

Goodwill Industries of Northwest North Carolina



2023 Benefits Guide

Table of Contents

Welcome and Eligibility	3
Goodwill Health Benefits: Health, Prescription, Vision and Dental Coverage and Flexible Spending Accounts	4
Medical & Pharmacy Coverage	5
Pharmacy Benefits	6
Vision	7
Dental	8
Flexible Spending Accounts	9
Life Insurance, Short Term and Long Term Disability	10
Basic Life & Voluntary Insurance	11
Short Term Disability	13
Long Term Disability	13
Leaves of Absence and Paid Time Off	14
Leaves of Absence	15
Family Medical Leave	15
PTO	16
Retirement Accounts: Pension and 403(b)	17
Pension Plan	18
403(b) Retirement Plans	19
Other Benefits and Employee Resources	20
Marsh & McLennan Agency	21
Additional Contact Information	21
Teladoc	22
Employee Assistance Program	23
Other Benefits	24
How to Enroll	25
Required Notices	26

Welcome to Goodwill Industries of Northwest North Carolina

At Goodwill Industries of Northwest North Carolina, we are dedicated to providing you with a comprehensive benefit package that meets the needs of you and your family. We understand the importance of a well-rounded benefits program, and because of that, we offer a range of plans that help protect you in the case of illness or injury. You can learn about the details of the plan options by reading through this guide. For full plan descriptions, please go to the [HR Info Page](#).

Eligibility

Full-time employees working 30 or more hours per week, are eligible to enroll in all the benefits described in this guide. Part time employees have PTO benefits and many of the benefits described in Other Benefits and Employee Resources.

Non-Goodwill Temporaries (Agency Temporaries) are not eligible for benefits. Employees who are hired on a limited term basis (Paid Participants or Fill-In employees) are eligible for the following benefits: 403(b), Pension, Medical, Dental, Flexible Spending, and the Employee Assistance Program (if they meet other plan requirements).

Eligible dependents may enroll in medical, dental, vision, and supplemental life. Eligible dependents include:

- Your legal spouse **who does not have access to medical insurance at their place of employment**. To enroll your spouse for medical coverage, you must complete the Spousal Attestation Form. This form allows you to attest that your legal spouse is not covered or eligible for any other insurance plan. This form can be located at <https://www.goodwillnwncc.org/hr-information/> and must be returned to hrinfo@goodwillnwncc.org.
- Dependent children up to age 26 and unmarried children over age 26 who are incapable of self-support



Remember! You only have 30 days from a qualifying event, such as recently being hired or being promoted to full-time, to select your insurance coverages.

If you (and/or your dependents) have Medicare or will become eligible for Medicare in the next 12 months, a Federal law gives you more choices about your prescription drug coverage. Please refer to the required notices at the end of this guide and posted at <https://www.goodwillnwncc.org/hr-information/>

Goodwill Health Benefits Health, Prescription, Vision and Dental Coverage and Flexible Spending Accounts

Goodwill Industries of Northwest North Carolina offers health, prescription and vision coverage, as well as medical and dependent care flexible spending accounts.



Medical & Pharmacy Coverage

UMR | <https://www.umar.com> | 800-826-9781

Goodwill Industries of Northwest North Carolina offers employees the choice of two medical plans. Plan A has a higher deductible, co-pay, and out of pocket amount but lower payroll deductions. Plan B has a lower deductible, co-pay, and out of pocket amount but higher payroll deductions. Under each plan, you have the flexibility to choose any doctor you like, but you will pay less out-of-pocket when visiting an in-network provider. The benefits presented below represent coverage when seeking care by network providers. To review benefits for non-network providers and further details regarding the plans, please refer to the Summary of Benefits Coverage for each plan located at <https://www.goodwillnwc.org/hr-information>.

Services	Plan A You Pay:	Plan B You Pay:
Deductible – Individual / Family	\$2,500 / \$3,000	\$1,250 / \$1,500
Out of Pocket Max – Individual / Family	\$5,500 / \$10,000	\$3,000 / \$5,000
Primary Care	\$40 Copay	\$20 Copay
Specialist and Urgent Care Facilities	\$80 Copay	\$40 Copay
Inpatient & Outpatient Hospital Services	30% after Deductible	20% after Deductible
Outpatient CT, MRI, and PET Scans (Requires Prior Authorization)	30% after Deductible	20% after Deductible
Emergency Room	True Emergency: 30% after Deductible Non-True Emergency: \$200 plus 30% after Deductible	True Emergency: 20% after Deductible Non-True Emergency: \$200 plus 20% after Deductible
Prescription Drugs	Generic: \$20 Copay Preferred Brand: \$50 & 20% coinsurance Non-Preferred Brand: : \$50 & 20% coinsurance Generic Maintenance Rx: \$0	Generic: \$10 Copay Preferred Brand: \$15 & 15% coinsurance Non-Preferred Brand: \$25 & 25% coinsurance Generic Maintenance Rx: \$0

Both plans cover preventive care screenings as outlined by the US Preventive Services Task Force list

<https://www.uspreventiveservicestaskforce.org>



Tips for Keeping Costs Down:

- Choose in-network providers
- Take advantage of preventive care services
- Request generic prescriptions
- Use Teladoc for non-emergent health consultations

Medical Rates

Bi-Weekly Rates

	Employee Only	Employee & Spouse*	Employee & Children	Employee & Family*
Plan A	\$65.13	\$291.77	\$213.33	\$428.76
Plan B	\$71.64	\$320.94	\$234.66	\$471.64

Semi-Monthly Rates

	Employee Only	Employee & Spouse*	Employee & Children	Employee & Family*
Plan A	\$70.56	\$316.08	\$231.11	\$464.49
Plan B	\$77.61	\$347.68	\$254.22	\$510.94

* Spouses are eligible when they do **not have access to medical insurance at their place of employment**. To enroll your eligible spouse for medical coverage, you must complete and submit the Spousal Attestation Form. This form is located at <https://www.goodwillnwnnc.org/hr-information/> and must be returned to hrinfo@goodwillnwnnc.org

Pharmacy Benefits

OptumRx/ RxBenefits | <https://optumrx.com> | 800-334-8134 / RxHelp@rxbenefits.com

Pharmacy benefits will continue through OptumRx. You have access to a dedicated Member Services Team called RxBenefits, who can assist with any questions you have regarding your pharmacy coverage. RxBenefits is available Monday through Friday, 7:00am – 8:00pm at 800-334-8134. RxBenefits can assist you with questions such as:

- Is my prescription covered?
- How do I receive prior authorization?
- What am I responsible for in regards to prescription costs?
- How can I start using mail order for my prescriptions?
- My pharmacy could not process my prescription. Can you assist?

You also have a mail order benefit available through OptumRx. Mail Order provides free delivery to your home of up to a 90-day supply, convenient refill requests online or by phone, and 24/7 access to a registered pharmacist.

Getting Started with Mail Order is Easy:

- 1) Ask your doctor for a new 90-day supply prescription, and up to three refills, for each maintenance medication
- 2) Download the OptumRx Mail Order Form from [optumrx.com](https://www.optumrx.com) or locate this form on the HR home page under the pharmacy section: <https://www.goodwillnwnnc.org/hr-information/>
- 3) Mail the completed form and prescription to OptumRx

New or initial orders may take 10-14 business days to process so make sure you have at least a two-week supply on hand when submitting a new Mail Order Request

You also have access to a mobile web service that helps you find the lowest costs for prescription drugs through myDrugCosts. myDrugCosts helps you make informed decisions about your current medications so you can save money at the pharmacy.

Through the myDrugCosts app, you can quickly find a drug, ways to save, and see plan specific drug costs. You will be able to view the cost of the medication with your medical coverage, the cash price and the mail order cost. myDrugCosts is also available through a computer browser at <https://goodwillnwnnc.mydrugcosts.com>.

Vision

UHC Vision | <https://www.myuhcvision.com> | 800-638-3120

Goodwill Industries of Northwest North Carolina provides vision coverage to employees and dependents who are enrolled in the medical plan. This coverage is provided at no cost to the employee. Our vision plan covers eye exams and helps offset the cost of corrective eye wear. To receive the best benefits, you must see a United Healthcare vision provider. You can search for a provider by visiting <https://www.myuhcvision.com> or calling 800-683-3120.

An overview of the plan is below; please refer to the more detailed summary located at <https://www.goodwillnwc.org/hr-information/>

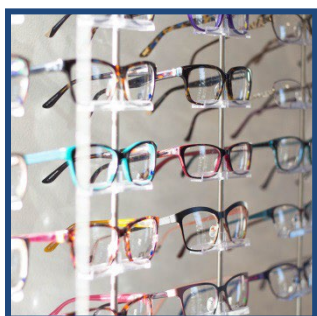
Benefits	In Network
Exam	\$10 copay
Standard Frames & Lenses	\$25 copay
Frame Benefit	\$130 allowance/ 30% discount over \$130
Contact Lenses instead of Glasses	\$25 copay
Frequency of Services	
Exams	Once every 12 months
Frames	Once every 24 months
Lenses OR Contacts	Once every 12 months

United Healthcare offers a large vision network. This includes both private and retail providers. Common providers include Visionworks, Costco, Walmart, Target Optical and Pearle Vision.

Please note: Lenscrafters is NOT within the United Healthcare network.



No ID card is needed to use your vision benefits. Simply tell your vision provider that you participate with United Healthcare Vision. Benefits, eligibility, frequently asked questions, the provider directory and online offers are all available at <https://www.myuhcvision.com>.



Dental

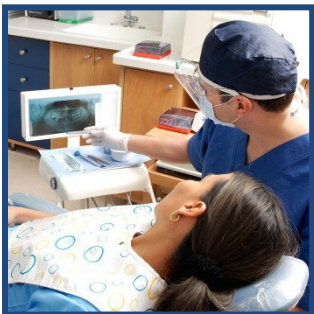
Delta Dental | <https://www.deltadental.com> | 800-662-8856

Goodwill Industries of Northwest North Carolina offers dental coverage through Delta Dental. Our plan allows you and your dependents to visit the dentist of your choice. If you visit a dentist that participates with Delta Dental you will have lower out of pocket costs. Preventive services are covered by the plan at 100% and other services are covered with deductible and coinsurance.

See an overview of the coverage below and view full details in the benefit summary located at <https://www.goodwillnwno.org/hr-information/>

Services	Benefit
Deductible	\$100 Individual / \$300 Family (Does not apply to preventive care)
Preventive Care (Routine Cleanings, X-Rays)	Covered at 100% of usual and reasonable charges
Basic Services (Fillings, Root Canals, Periodontics)	Covered at 80% of usual and reasonable charges after the deductible
Major Services (Crowns, Bridges, Dentures)	Covered at 80% of usual and reasonable charges after the deductible
Annual Maximum Paid	\$1,000 (Does not include preventive care)
Orthodontia- Children up to age 19	Covered at 100% of usual and reasonable charges after the deductible. \$1,000 lifetime maximum, no waiting period

Dental Rates				
	Employee Only	Employee & Spouse	Employee & Children	Employee & Family
Bi-Weekly	\$2.56	\$10.64	\$13.12	\$20.54
Semi-Monthly	\$2.78	\$11.53	\$14.21	\$22.26



Flexible Spending Accounts

Flores & Associates | <https://www.flores247.com> | 800-532-3327

Goodwill Industries of Northwest North Carolina provides you the opportunity to pay for out-of-pocket medical, dental, vision, dependent care expenses and some over-the-counter items with pre-tax dollars through a flexible spending account (FSA).

Contributions to your FSA are deducted from your paycheck before any taxes are taken out. When making FSA elections, only elect the amount of money you expect to spend on eligible expenses for the year. Money not spent, will not be refunded but can be left in the account, up to the IRS limit of \$550 and rolled into the next plan year. You have 90 days into the new plan year to submit your previous year's claims for reimbursement.

Health Care FSA

The maximum you can contribute to a health care FSA for 2022 is \$2,850. The full amount you elect is available at the beginning of the plan year.

Examples of qualified expenses include:

- Prescriptions
- Doctor visit copays
- Contact lenses
- Dental care
- Medical Equipment
- **Items from FSASTore.com**

Dependent Care FSA

The maximum you can contribute to the dependent care FSA is \$5,000 if you are a single employee or married filing jointly, or \$2,500 if you are married and filing separately. Funds are available only after they are deducted from your paycheck

This type of FSA is primarily use for child day care expenses. If you want to an FSA to cover the cost of your dependents medical expenses, please enroll in the health care FSA.

Other examples of qualified expenses include:

- Child care (must be from a licensed agency with Tax ID)
- Before or after school program
- Elder care
- In order to claim reimbursement for elder care expenses, your dependent elder must live with you for at least eight hours a day, and they must be claimed as a dependent on your annual tax returns. They must also be incapable of self-care. All claimed expenses need to be related to care for the dependent.

Health Care Tax Savings Example

Prescription drugs	\$225
Doctor co-pays	\$80
Orthodontia (braces)	\$1,500
Suggested Plan Year Election	\$1,805
Taxes (30%)	x 0.30
Estimated Annual Savings	\$541.50

Dependent Care Tax Savings Example

Day care for child	\$3,500
Summer child care	\$1,500
Suggested Plan Year Election	\$5,000
Taxes (30%)	x 0.30
Estimated Annual Savings	\$1,500

*Tax savings examples are for illustrative purposes only and are not intended to reflect actual costs of care. 30% tax rate is used for illustration only and may be different than your rate.

Life Insurance, Short Term and Long Term Disability

For employees who qualify, Goodwill provides free life insurance, short term disability and long term disability. Employees wishing to purchase additional life insurance, Goodwill offers voluntary life insurance.



Basic Life & Voluntary Insurance

The Hartford Life Insurance

Goodwill Industries provides full-time employees with group life insurance in an amount equal to your full year's salary (rounded up to the next \$1,000, up to a maximum amount of \$200,000) and pays the full cost of this benefit. This is often called basic life. At age 70, this benefit is reduced by 35%, and at age 75, it is reduced to 50%.

You are also eligible to purchase additional life insurance called "voluntary" life insurance. This coverage can be elected for yourself and your dependents. Employees pay the full cost for this plan; premiums will be deducted from your paycheck. At age 70, this benefit is reduced by 35%, and at age 75, it is reduced to 50%.

Employee Coverage	<u>As a new hire-</u> you may elect additional insurance in increments of \$10,000 up to \$200,000 or 5X your salary without answering any medical questions. The maximum amount you may elect is \$500K or 5X salary- whichever is less. For any amounts over \$200,000 you will need to complete an Evidence of Insurability (EOI) Form answering some basic medical questions. United Healthcare will then review this information to determine if you are approved.
Spouse Coverage	<u>If you enroll, you can also enroll your spouse.</u> You may elect coverage for your spouse in increments of \$5,000 up to \$25,000 without answering any medical questions. Any amounts over \$25,000 will require the spouse to complete an Evidence of Insurability form for review. The age of calculation is based off employee's age, not the age of the spouse.
Child Coverage	<u>If you enroll for your coverage, you can also enroll your child(ren).</u> You may elect coverage for your dependent child(ren) up to age 26 in increments of \$2,000 up to a maximum of \$10,000.

PLEASE NOTE: In order to elect spouse or child coverage, the employee must be enrolled in voluntary coverage. If you do not elect coverage as a new hire and request coverage at a later date, you must answer medical questions. United Healthcare will then review your response to determine approval for coverage



The Evidence of Insurability (EOI) form can located at <https://www.goodwillnwnc.org/hr-information/>

Voluntary Life Rates

Employee & Spouse Rates- Cost per \$1,000 (Based on Employee's Age)			
Age Range	Monthly	Bi-Weekly	Semi-Monthly
Under 25	\$0.079	\$0.036	\$0.040
25-29	\$0.092	\$0.042	\$0.046
30-34	\$0.104	\$0.048	\$0.052
35-39	\$0.130	\$0.060	\$0.065
40-44	\$0.175	\$0.081	\$0.088
45-49	\$0.264	\$0.122	\$0.132
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	\$3.188	\$1.471	\$1.594
75 +	\$5.412	\$2.498	\$2.706

To calculate your deduction, multiply the rate in the above chart by the number of thousands in life insurance benefit

Employee Age: 40	Age 40 Monthly Rate: \$.175
Coverage Amount:	\$30,000
Calculation	$$.175 \times 30 = \5.25 per month

Child Cost (Regardless of the number of children)			
Amount	Monthly	Bi-Weekly	Semi-Monthly
\$2,000	\$0.348	\$0.161	\$0.174
\$4,000	\$0.696	\$0.321	\$0.348
\$6,000	\$1.044	\$0.482	\$0.522
\$8,000	\$1.392	\$0.642	\$0.696
\$10,000	\$1.740	\$0.803	\$0.870

Short Term Disability

The Hartford Life Insurance Co.

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. To file a short-term disability claim, please contact [The Hartford at](#)

How does it work?

Goodwill offers Short-Term Disability at no cost to all full-time regular employees.

- For full-time hourly employees, the benefit begins on the first of the month following one complete year of employment based on the employee's date of hire.
- For full-time admin hourly employees and salaried employees, the benefit begins on the first of the month following three months of employment.

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. PTO will be used automatically to cover the waiting period.

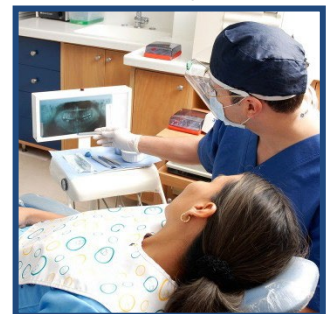
Long Term Disability

The Hartford Insurance Co.

In addition to the Short Term Disability, Goodwill provides Long Term Disability coverage to full-time regular salaried and administrative hourly employees. There are conditions for approval, which are outlined in the summary plan description. Approved benefits provide up to 60% of your base salary while you are disabled. To file a long-term disability claim, please contact UHC at 866-556-8298.

How does it work?

- 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).



Leaves of Absence and Paid Time Off

We know that a work-life balance is important, and sometimes you will need a break from work. Goodwill has a plan for that by having numerous types of leaves of absence and by offering paid time off.



Leaves of Absence

Goodwill offers a variety of leaves of absence.

The following are administered through **The Hartford Life Insurance Co.** If you need any of the following leaves, call **The Hartford at** .

- **FMLA**- More information is listed below.
- **USERRA Leave**

The following leaves of absence are administered through Goodwill. Please let your manager know if you need to take one of the following leaves.

- ☐ **Personal – non-FML medical**- This leave is for those who do not yet qualify for FMLA but have a medical emergency and can provide documentation. It is for employee only instances, and the leave is for a maximum of 30 days. This leave is available on day one of employment.
- ☐ **Personal – non-medical**- This is for catastrophic instances and is for the employee only. Leave is for a maximum of 30 days. This can be used once per 365 days, and employees are eligible after 90 days.
- **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 Training Leave** - Employees must show military orders. PTO must be used if available
- **Paid Time Off**

Family Medical Leave Act (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 parent or child
- 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 which 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).
- To care for a current member of the Armed Forces undergoing treatment or on the temporarily retired list with a serious injury or illness incurred in the line of duty.

Paid Time Off

Goodwill's paid time off (PTO) plan is focused on allowing all regular 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 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	0.0731	152	152	80
<1 Admin Hourly	0.0827	172	172	90
<1 Salaried	0.0923	192	192	100
1-4	0.0923	192	272	180
5-9	0.1115	232	352	240
10+	0.1308	272	432	300

*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 January 1 of following year. (Hired on ANY date in 2017, your 5th year accrual begins 1/1/2022.) 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 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.

Retirement Accounts

Pension and 403(b)

At Goodwill Industries of Northwest North Carolina, we have two forms of retirement accounts: the pension plan and 403(b) accounts. Please continue reading to learn more about your retirement options.



Pension Plan

Ascensus | 866-809-8146

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. This is called vesting. You become 20% vested after two years and 20% each additional year you work 1,000 hours. After six years with Goodwill you are fully vested.

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, contact Ascensus 866-809-8146 or go to <https://myaccount.ascensus.com/rplink>



403(b) Retirement Plans

Ascensus| 866-809-8146

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 do I enroll?

Go to myaccount.ascensus.com/rplink and register. After that, you can enroll. Ascensus also offers a mobile app for Android and iPhones.

Can I take out a loan against my account?

Yes. Generally, you can only withdraw money from your 403B retirement savings account when you retire or are no longer employed by Goodwill; however, there are several ways employees can withdraw money while you are employed such as Hardship Withdrawals, Loans, and In-service Withdrawals for employees who have attained a certain age. Employee can contact Ascensus to see if they are eligible to get a distribution from their 403B.

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 Ascensus to offer 403(b) plans. Please call Ascensus if you have more questions.

Other Benefits and Employee Resources

Goodwill Industries of Northwest North Carolina has many benefits which are provided at no cost to the employee. Many of the benefits are available for full and part-time regular employees. Please continue reading to learn more about these resources.



Marsh & McLennan Agency

When it comes to employee benefits, we want to make sure all of your questions are answered quickly and accurately. Goodwill of Northwest North Carolina partners with Marsh & McLennan Agency (MMA) as our insurance agent. The Employee Benefit Services team at MMA can assist with any questions or issues that arise- whether it is medical, dental, vision, or life insurance. They are your one stop shop for all benefit and claim questions, including questions regarding Open Enrollment.

EBServices@marshmma.com

855-313-1075

8:00am – 5:00pm EST



EMPLOYEE BENEFITS
Service Team

Access your benefits on-the-go with our iNGAGED mobile app:

You can easily view plan options, benefit summaries, and contact information for our insurance carriers. Download the iNGAGED mobile app in the iOS App Store or Android Google Play.

Additional Contact Information

Benefit	Provider	Phone	Website
Medical	UMR	800-826-9781	https://www.umar.com
Pharmacy	Rx Benefits	800-334-8134	https://www.rxbenefits.com
Telemedicine	Teladoc	800-TELADOC	https://www.teladoc.com
Dental	Delta Dental	800-662-8856	https://www.deltadental.com
Vision	The Hartford Insurance	800-638-3120	https://www.myuhcvision.com
Flexible Spending Account	Flores & Associates	800-532-3327	https://www.flores247.com
Voluntary Life	The Hartford Insurance	888-299-2070	https://www.myuhc.com

Teladoc

Teladoc | <https://www.teladoc.com> | 800-TELADOC (835-2362)

Goodwill offers Teladoc at **no cost to all employees!** Doctors are available 24/7 over the phone or through video chat to help with a variety of non-emergent health conditions, including:

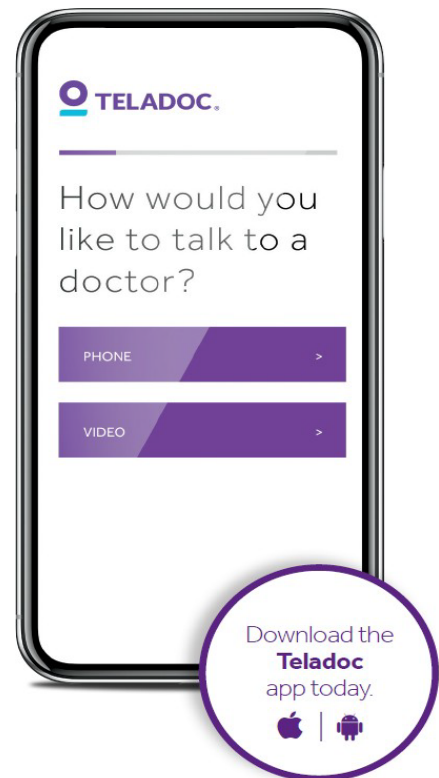
- Cold and flu
- Allergies
- Bronchitis
- Headache
- Urinary Tract Infections
- Fever
- Stomach ache
- Poison Ivy
- Sore throat
- Sinus Infections

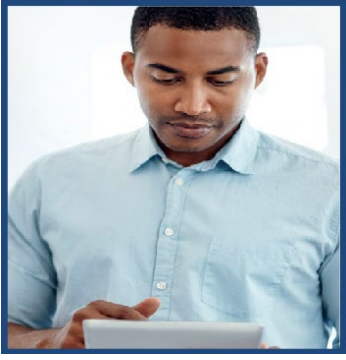
All Teladoc physicians are board certified and located in the U.S. Teladoc doctors can send a prescription to your local pharmacy, when medically necessary. Your dependents are also eligible for Teladoc, including adult children up to age 26!

Teladoc is not intended to replace your primary care physician but is a convenient option for quality non-emergency care. Be sure to register with Teladoc either online, via mobile app, or by phone. During your registration, you will complete your medical history so that when you need Teladoc, it will be fast and easy.

Set up your Teladoc account in minutes!

- 1) **Download the app, go online, or call Teladoc**
- 2) **Enter your first and last name, date of birth and ZIP code to get started**
- 3) **Provide basic information to confirm your benefits**
- 4) **Finish creating your account by answering a few medical questions**
- 5) **Schedule a confidential virtual care visit or phone consult when you need care**





Employee Assistance Program

McLaughlin Young | 800-633-3353

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. It is available for all regular Goodwill employees, their spouses and children under 26. The EAP is available your first day—there is no waiting period.

Resources include discounted legal and financial services, the savings center, and child and elder care locators.

The EAP provides six free appointments for family or personal counseling per incident. For example, you can have six sessions to help grieve through the loss of a loved one, and another six sessions to handle anxiety. They also provide one free thirty minute legal consultation. All services are available in English and Spanish.

Call the EAP at 1-800-633-3353 to schedule an appointment. Phones are answered 24/7/365. Free, confidential appointments are available in person, virtually, or telepathically. Access your Work-Life Services at mygroup.com or download the app.

To log-in on mygroup.com or the mobile app

- Click 'Work-Life Login'
- Username: gwinwnc
- Password: guest

To speak directly with a work-life representative:
Call the EAP at 704-529-1428 or 800-633-3353
It is free and confidential!

Other Benefits

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 or 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.

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.

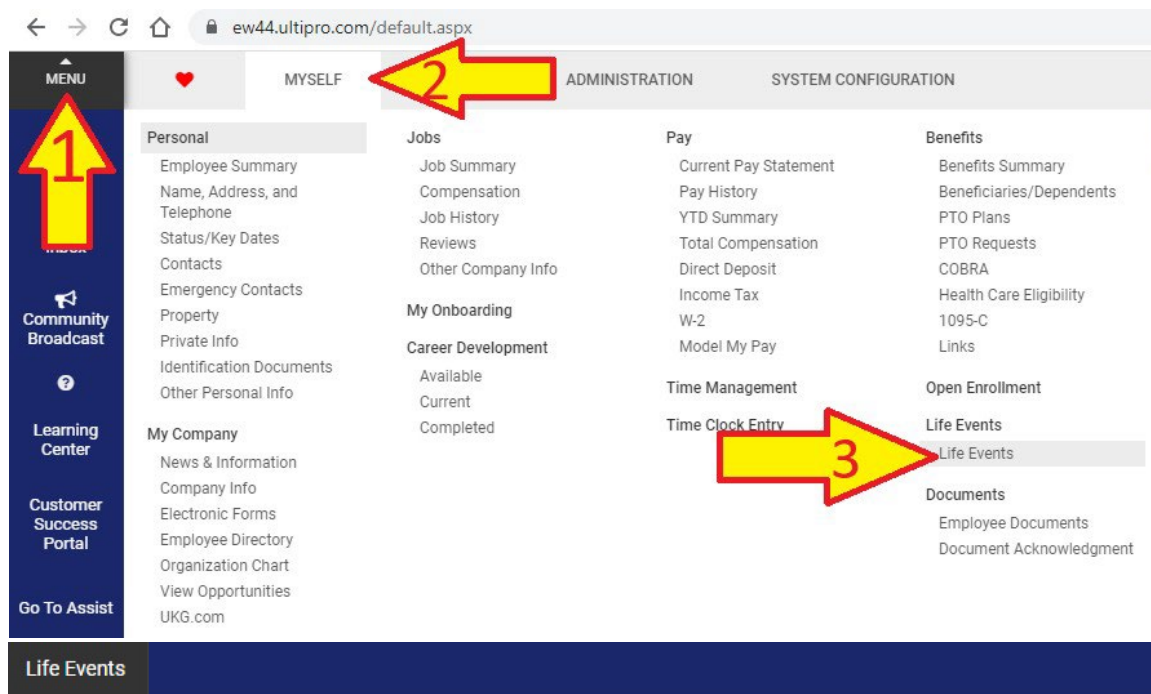
Discounted Tickets

Goodwill has collaborated with Tickets at Work to provide discounts to many amusement parks, concerts and other ticketed events.

1. Go to <https://ticketsatwork.com/tickets/account.php?sub=enroll>
2. Complete the information to become a member (Select sign up with a company code)
3. Use company code **Goodwill NWNC**
4. Use your company (or) personal email
5. Complete the rest of the form, then select submit
6. Call 800-331-6483 for assistance.

How enroll in Benefits in UKG Pro

1. Go to myhr.goodwillnwn.com and log into UKG Pro
2. Once logged in, at the top left of the screen, select
 1. Menu
 2. Myself
 3. Life Events
3. In the new window, click on
 1. "I am new employee" if you are a newly hired employee
 2. "I am now a full-time employee" if you have been moved to full-time
4. Make your benefit selections
 1. You only have 30 days from your qualifying event (such becoming a full time employee or being a new hire) to make your elections.
 2. After 30 days, you will only be able to make changes to your selections at Open Enrollment or if you have a new qualifying event.



Life Events

About Life Events

Life Events are changes that happen to you or your family affecting your benefits. Below is a list of events that you are eligible

Description	Message
I am a new employee	This life event is for all new hires
I am now a fulltime employee	This is where you can enroll in fulltime benefits after being a part-time employee

The information in this Benefits Summary is presented for illustrative purposes and is based on information provided by the employer. The text contained in this Summary was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies, or errors are always possible. In case of discrepancy between the Benefits Summary and the actual plan documents the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about this summary, contact Human Resources.

Required Notices

Medicare Part D Creditable Coverage Notice

Important Notice from Goodwill Industries of Northwest North Carolina 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 Northwest North Carolina 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 Northwest North Carolina has determined that the prescription drug coverage offered by the Option A and Option B Plans administered through UMR are, 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.**

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. However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?

If you decide to join a Medicare drug plan while enrolled in Goodwill Industries of Northwest North Carolina coverage as an active employee, please note that your Goodwill Industries of Northwest North Carolina coverage will be the primary payer for your prescription drug benefits and Medicare will pay secondary. As a result, the value of your Medicare prescription drug benefits will be significantly reduced. Medicare will usually pay primary for your prescription drug benefits if you participate in Goodwill Industries of Northwest North Carolina coverage as a former employee. You may also choose to drop your Goodwill Industries of Northwest North Carolina coverage. If you do decide to join a Medicare drug plan and drop your current Goodwill Industries of Northwest North Carolina coverage, be aware that you and your dependents may not be able to get this coverage back.

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 Industries of Northwest North Carolina 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 the person listed below for further information. **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 Industries of Northwest North Carolina 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).

Name of Entity/Sender: Goodwill Industries of Northwest North Carolina
Contact--Position/Office: Human Resources
Address: 2701 University Parkway Winston-Salem, NC 27105 Phone Number: 336.724.3625

Notice of Privacy Practices

Goodwill Industries of Northwest North Carolina maintains a Notice of Privacy Practices that provides information to individuals whose protected health information (PHI) will be used or maintained by the Plan. If you would like a copy of the Plan's Notice of Privacy Practices, please contact Human Resources at 336.724.3625 / 2701 University Parkway Winston-Salem, NC 27105

HIPAA Special Enrollment Rights Notice

If you are declining enrollment in Goodwill Industries of Northwest North Carolina group health coverage for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents' other coverage). However, you must request enrollment within 30 days after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage). 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. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption. Finally, you and/or your dependents may have special enrollment rights if coverage is lost under Medicaid or a State health insurance ("CHIP") program, or when you and/or your dependents gain eligibility for state premium assistance. You have 60 days from the occurrence of one of these events to notify the company and enroll in the plan. To request special enrollment or obtain more information, contact Human Resources at 336.724.3625.

Premium Assistance Under Medicaid and The Children's Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or www.insurekidsnow.gov to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan. If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, contact the Department of Labor at www.askebsa.dol.gov or call **1-866-444-EBSA (3272)**.

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of July 31, 2021. Contact your State for more information on eligibility –

NORTH CAROLINA – Medicaid	VIRGINIA– Medicaid and CHIP
Website: https://medicaid.ncdhhs.gov/ Phone: 919-855-4100	Website: https://www.coverva.org/hipp/ Medicaid Phone: 1-800-432-5924 CHIP Phone: 1-855-242-8282

To see if any other states have added a premium assistance program since July 31, 2021, or for more information on special enrollment rights, contact either:

U.S. Department of Labor
Employee Benefits Security Administration
www.dol.gov/agencies/ebsa
1-866-444-EBSA (3272)

U.S. Department of Health and Human Services
Centers for Medicare & Medicaid Services
www.cms.hhs.gov
1-877-267-2323, Menu Option 4, Ext. 61565

Women's Health Cancer Rights Act (WHCRA) Notice

Do you know that your Plan, as required by the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services including all stages of reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy, including lymphedema? Call your plan administrator at 336.724.3625 for more information.

Newborns' And Mothers' Health Protection Act (NMHPA) Notice

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 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).

Model General Notice of COBRA Continuation Coverage Rights

You're getting this notice because you recently gained coverage under a group health plan (the Plan). This notice has important information about your right to COBRA continuation coverage, which is a temporary extension of coverage under the Plan. **This notice explains COBRA continuation coverage, when it may become available to you and your family, and what you need to do to protect your right to get it.** When you become eligible for COBRA, you may also become eligible for other coverage options that may cost less than COBRA continuation coverage. 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 and other members of your family when group health coverage would otherwise end. For more 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.

You may have other options available to you when you lose group health coverage. For example, you may be eligible to buy an individual plan through the Health Insurance Marketplace. By enrolling in coverage through the Marketplace, you may qualify for lower costs on your monthly premiums and lower out-of-pocket costs. Additionally, you may qualify for a 30-day special enrollment period for another group health plan for which you are eligible (such as a spouse's plan), even if that plan generally doesn't accept late enrollees.

What is COBRA continuation coverage?

COBRA continuation coverage is a continuation of Plan coverage when it would otherwise end because of a life event. This is also called 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. If you’re an employee, you’ll become a qualified beneficiary if you lose your coverage under the Plan because of the following qualifying events:

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

If you’re the spouse of an employee, you’ll become a qualified beneficiary if you lose your coverage under the Plan because of the following qualifying events:

- 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 of the following qualifying events: 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 under the Plan as a “dependent child”

When is COBRA continuation 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. The employer must notify the Plan Administrator of the following qualifying events: 1) The end of employment or reduction of hours of employment; 2) Death of employee or 3) The employee’s becoming entitled to Medicare benefits (under Part A, Part B, or both).

For all 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 Human Resources

How is COBRA continuation coverage provided?

Once the Plan Administrator receives notice that a qualifying event has occurred, COBRA continuation coverage will be offered to each of the qualified beneficiaries. Each qualified beneficiary will have an independent right to elect COBRA continuation coverage. Covered employees may elect COBRA continuation coverage on behalf of their spouses, and parents may elect COBRA continuation coverage on behalf of their children. COBRA continuation coverage is a temporary continuation of coverage that generally lasts for 18 months due to employment termination or reduction of hours of work. Certain qualifying events, or a second qualifying event during the initial period of coverage, may permit a beneficiary to receive a maximum of 36 months of coverage.

There are also ways in which this 18-month period of COBRA continuation coverage can be extended:

Disability extension of 18-month period of COBRA continuation coverage

If you or anyone in your family covered under the Plan is determined by Social Security to be disabled and you notify the Plan Administrator in a timely fashion, you and your entire family may be entitled to get up to an additional 11 months of COBRA continuation coverage, for a maximum of 29 months. The disability would have to have started at some time before the 60th day of COBRA continuation coverage and must last at least until the end of the 18-month period of COBRA continuation coverage.

Second qualifying event extension of 18-month period of continuation coverage

If your family experiences another qualifying event during the 18 months of COBRA continuation coverage, the spouse and dependent children in your family can get up to 18 additional months of COBRA continuation coverage, for a maximum of 36 months, if the Plan is properly notified about the second qualifying event. This extension may be available to the spouse and any dependent children getting COBRA continuation coverage if the employee or former employee dies; becomes entitled to Medicare benefits (under Part A, Part B, or both); gets divorced or legally separated; or if the dependent child stops being eligible under the Plan as a dependent child. This extension is only available if the second qualifying event would have caused the spouse or dependent child to lose coverage under the Plan had the first qualifying event not occurred.

Are there other coverage options besides COBRA Continuation Coverage?

Yes. Instead of enrolling in COBRA continuation coverage, there may be other coverage options for you and your family through the Health Insurance Marketplace, Medicare, Medicaid, [Children's Health Insurance Program \(CHIP\)](#), or other group health plan coverage options (such as a spouse's plan) through what is called a "special enrollment period." Some of these options may cost less than COBRA continuation coverage. You can learn more about many of these options at www.healthcare.gov.

Can I enroll in Medicare instead of COBRA continuation coverage after my group health plan coverage ends?

In general, if you don't enroll in Medicare Part A or B when you are first eligible because you are still employed, after the Medicare initial enrollment period, you have an 8-month special enrollment period¹ to sign up for Medicare Part A or B, beginning on the earlier of 1) the month after your employment ends; or 2) the month after group health plan coverage based on current employment ends.

If you don't enroll in Medicare and elect COBRA continuation coverage instead, you may have to pay a Part B late enrollment penalty and you may have a gap in coverage if you decide you want Part B later. If you elect COBRA continuation coverage and later enroll in Medicare Part A or B before the COBRA continuation coverage ends, the Plan may terminate your continuation coverage. However, if Medicare Part A or B is effective on or before the date of the COBRA election, COBRA coverage may not be discontinued on account of Medicare entitlement, even if you enroll in the other part of Medicare after the date of the election of COBRA coverage. If you are enrolled in both COBRA continuation coverage and Medicare, Medicare will generally pay first (primary payer) and COBRA continuation coverage will pay second. Certain plans may pay as if secondary to Medicare, even if you are not enrolled in Medicare. For more information visit <https://www.medicare.gov/medicare-and-you>.

If you have questions

Questions concerning your Plan or your COBRA continuation coverage rights should be addressed to the contact or contacts identified below. For more information about your rights under the Employee Retirement Income Security Act (ERISA), including COBRA, the Patient Protection and Affordable Care Act, and other laws affecting group health plans, contact the nearest Regional or District Office of the U.S. Department of Labor's Employee Benefits Security Administration (EBSA) in your area or visit www.dol.gov/agencies/ebsa. (Addresses and phone numbers of Regional and District EBSA Offices are available through EBSA's website.) For more information about the Marketplace, visit www.HealthCare.gov.

Keep your Plan informed of address changes To protect your family's rights, let the Plan Administrator know about any changes in the addresses of family members. You should also keep a copy, for your records, of any notices you send to the Plan Administrator. Plan contact information Goodwill Industries of Northwest North Carolina / Human Resources/ 336-724-3625

¹ <https://www.medicare.gov/sign-up-change-plans/how-do-i-get-parts-a-b/part-a-part-b-sign-up-periods>



MARSH & MCLENNAN
AGENCY

Goodwill
Northwest North Carolina

