharge), undergoing treatment or on the temporarily retired list with a serious injury or illness incurred in the line of duty (may include temporary disability, retired list service members or others undergoing medical treatment, therapy, recuperation, outpatient treatment, etc.). The definition of serious injury/illness is different from that for other FMLA events.

Definition of “Serious Health Condition”:

An injury, illness, impairment, or physical or mental condition that involves either an overnight stay in a medical care facility or continuing treatment for a condition that prevents the employee from doing their job or a qualifying individual from participating in work, school or other daily activities. In general this would include 3 consecutive calendar days of absence combined with at least two visits or a visit and a regimen of continuing treatment from a healthcare provider (or incapacity due to pregnancy or a chronic condition).

How does it work?

- Notify your supervisor as soon as you become aware of any event related to those FMLA qualifying events above.
- If applicable, Human Resources will send you FMLA certification paperwork. This paperwork must be completed as soon as possible. You have 15 days from the date Goodwill mails you the paperwork to return the appropriate certification information.
- Goodwill will review your certification paperwork and determine if you are eligible for FMLA leave. At that time you will work with the Payroll Department to coordinate PTO payout and Short Term Disability payments. You will work with Payroll to arrange a payment schedule if you choose to maintain your benefits while on leave (if applicable).
- Goodwill tracks FMLA on an hourly basis. Make sure your supervisor is aware when you take leave for FMLA related reasons to assist Human Resources in tracking your absences.
- Once your situation is resolved, you will contact your supervisor to discuss a return to work date. Goodwill may require a return to work statement prior to returning to work for those returning from leave for a personal medical condition which prevented them from working.

USERRA (UNIFORMED SERVICES EMPLOYMENT AND REEMPLOYMENT RIGHTS ACT)

What is it?

USERRA permits employees in the uniformed services to take leave for up to five cumulative years (under one employer) for “fit to perform” examinations, active duty/training, inactive duty training and full-time National Guard duty.

If you are eligible for USERRA, you may elect and pay for continuation of health insurance coverage under our health plan for up to 24 months based on the conditions of your leave and return. If you return and did not elect coverage during your leave, in many cases, you may reinstate coverage without pre-existing conditions/waiting period.

Normally, your position (or, if qualified) a position that you would normally have been promoted to during your leave period will be promptly restored to you upon return if you follow reporting procedures and have been discharged in good standing from the uniformed services (not bad conduct/dishonorable discharge, etc.) If this is not possible, Goodwill will look into other alternatives.

How does it work?

- Let us know as far in advance as possible of a need for leave so that we can investigate the potential for USERRA eligibility and provide you with additional information.
- Follow all “return to work” reporting guidelines given to you upon your departure.

OTHER LEAVES OF ABSENCE AND REASONABLE ACCOMMODATION

Goodwill participates interactively in the reasonable accommodation process. If you find that you are unable to perform your job due to a disabling condition, please notify Diana Inglis, dinglis@goodwillnwnnc.org at (336) 724-3625, x1265, who coordinates leave and accommodation.

If you need to be away from work for an extended time (more than three days), notify your supervisor. If you are eligible for FMLA, Goodwill will send you the appropriate paperwork.

If you are not eligible for FMLA, and the situation results from a personal medical situation due to a disabling condition, Goodwill will review your circumstances and consider the option of leave as a reasonable accommodation under the ADA/ADAA. Goodwill will work with you to determine what type and frequency of leave may be appropriate. This type of leave is generally intended as a method of returning you to work or improving your ability to work due to a disabling condition. This leave will be reviewed based on your condition as time progresses. The reasonable accommodation process is an interactive process, and therefore Goodwill's management team and your medical provider may be involved in determining a suitable outcome.

If your leave is not related to the above and is not classified as FMLA, you may be eligible for a 30 day leave of absence.

Non-FMLA leave does not guarantee a return to your position with Goodwill, but if you are able to return at the end of the leave, Goodwill will attempt to return you to your former position or, if that position is no longer available, another job within the organization. Goodwill requires you to use available paid time off while on leave. 30 day leave may not be taken intermittently.

SHORT TERM DISABILITY PROGRAM

What is it?

Goodwill's paid time off policy offers employees flexibility, but there are occasions when you may encounter health problems which will require an extended period away from work. Short Term Disability allows you to maintain a portion of your income in cases where you cannot work for up to 12 weeks, based on an approved application and doctor certification.

How does it work?

- Goodwill's Short Term Disability Plan is offered at no cost to all full-time regular Goodwill employees on the first of the month following one complete year of employment based on the employee's date of hire.
- The plan offers payments of 60% of your base wages up to a weekly maximum benefit, following a 7 day waiting period.
- Goodwill automatically uses available PTO to supplement your Short Term Disability coverage up to 100% of your base wages, unless you contact the Payroll Department to indicate otherwise. Paid time off will be used automatically to cover the waiting period.

LONG TERM DISABILITY PROGRAM

What is it?

In addition to the Short Term Disability program, Goodwill provides Long Term Disability coverage to full-time regular salaried and administrative hourly employees. There are some conditions for approval which are outlined in the summary plan description; otherwise, approved benefits provide up to 60% of your base salary while you are disabled.

How does it work?

- Eligible administrative hourly and salaried employees will receive coverage starting on the first day of active work in the month following a three month waiting period.
- After an absence from work for 90 continuous days due to a disabling condition, you will receive up to 60% of your base pay up to \$10,000 per month (with certain limitations and subject to application and approval process).
- Rehabilitation and return to work are goals of the Long Term Disability program; therefore, if you participate in an approved rehabilitation program, as an added one-time reward, you will be paid an additional 10% of your monthly benefit, and \$500/mo daycare and/or spouse/elder care benefit for up to twelve consecutive months.
- Length of benefit is based upon a variety of factors (see summary plan description for details).



PRE-TAX DEDUCTIONS

Goodwill offers pre-tax savings for a number of its benefits:

- Goodwill's employee health insurance deductions are pre-tax.
- Goodwill's 403(b) plan has a pre-tax option.
- Goodwill also offers pre-tax savings for unreimbursed health care costs and dependent care costs through the Flexible Spending Account.

FLEXIBLE SPENDING ACCOUNTS

What is it?

Goodwill's Flexible Spending Account (FSA) plan offers full-time regular employees the opportunity to set aside money from each paycheck before taxes are taken to be used for certain dependent care and unreimbursed health care expenses, as well as non-Goodwill health insurance premiums in the employee's name. Section 125 of the Internal Revenue Code allows Goodwill to provide this pre-tax benefit; however, it also locks the participant into the benefit as well as the payroll deductions until the next open enrollment period unless a qualifying event occurs. Please note that the IRS has set a limit of \$5,000 per year for reimbursable dependent care expenses.

The FSA plan allows you to pay for certain expenses throughout the year in installments. It reduces your amount of taxable income, thereby saving you money. It is important that you only use this for definite expenses since the money cannot be refunded. If you have childcare payments, take maintenance medications or have scheduled a medical procedure, the FSA plan may be a good option. Visit the company intranet or contact Human Resources for details about acceptable and unacceptable costs.

Here's how it works: You have a surgery scheduled in June that will cost you \$1,300 out of your pocket. Goodwill splits up the large cost into a per pay period amount and withholds \$50 (for an hourly paid employee) from each paycheck for the entire year. (Pre-tax, so it feels like less!) When you get the \$1,300 medical bill, you send it to our Flexible Spending Account administrator along with valid receipts/statements and a reimbursement is made to you. You can enroll in the FSA plan as a new hire or during our annual open enrollment. Changes to the plan throughout the year are allowed only if a qualifying event occurs (birth, marriage, divorce, etc.).

	Pre-Tax FSA Deduction	Deduction After Taxes
Sample (per pay period) Income:	\$1,200	\$1,200
Pre-Tax FSA Deduction:	-\$50	n/a
Taxable Income:	\$1,150	\$1,200
Sample Taxation (25%):	-\$287.50	-\$300
Post-Tax Deduction:	n/a	-\$50
Each pay period you'll have:	\$862.50	\$850
Each year you'll have:	\$22,425	\$22,100

Rollover: Goodwill offers a rollover option. You may rollover \$500 to the following year; however, all other unused funds will be forfeited. See summary plan description for filing details.

Debit Card: Goodwill offers a Visa Debit Card option (Medical Plan only), as well as Direct Deposit and check, for FSA reimbursements.



TELADOC®

What is it?

Teladoc® is a no cost program paid for by Goodwill to allow employees with or without health insurance to have access to medical advice by telephone and medical information through the Teladoc® website.

How does it work?

- No cost to the employee
- Open to all part-time and full-time regular (non-temporary) Goodwill employees and spouse/children under 26.
- Eligible 1st of month consecutive with or following a one month waiting period.
- Call 1-800-Teladoc (835-2362) any time, any day to get medical advice from licensed US physicians.
- Pharmaceutical drugs (if appropriate) may be prescribed.
- Visit the website to set up your profile (call to set up dependents), request a physician call or use the Personal Health Manager at www.ConsultaDoctor.com

HEALTH INSURANCE

Goodwill's health care plan is self-insured, administered by a third party administrator. Goodwill is committed to providing the best health care plan at the lowest cost possible to its employees and their dependents. Health care costs can be controlled when those enrolled in the plan make wise health choices and take preventative health measures. Goodwill offers health insurance to all full-time employees, and continues to evaluate coverage based on measurements of average hours worked. Some part-time employees may qualify. Insurance deductions are pre-tax. Employees may enroll within 30 days of hire or during our annual open enrollment. Note: Once an employee enrolls in the health care plan he/she cannot drop/change coverage unless there is a qualifying event or during the annual open enrollment period.

MEDICAL RATES FOR 2019

	Biweekly Cost:	Semi-monthly Cost:
Employee Only:	\$57.07	\$61.83
Employee+ Child(ren):	\$202.76	\$219.66
Employee+ Spouse:	\$255.66	\$276.96
Family:	\$375.71	\$407.02

GENERAL INFORMATION

	In-Network ¹	Out-of-Network ^{1, 2}
Deductible:		
Individual	\$2,000	\$4,000
Family	\$3,000	\$8,000
Out of Pocket Maximum Per Year (includes deductible and co-pays/ emergency room co-pays):		
Individual	\$5,500	\$11,000
Family	\$10,000	\$22,000
Plan Co-pay Rate:	70% after deductible	50% after deductible
Lifetime Maximum:	UNLIMITED	

¹ Covered individuals may be responsible for certain lab fees up to deductible.

² You are responsible for any cost above the Usual, Reasonable and Customary guidelines.

* Must return preventative care confirmation form verifying care between 11/1/2018 - 10/31/2019

HEALTH

	In-Network ¹	Out-of-Network ^{1,2}
Office Visits:		
Primary Care Physician	\$40 co-pay, then 100%	50% after deductible
Specialist	\$80 co-pay, then 100%	50% after deductible
Annual Physicals and Preventative Care (Includes pap smears, annual physicals, mammograms & PSA tests for all covered persons):		
	100% paid	
Colonoscopy:	100% preventative diagnostic	
Hospital Services:		
(Pre-certification req.)	70% after deductible	50% after deductible, \$200/admit
Emergency Room Deductible:	\$200 (waived for accidents, if admitted or if life threatening)	
Outpatient Surgery:	70% after deductible	50% after deductible
Chiropractic Care:	70% after deductible, \$1,500 maximum coverage per year	
Mental/Nervous Benefit (Includes Drug and Alcohol Abuse):		
Inpatient	70% after deductible	\$200 co-pay, then 50% after deductible
Outpatient or Partial Hospitalization	70% after deductible	50% after deductible
Inpatient Office Visit	\$40 co-pay, then 100% (deductible waived)	50% after deductible

ENHANCED BENEFITS

Our primary goal is to have every employee (and enrolled spouse) have a relationship with a primary care physician that annually includes a physical exam which includes biometrics) which are tests or exams which provide information about your health).

To qualify for the enhanced benefits (same premium), you and your covered spouse will need to:

1. Schedule a FREE annual physical with your primary care doctor between 11/01/2018 and 10/31/2019.
2. Make sure you request to have the following biometrics done and discussed with you before or at your annual physical: blood pressure, body mass index (BMI), triglyceride levels, total cholesterol, and blood sugar.
3. Look for the physician confirmation form on Goodwill's intranet so that you can record this wellness activity.

Important: One free annual physical per plan (calendar) year - No waiting period between physicals: notify your doctor. If you are adding health insurance based on a qualifying event or employment status change, please see information for step 2 of the New Hires below.

New hires can qualify for Enhanced Benefits in two ways:

1. You may submit a physician confirmation form (PCF) confirming preventative care by the 15th of the month before your benefit begins.*
2. If you can't provide a PCF before your benefits begin or haven't had a preventative care visit in the 12 months prior

to that date, you may still submit a PCF form.* You will be switched to enhanced benefits at the first of the quarter following your PCF submission as long as the form is received by HR before these quarter cut-off dates:

- March 15th (for April 1st)
- June 15th (for July 1st)
- September 15th (for October 1st)
- December 15th (for January 1st)

*Physician visit must be no more than 12 months before or after your hire date.

If you qualify for enhanced benefits in 2019, the costs for which you will be responsible are reflected below:

In-Network	Enhanced Benefits
Plan Year Deductible • Individual/Family	\$1,000 / \$1,500
Coinsurance	20% after deductible
Out-of-pocket maximums • Individual/Family	\$3,000 / \$5,000 (deductibles & copays included)
Office Visits • Primary Care Office Visits • Specialist Office Visits	\$20 Copay \$40 Copay
Urgent Care Center	\$40 Copay

VISION CARE - (INCLUDED IN MEDICAL PLAN)

- Preventative vision care covered 100% for children (with a limit of 1 “hardware” item per child, per year (glasses or a year’s supply of contacts)). Adults: \$300 annual max for services and hardware.



SPECIAL ENROLLMENT NOTICE

If you decline enrollment for yourself or your dependents (including your spouse) because of other health insurance coverage, you may in the future be able to enroll yourself or your dependents in this plan, provided you request enrollment within 30 days (60 days after coverage ends if Medicare or a state child health plan) after your other coverage ends. In addition, if you have a new dependent as a result of marriage, birth, adoption or placement for adoption, you may be able to enroll yourself and your dependents, provided that you request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.

PRESCRIPTIONS

	Drug Store (30 day supply)	Mail Order Option (90 day supply, maintenance drugs only)
Generic Maintenance Prescriptions	\$0	\$0
Generic (Tier 1):	\$20	\$40
Preferred Name Brand (Tier 2):	\$50, plus 20% of cost	\$100, plus 20% of cost
Non-preferred Name Brand (Tier 3):	\$50, plus 20% of cost	\$100, plus 20% of cost

¹ Covered individuals may be responsible for certain lab fees up to deductible.

² You are responsible for any cost above the Usual, Reasonable and Customary guidelines.

Enhanced Prescription Benefits	Drug Store (30 day supply)	Mail Order Option (90 day supply, maintenance drugs only)
Tier 1:	\$10	\$20
Tier 2:	\$15 plus 15%	\$30 plus 15%
Tier 3:	\$25 plus 25%	\$50 plus 25%



DENTAL

- \$1,000 Maximum Coverage Per Year Per Individual with \$100 annual deductible (\$300 for family). Maximum does not apply to preventative dental care.

Annual Deductible:	\$100 / \$300 - family			
Preventative:	100% with no deductible of usual & customary			
Basic Services:	80% after deductible of usual & customary			
Major Services:	80% after deductible of usual & customary			
Orthodontic Treatment:	\$1,000 lifetime maximum, no deductible			
Dental Rates:	EE Only EE & spouse EE & child Family			
	Bi-weekly:	\$1.78	\$9.58	\$10.84 \$21.09
	Semi-monthly:	\$1.93	\$10.38	\$11.75 \$22.85

BENEFIT QUESTIONS? CALL HEALTH ADVOCATE: (866) 695-8622

RX HELP CENTERS (RXHC)



No cost to Goodwill health plan members. This prescription drug advocacy firm assists in finding ways to reduce your prescription costs through accessing various voluntary programs. Members are not required to use this service, but if you're spending more than \$75 for any one prescription or \$100 or more per month for multiple prescriptions, we recommend you investigate this cost-saving option.

If you're interested in inquiring about possibly lowering drug costs for you and your family, contact RXHC by clicking on this link or type it into your web browser: <http://rxc8290355-goodwillnwnnc.rxhelpcenters.com>. Those not on the health plan can participate, but costs will be paid directly by them; they may go to this link: <http://rxc8290355.rxhelpcenters.com>

After you submit the form you will hear back from a representative between 48 to 72 hours. It usually takes from two to four weeks on average to implement your cost savings.

An example of potential cost savings:

Here's an insured family recently helped by Rx Help Centers. Jack & Jill were not on expensive brand name drugs or specialty drugs. Joe was on a very expensive brand name specialty drug that cost \$4,500 a month. Joe and his family now get the \$4,500 a month drug for \$0. Below is now what they pay per month for their prescription drugs.

	Current Out of Pocket Cost:	With RXHC Assistance	Savings
Jack (employee)	\$1,607	\$884	45%
Jill (spouse)	\$2,424	\$1,690	30%
Joe (son)	\$4,500	\$0	100%

IMPORTANT NOTICE FROM GOODWILL OF NWNC ABOUT YOUR PRESCRIPTION DRUG COVERAGE AND MEDICARE

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Goodwill Industries of NW NC Inc and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. Goodwill Industries of NW NC Inc. has determined that the prescription drug coverage offered by the Goodwill Health Plan is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

IMPORTANT NOTICE FROM GOODWILL OF NWNC ABOUT YOUR PRESCRIPTION DRUG COVERAGE AND MEDICARE



When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th.

What Happens To Your Current Coverage (if you have elected it) If You Decide to Join A Medicare Drug Plan?

If you decide to join a Medicare drug plan, your current Goodwill coverage will not be affected. This plan will coordinate with Part D coverage.

If you do decide to join a Medicare drug plan and drop your current Goodwill coverage, be aware that you would have to wait until Open Enrollment (generally in November) to enroll in Goodwill coverage again for the following January. Goodwill prescription coverage cannot be elected separate from the Goodwill health coverage. The exception would be in the case of certain qualifying events.

When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with Goodwill and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

For More Information About This Notice Or Your Current Prescription Drug Coverage...

Contact Tracy Bush (336) 724-3625, ext. 1278 for further information [or call and ask for another member of Human Resources]. NOTE: You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through Goodwill changes. You also may request a copy of this notice at any time.

For More Information About Your Options Under Medicare Prescription Drug Coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage: Visit www.medicare.gov

Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

NOTICE REGARDING WELLNESS PROGRAM

Goodwill Industries of Northwest North Carolina's Health Promotion Program is a voluntary wellness program. You are not required to participate in this program. The program is administered according to federal rules permitting employer-sponsored wellness programs that seek to improve employee health or prevent disease, including the Americans with Disabilities Act of 1990, the Genetic Information Nondiscrimination Act of 2008, and the Health Insurance Portability and Accountability Act, as applicable, among others. If you choose to participate in the wellness program you will be asked to get an annual physical which should include a biometric screening. The biometric screening will include Body Mass Index (BMI), Blood Pressure, Total/HDL/LDL Cholesterol, Triglycerides and Glucose.

However, employees who choose to participate in the wellness program will receive an incentive of enhanced benefits for turning in a completed Physician's Confirmation Form signed by the employee's physician. Although you are not required to get an annual physical and biometric screening, only employees who do so will receive enhanced benefits.

The information from your biometric screening will be used to provide you with information to help you understand your current health and potential risks, and may also be used to offer you services through the wellness program, such as enhanced benefits.

PROTECTIONS FROM DISCLOSURE OF MEDICAL INFORMATION

We are required by law to maintain the privacy and security of your personally identifiable health information. Although the wellness program and Goodwill Industries of Northwest North Carolina may use aggregate information it collects to design a program based on identified health risks in the workplace, the Health Promotion Program will never disclose any of your personal information either publicly or to the employer, except as necessary to respond to a request from you for a reasonable accommodation needed to participate in the wellness program, or as expressly permitted by law. Medical information that personally identifies you that is provided in connection with the wellness program will not be provided to your supervisors or managers and may never be used to make decisions regarding your employment.

Your health information will not be sold, exchanged, transferred, or otherwise disclosed except to the extent permitted by law to carry out specific activities related to the wellness program, and you will not be asked or required to waive the confidentiality of your health information as a condition of participating in the wellness program or receiving an incentive. Anyone who receives your information for purposes of providing you services as part of the wellness program will abide by the same confidentiality requirements. The only individual(s) who may receive your personally identifiable health information are your physician and Goodwill Industries of Northwest North Carolina's Human Resources Department in order to provide you with services under the wellness program.

In addition, all medical information obtained through the wellness program will be maintained separately from your personnel records, information stored electronically will be encrypted, and no information you provide as part of the wellness program will be used in making any employment decision. Appropriate precautions will be taken to avoid any data breach, and in the event a data breach occurs involving information you provide in connection with the wellness program, we will notify you immediately.

You may not be discriminated against in employment because of the medical information you provide as part of participating in the wellness program, nor may you be subjected to retaliation if you choose not to participate.

If you have questions or concerns regarding this notice, or about protections against discrimination and retaliation, please contact Goodwill Industries of Northwest North Carolina's Human Resources at 336.724.3625.



HEALTH ADVOCATE

With this benefit, you have access to a Personal Health Advocate (PHA) who will support you as you seek healthcare services and interact with providers and insurers. They can handle claims, benefits, grievances, paperwork and other issues.

Core Advocacy Features:

- Clinical Support Services (i.e. care coordination, prescription drug assistance, etc.)
- Administrative Support Services (i.e. claims resolution, paperwork problems, etc.)
- Healthcare Coaching
- Information and Resource Support

Health Advocate TM can be accessed 24/7. Their normal business hours are Monday - Friday between 8am and 9pm Eastern Time. Call 1 (866) 695-8622 or email answers@HealthAdvocate.com or visit www.HealthAdvocate.com.

THE WOMEN'S HEALTH AND CANCER RIGHTS ACT OF 1998

IMPORTANT ANNUAL NOTICE CONCERNING RECONSTRUCTIVE SURGERY FOLLOWING MASTECTOMY

Goodwill's Group Health Plan provides medical and surgical benefits with respect to a mastectomy. Further, in the case of a Plan Participant or beneficiary who is receiving benefits in connection with a mastectomy and who elects breast reconstruction with such mastectomy, the Plan shall provide coverage for: Reconstruction of the breast on which the mastectomy has been performed; Surgery and reconstruction of the other breast to produce a symmetrical appearance; and Prostheses and physical complications of all stages of mastectomy, including lymphedemas in a manner determined in consultation with the attending physician and the patient. Such coverage may be subject to annual deductibles and coinsurance provisions as may be deemed appropriate and as are consistent with those established for other benefits under the Plan or coverage. Refer to your Summary Plan Description (SPD) for details of the Plan's Deductible(s) and Copayment Rate(s) and for provisions concerning coverage for a mastectomy. If you have any questions about our Plan's coverage of mastectomy and reconstructive surgery for such mastectomy, please contact Goodwill's benefits coordinator (x1278) or another member of the Human Resources Department at: (336) 724-3625

NEWBORNS' ACT DISCLOSURE

Group health plans and health insurance issuers generally may not, under Federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, Federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under Federal law, require that a provider obtain authorization from the plan or the insurance issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).



INTRODUCTION

You are receiving this notice because you may have recently become covered under a Goodwill's Welfare Benefits Plan (the Plan), includes a health plan, a dental plan, Teladoc® as well as a Medical Flexible Spending Plan, and a telemedicine plan, which are subject to COBRA. This notice contains important information about your right to COBRA continuation coverage, which is a temporary extension of coverage under the Plan. This notice generally explains COBRA continuation coverage, when it may become available to you and your family, and what you need to do to protect the right to receive it.

The right to COBRA continuation coverage was created by a federal law, the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). COBRA continuation coverage can become available to you when you would otherwise lose your group health coverage. It can also become available to other members of your family who are covered under the Plan when they would otherwise lose their group health coverage. For additional information about your rights and obligations under the Plan and under federal law, you should review the Plan's Summary Plan Description or contact the Plan Administrator.

WHAT IS COBRA CONTINUATION COVERAGE?

COBRA continuation coverage is a continuation of Plan coverage when coverage would otherwise end because of a life event known as a "qualifying event." Specific qualifying events are listed later in this notice. After a qualifying event, COBRA continuation coverage must be offered to each person who is a "qualified beneficiary." You, your spouse, and your dependent children could become qualified beneficiaries if coverage under the Plan is lost because of the qualifying event. Under the Plan, qualified beneficiaries who elect COBRA continuation coverage must pay for COBRA continuation coverage.

If you are an employee, you will become a qualified beneficiary if you lose your coverage under the Plan because either one of the following qualifying events happens:

- Your hours of employment are reduced, or
- Your employment ends for any reason other than your gross misconduct.

If you are the spouse of an employee, you will become a qualified beneficiary if you lose your coverage under the Plan because any of the following qualifying events happens:

- Your spouse dies;
- Your spouse's hours of employment are reduced;
- Your spouse's employment ends for any reason other than his or her gross misconduct;
- Your spouse becomes entitled to Medicare benefits (under Part A, Part B, or both); or
- You become divorced or legally separated from your spouse.

Your dependent children will become qualified beneficiaries if they lose coverage under the Plan because any of the following qualifying events happens:

- The parent-employee dies;
- The parent-employee's hours of employment are reduced;
- The parent-employee's employment ends for any reason other than his or her gross misconduct;
- The parent-employee becomes entitled to Medicare benefits (Part A, Part B, or both);
- The parents become divorced or legally separated; or
- The child stops being eligible for coverage under the plan as a "dependent child."

WHEN IS COBRA COVERAGE AVAILABLE?

The Plan will offer COBRA continuation coverage to qualified beneficiaries only after the Plan Administrator has been notified that a qualifying event has occurred. When the qualifying event is the end of employment or reduction of hours of employment, death of the employee, if retiree health coverage: commencement of a proceeding in bankruptcy with respect to Goodwill, or the employee's becoming entitled to Medicare benefits (under Part A, Part B, or both), the employer must notify the Plan Administrator of the qualifying event.

YOU MUST GIVE NOTICE OF SOME QUALIFYING EVENTS

For the other qualifying events (divorce or legal separation of the employee and spouse or a dependent child's losing eligibility for coverage as a dependent child), you must notify the Plan Administrator within 60 days after the qualifying event occurs. You must provide this notice to: Goodwill's Benefits Coordinator at (336) 724-3625 (x1278) or another member of the Human Resources Department (336-724-3625).

GOODWILL NWNC NOTICE OF HIPAA PRIVACY PRACTICES

This notice describes how medical information about you may be used and disclosed and how you can get access to this information. Please review it carefully.

Your Rights.... You have the right to:

- Get a copy of, or request correction of your health and claims records (contact UMR to do this; generally 30 days response/60 days if not able to correct your record.) UMR may charge a reasonable fee.
- Request confidential communication (we will consider providing you information in a different manner – mail, email, etc. We must do this if you are in danger if we do not – Contact UMR)
- Ask us to limit the information we share for treatment, payment or operations. We will consider your request, but may say no if it would affect your care. (Contact UMR)
- Get a list of those with whom we've shared your information for past 6 years (and why we have shared it – other than those at your request or those about treatment, payment and operations). You may request one at no cost, but a fee may be assessed if you ask for another within 12 months. (Contact UMR)
- Get a copy of this privacy notice (on paper, even if we have provided electronically) – Contact Goodwill's Human Resources Department.
- Choose someone to act for you if someone has medical power or attorney or is your legal guardian.
- File a complaint if you believe your privacy rights have been violated by contacting UMR.
- You can file a complaint with the U.S. Department of Health and Human Services Office for Civil Rights by sending a letter to 200 Independence Avenue, S.W., Washington, D.C. 20201, calling 1-877-696-6775, or visiting www.hhs.gov/ocr/privacy/hipaa/complaints/.
- We will not retaliate against you for filing a complaint.

Your Choices... For certain health information, you can tell us your choices about what we share.

If you have a clear preference for how we share your information in the situations described below, talk to us. Tell us what you want us to do, and we will follow your instructions.

In these cases, you have both the right and choice to tell us to:

- Share information with your family, close friends, or others involved in payment for your care
- Share information in a disaster relief situation. If you are not able to tell us your preference, for example if you are unconscious, we may go ahead and share your information if we believe it is in your best interest. We may also share your information when needed to lessen a serious and imminent threat to health or safety.

In these cases we never share your information unless you give us written permission:

- Marketing purposes and Sale of your information

Our Uses and Disclosures... How do we typically use or share your health information?

Help manage the health care treatment you receive by sharing information with professionals who are treating you.

Example: A doctor sends us information about your diagnosis and treatment plan so we can arrange additional services.

Run our organization - We can use and disclose your information to run our organization and contact you when necessary; however, we are not allowed to use genetic information to decide whether we will give you coverage and the price of that coverage. Example: We use health information about you to develop better services for you.

Pay for your health services - We can use and disclose your health information as we pay for your health services.

Administer your plan – Our third party administrator may provide Goodwill with information. Example: UMR (Goodwill's insurance administrator) may provide Goodwill with certain statistics to explain the premiums charged.

How else can we use or share your health information?

Help with public health and safety issues such as: Helping with product recalls, reporting adverse reactions to medications, reporting suspected abuse, neglect, or domestic violence, preventing or reducing a serious threat to anyone's health or safety

Do research: We can use or share your information for health research.; Comply with the law: If state or federal laws require it, including the Department of Health and Human Services if it wants to see that we're complying with federal privacy law; **Respond to organ and tissue donation requests and work with a medical examiner or funeral director:** We can share health information about you with organ procurement organizations, or with a coroner, medical examiner, or funeral director when an individual dies; **Address workers' compensation, law enforcement, and other government requests; Respond to lawsuits and legal actions** (Example: In response to a court or administrative order, or in response to a subpoena.)

HIPAA CONT. & EMPLOYEE ASSISTANCE PROGRAM

Our Responsibilities

- We are required by law to maintain the privacy and security of your protected health information.
- We will let you know promptly if a breach occurs that may have compromised the privacy or security of your information.
- We must follow the duties and privacy practices described in this notice and give you a copy of it.
- We will not use or share your information other than as described here unless you tell us we can in writing. If you tell us we can, you may change your mind at any time. Let us know in writing if you change your mind.

For more information see: www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/noticepp.html.

To contact UMR (Goodwill's Third Party Administrator): 1 (866) 868-7758 | www.umar.com

To contact Goodwill: Tracy Bush, HR Benefits & Reporting Administrator: (336) 724-3625, x1278 tbush@goodwillnwc.org

EMPLOYEE ASSISTANCE PROGRAM

What is it?

The Employee Assistance Program (EAP) is offered through McLaughlin Young and is fully paid for by Goodwill in an effort to support employees' health and well being through basic telephone advice and consultation, as well as referrals to local providers. The EAP also offers an excellent website in both English and Spanish.

How does it work?

- NO cost to the employee and NO waiting period
- Open to all part-time and full-time regular (non-temporary) Goodwill employees and spouse/ children under 26.
- Call 1-800-633-3353 to get CONFIDENTIAL advice/ referrals on almost any topic – workplace concerns, substance abuse, emotional stress or eldercare, marital problems, financial concerns, etc.
- Visit www.mygroup.com (username: [gwinwnc/](http://www.mygroup.com) password: [guest](http://www.mygroup.com)) to get access to information on a wide range of topics and tools.



BENEFIT QUESTIONS? CALL HEALTH ADVOCATE: (866) 695-8622

PENSION PLAN

This benefit is becoming rare in today's workplace since it is a large cost to the employer. Goodwill offers this benefit without cost or contribution to all eligible employees to help our staff prepare for retirement. See the pension plan summary plan description for more information about this plan.

Here's how it works: Goodwill contributes an amount equal to 10% of your annual salary to the pension plan for each eligible calendar year worked. Employees must be at least 21 years of age, work until the end of the calendar year, and work at least 1,000 hours per plan year to be eligible for a contribution. Contributions are made at the end of every full calendar year of employment. The money is invested appropriately in an effort to increase these funds (see Summary Plan Description for details). Please remember that market conditions vary and will affect pension plan earnings.

After two years of working 1,000 hours each year, you begin to gain ownership of the money Goodwill has invested in the pension plan. You gain 20% ownership after two years and 20% each additional year you work 1,000 hours. After only six years with Goodwill you have full ownership (also called vesting) in these funds.

During employment you may not take out loans or borrow funds from the pension plan. When you retire or are no longer employed with Goodwill, your vested funds are yours to keep. You will receive annual statements of your vested pension plan funds during your employment, as well as additional information if you do leave Goodwill as to how to withdraw these funds.

To access your account information, or ask questions, see the Benefits phone and online access for BB&T listed on the following page.



403(b) RETIREMENT SAVINGS PLAN

How does the 403(b) plan work?

- You decide how much of your income you want to save and invest (within federal limitations).
- Based on your decision, Goodwill will reduce your paycheck either before or after income taxes by that amount and forward it to our investment partner on a regular basis.
- Contributions are allocated to your choice of investment options within the savings plan.
- Your 403(b) savings has no effect on Social Security. Your Social Security contributions and benefits are based on your total pay.

How much can I contribute?

Generally, salary reduction contributions can be made in an amount up to the lesser of 100% of your includible compensation or \$19,000 (in 2019, as indexed) to all elective deferral plans in which you participate. Additionally, the plan permits the following catch-up contributions to be made by eligible employees:

- Up to \$6,000 for employees that are age 50 or older in the current tax year. Federal law restricts the amount you and your employer may contribute to the retirement plan. This amount may change on an annual basis. Please contact your tax advisor for additional information pertaining to your individual situation.

Can I take out a loan against my account?

Yes, hardship withdrawals may be allowed up to a specified limit of your account value.

Is my plan portable?

Yes. If you go to work for another employer who also sponsors an eligible retirement savings plan, you may be able to transfer or roll over your account balance to your new employer's program.

What is the difference between the Traditional 403(b) and Roth 403(b) plans?

Both plans are a type of supplemental retirement program that allow you to set aside money for retirement during your working years. The Traditional 403(b) permits setting aside money on a pre-tax basis. The contributions and any earnings that accumulate over the years are not taxed until you withdraw the funds, which is usually at retirement (when you may be in a lower tax bracket). The Roth 403(b) allows you to set aside money on an after-tax basis. Earnings are tax-free if they are withdrawn according to retirement plan guidelines.

What is the benefit of a pre-tax 403(b) plan?

With a traditional pre-tax 403(b) savings program, your current federal income tax is reduced, so it costs you less out-of-pocket to invest.

What is the benefit of Roth 403(b) plan?

With a Roth 403(b) savings program you are contributing to the account with after-tax dollars, but all withdrawals are tax free if you meet the plan conditions.

This is a brief summary of the 403(b) programs. In compliance with 403(b) regulations, we notify our employees of the right to participate in this plan. Employees may enroll in this plan at anytime. They should submit 403(b) enrollment and beneficiary forms (available through Human Resources or on the company intranet) to the Human Resources Department. These deductions will begin on the first possible payroll period following receipt of the form. Goodwill partners with BB&T to offer this plan. You may access the following resources for support:

- Benefits Phone: 800.228.8076
- Benefits Online: BBT.com/MyRetirementPlan
- ProNvest (60-day trial investment advisor): 1.866.738.5125

Goodwill does not provide legal or tax advice, so please be sure to consult with a legal or tax advisor prior to participating in this plan.



EMPLOYER PAID ACCIDENTAL DEATH/PERSONAL LOSS

What is it?

Goodwill pays for Accidental Death and Personal Loss Coverage for all eligible, full-time employees. This coverage offers employees and their families financial benefits to help them after certain accidents and injuries. Coverage reduces in benefit by 50% for employees who reach the age of 70. This reduction takes effect on the first of the month following the 70th birthday.

How does it work?

Benefits are paid out for certain accidents and injuries according to the chart below (certain limitations apply):

Death/Dismemberment Benefit:	Pays benefits should an accidental death or loss of limb occur to a covered member
Safe Driver Benefit:	Pays benefits if covered member is in an auto accident using safety precautions such as seat belts, air bags, etc.
Higher Education Benefit:	Pays benefits to assist with educational costs of dependents of a covered member
Repatriation of Remains Benefit:	Pays benefits to bring remains of covered member back to US if death occurs outside the country
Exposure and Disappearance:	Pays benefits if remains are not recovered due to certain qualifying circumstances.

LIFE INSURANCE

Goodwill offers employer paid and supplemental (employee paid) life insurance programs. Both programs pay out benefits to the beneficiary when the covered individual dies. Goodwill offers life insurance for all full-time employees (working 30 hours per week or more). Both programs offer:

- Portability or conversion of the policy to an individual life policy within 31 days of loss of coverage/reduction in coverage (due to employment status changes, age, pension or retirement). Cost may increase.
- Accelerated Benefit Provision: If you or your dependent become terminally ill and doctors determine a life expectancy of under 2 months, you can receive 90% of your Basic and Supplemental Term Life insurance benefit to a combined basic and supplemental term life maximum of \$500,000.

Benefits are offered and begin on the first of the month, following a one month waiting period.

EMPLOYER PAID & VOLUNTARY TERM LIFE

EMPLOYER PAID TERM LIFE

What is it?

This policy will pay your beneficiary an amount equal to your full year's salary (rounded up to the next \$1,000, up to a maximum amount \$200,000) upon your death. Benefits reduce by 50% on the first of the month following your 70th birthday.

VOLUNTARY TERM LIFE

What is it?

This is a voluntary benefit, entirely paid by the employee. Goodwill offers excellent rates through our group discount. Full-time regular employees may elect to purchase supplemental life insurance in increments of \$10,000 up to five times their salary (no more than \$500,000). If they elect coverage for themselves, employees may also purchase life insurance for their spouse in increments of \$5,000 (up to \$500,000, but no more than the employee amount) and on their children in increments of \$2,000 (up to \$10,000). Children from live birth to 14 days will have a limited benefit of \$1000. Children will be covered up to the age of 19. This age limit is extended to 25 if they are full-time students. Children with disabilities may be considered for coverage beyond the age of 25.

Employee and Spouse (monthly rates based on employee DOB) ¹				Child(ren) ¹			
Age	Cost of \$1,000/mo	Cost of \$1k/HR PP	Cost of \$1k/SA PP	Child Cost (any # of children)	Monthly Cost	Cost per HR PPD	Cost per SA PPD
<24	\$0.079	\$0.036	\$0.040	\$2,000	\$0.174	\$0.080	\$0.087
25-29	\$0.092	\$0.042	\$0.046	\$4,000	\$0.348	\$0.161	\$0.174
30-34	\$0.104	\$0.048	\$0.052	\$6,000	\$0.522	\$0.241	\$0.261
35-39	\$0.130	\$0.060	\$0.065	\$8,000	\$0.696	\$0.321	\$0.348
40-44	\$0.175	\$0.081	\$0.088	\$10,000	\$0.870	\$0.402	\$0.435
45-49	\$0.264	\$0.122	\$0.132	(Children covered through 19. Full time students through 25.) To calculate, use EMPLOYEE age. Multiply rate by the number of thousands. Example: Age 45, Monthly rate = 0.264/month. Coverage desired: \$80,000 Multiply 0.264 times 80 = \$21.12 per month			
50-54	\$0.430	\$0.198	\$0.215				
55-59	\$0.714	\$0.330	\$0.357				
60-64	\$1.114	\$0.514	\$0.557				
65-69	\$1.810	\$0.835	\$0.905				
70-74 ²	\$3.188	\$1.471	\$1.594				
75+ ²	\$5.412	\$2.498	\$2.706				

How does it work?

During the initial enrollment period (for 31 days after your hire date), you will receive a guaranteed issue amount at the above rate for you or your eligible dependents³. The guaranteed issue is up to \$200,000 for employees, up to \$25,000 for spouses and up to \$10,000 for children. Amounts over this guaranteed issue will require evidence of insurability, which may include specific medical questions and a medical exam.

If you are less than age 60 and have been totally and permanently disabled for nine months, you will not have to make premium payments until you recover, until you reach the amended 1983 Social Security Normal Retirement Age (whichever comes first), or your date of retirement.

¹ These rates are subject to change based on plan renewal date.

² A 35% reduction in benefits applies for covered individuals aged 70-74; a 50% reduction in benefits applies for covered individuals over the age of 75.

³ Employees may not be covered as both employees and dependents and dependent children may only be covered by one parent employee.

TUITION REIMBURSEMENT

Goodwill encourages our employees to pursue continuing education related to their jobs. With prior approval from your supervisor, Goodwill reimburses full-time employees, with 6 months of service, 100% of appropriate tuition and book costs, up to \$2,000 annually, for classes that are successfully completed. Training required by your supervisor will be paid in full.

SERVICE AWARDS

At each 5 year increment of service, employees are recognized with a certificate, Goodwill item, and a check for \$10 for each year of service.

DR. BOB H. GREENE SCHOLARSHIP FUND

Goodwill's Board of Directors established the scholarship fund in honor of Dr. Greene's years of dedication to Goodwill and in recognition of his longevity of service to North Carolina academia. The award is intended to not only further the education of aspiring students, but also recognize and assist those students who demonstrate involvement in their community and represent the values of Goodwill.

To be eligible, scholarship candidates must have a parent currently employed by Goodwill for at least 1 year, have a cumulative grade point average of 2.5 or higher, a record of community service, and be either a current student at an institution of higher learning or a graduating high school senior enrolling in an accredited institution of higher learning for the following fall semester. The application process for the scholarship opens annually in early spring and includes submission of an essay discussing one of three possible topics along with two letters of recommendation, one from a teacher or counselor, and one from a supervisor or community leader.

EMPLOYEE EMERGENCY ASSISTANCE FUND

The Employee Emergency Assistance Fund (EEAF) was established in 2008 as a way to assist employees should a specific catastrophic emergency event occur which is beyond the individual's own control. Goodwill intends this to mean an event beyond day-to-day personal circumstances which is so devastating that it would typically leave an individual relying on emergency services from an outside agency in order to cover the basics of life – food, water, clothing, emergency medical care and shelter.

Examples of catastrophic events which could be considered under the EEAF Program are (this list is not all inclusive):

- Natural disasters such as tornado, flood or hurricane.
- Fire which makes your place of residence unlivable for a period of time.
- Death of an immediate family member which leaves you personally responsible for a significant amount of debt as a result of their passing.
- Accident, injury or illness in which you or an immediate family member needs emergency and extended medical care in order to recover, which results in significant medical expenses to you (ex. car accident, cancer diagnosis or life threatening illness) – please note that this fund should not be seen as a substitute for health insurance.

We understand that many of our employees face difficult and trying personal circumstances which impact their daily lives in traumatic ways. While we wish we could help everyone who requests assistance, the intent of this program was and is to be a source of support to our employees during an extreme time of crisis which is beyond the employee's control. Talk to your supervisor or visit the intranet for application information.

CREDIT UNION

Goodwill has formed partnerships with several credit unions throughout northwest North Carolina, including Allegacy, Members, Telco and others. Employees and their families may take advantage of these established partnerships by applying for membership. Credit unions can offer favorable, lower cost rates for many different banking and loan services. Please contact your Human Resources representative to identify a credit union close to you. Goodwill will join additional area credit unions as the need becomes apparent.



We create opportunities for people to enhance their lives through training, workforce development services and collaboration with other community organizations.