



**2025**

**OPEN ENROLLMENT GUIDE**



# Welcome



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Dear Goodwill Team Member:

Welcome to Goodwill Industries of Northwest North Carolina!

At Goodwill, we are dedicated to providing our team members and covered dependents with a comprehensive benefit package. We understand the importance of a well-rounded benefits program, and because of that, we offer a range of plans the help protect you in the case of illness or injury. This commitment to your overall health and well-being is a partnership. Your benefits are a significant part of your total compensation, and it's your responsibility to make sure you understand them and use them wisely.

For 2025, we made the decision to transition the medical plan from UMR to Cigna and included additional plan options effective January 1st. Also all benefit eligible employees will be able to enroll in vision insurance regardless of your medical election in 2025. **Due to the changes for 2025, Open Enrollment is ACTIVE. Your benefits will not rollover to the new benefit year. Please log into UKG and enroll in your benefits by the end of day Friday, November 15, 2024 to have active coverage in 2025.**

Your comprehensive benefits plan is designed to provide:

- Protection against the high cost of health, vision and dental care
- Protection of your income in case you become totally and permanently disabled and cannot work
- Financial assistance for your survivors if you pass away
- An income for your retirement and other future financial needs
- Assistance with educational expenses for you and your family members
- Other benefits and opportunities to help you fulfill personal and professional needs

The purpose of this guide is to provide a one-stop reference for the many varied benefits offered by Goodwill. By putting this information in one place, we hope to create an easy resource for team members who have questions about what benefits are available. As you read the guide, please keep in mind that we have summarized your benefits; we have not included every detail. If you have questions about any of the information in this guide, contact The People Team via email at [HRInfo@goodwillnwc.org](mailto:HRInfo@goodwillnwc.org).

The benefits booklet will be updated periodically to reflect any changes. For full plan descriptions and an electronic copy of the benefits booklet, go to the UKG home site.

Sincerely,  
Barbara Maida-Stolle  
President and CEO

# Benefit Webinars

## OPEN ENROLLMENT WEBINAR SCHEDULE

**Session 1:** <https://teams.microsoft.com/l/meetup-join>  
Monday,  
October 21st  
12 P.M.  
**Meeting ID:**  
278 508 393 091  
**Passcode:**  
K4evpp

**Session 2:** <https://teams.microsoft.com/l/meetup-join>  
Thursday,  
October 24th  
9:30 A.M.  
**Meeting ID:**  
257 331 816 41  
**Passcode:**  
qgokNb

**Session 3:** <https://teams.microsoft.com/l/meetup-join>  
Monday,  
October 28th  
9:00 A.M.  
**Meeting ID:**  
232 276 229 461  
**Passcode:**  
WtMiTT

**Session 4:** <https://teams.microsoft.com/l/meetup-join>  
Wednesday,  
November 6th  
1:00 P.M.  
**Meeting ID:**  
265 983 531 219  
**Passcode:**  
m2jV9K

**Session 5:** <https://teams.microsoft.com/l/meetup-join>  
Tuesday,  
November 12th  
5:00 P.M.  
**Meeting ID:**  
220 757 931 828  
**Passcode:**  
unMYoW

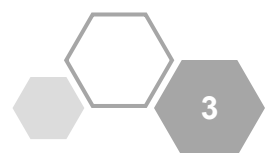


## BENEFIT COUNSELORS

Benefit Counselors will be available at various locations to provide Goodwill Team Members with information about the new benefit offerings. They can also assist with enrollment on UKG.

To ensure a smooth enrollment process, please bring your UKG login information to your meeting with the Benefit Counselors.

Please review the schedule to see when benefit counselors are available for an in-person or telephonic consultation.



# Contacts & Holiday Schedule



## CARRIER CONTACTS

2025 HOLIDAY SCHEDULE	
Wednesday, January 1, 2025	New Year's Day
Monday, January 20, 2025	Martin Luther King Day
Friday, April 18, 2025	Good Friday
Sunday, April 20, 2025	Easter Sunday
Monday, May 26, 2025	Memorial Day
Thursday, June 19, 2025	Juneteenth
Friday, July 4, 2025	Fourth of July
Monday, September 1, 2025	Labor Day
Thursday, November 27, 2025	Thanksgiving
Thursday, December 25, 2025	Christmas

BENEFIT PLAN	COMPANY	PHONE NUMBER	WEBSITE
Benefit Advocates Center	BenefitsVIP	866-286-5354	<a href="http://www.benefitsvip.com">www.benefitsvip.com</a>
Medical	Cigna	1 (800) 997-1654	<a href="http://www.cigna.com">www.cigna.com</a>
Pharmacy	Cigna	1 (800) 997-1654	<a href="http://www.cigna.com">www.cigna.com</a>
Telemedicine	MDLIVE	(800) 400-MDLIVE	<a href="http://www.mdlive.com">www.mdlive.com</a>
Dental	Delta Dental	800-662-8856	<a href="http://www.deltadental.com">www.deltadental.com</a>
Vision	Delta Vision	800-877-7195	<a href="http://www.vsp.com">www.vsp.com</a>
Flexible Spending Account (FSA)	Flores & Associates	800-532-3327	<a href="http://www.flores247.com">www.flores247.com</a>
COBRA	Flores & Associates	800-532-3327	<a href="http://www.flores247.com">www.flores247.com</a>
Life, Disability & Leave	The Hartford	888-301-5615	<a href="http://www.thehartford.com">www.thehartford.com</a>
Worksite Benefits	Unum	866-679-3054	<a href="http://www.unum.com">www.unum.com</a>
Pet Insurance	MetLife	800-438-6388	<a href="http://www.metlifepetinsurance.com">www.metlifepetinsurance.com</a>
403(b) Retirement Plan	Ascensus	866-809-8146	<a href="http://www.ascensus.com">www.ascensus.com</a>
Pension Plan	Ascensus	866-809-8146	<a href="http://www.ascensus.com">www.ascensus.com</a>
Work/Life Balance	UrbanSitter	Email: <a href="mailto:support@urbansitter.com">support@urbansitter.com</a>	<a href="http://www.urbansitter.com">www.urbansitter.com</a>
Financial	Truist	844-487-8478 or Email: <a href="mailto:Support@TruistMomentum.com">Support@TruistMomentum.com</a>	<a href="http://www.TruistMomentum.com">www.TruistMomentum.com</a>
Discounted Tickets	Tickets at Work	800-331-6483	<a href="http://www.ticketsatwork.com">www.ticketsatwork.com</a>
Medicare	Independent Benefit Advisors	919-303-9690	<a href="http://www.thebenefitadvisors.com">www.thebenefitadvisors.com</a>

# BenefitsVIP



## BenefitsVIP

If you have questions about benefits, claims, ID cards, etc., be sure to reach out to our benefit advocates, BenefitsVIP for assistance. They are open Monday-Friday, 8:30am-8:00 pm (EST). Their bilingual customer service representatives are there to answer all of your questions about all of Goodwill's benefit offerings.

### BenefitsVIP® *Help starts here.*

BenefitsVIP is a powerful, one-stop contact center staffed by seasoned benefits advocates ready to help you and your family resolve benefit issues.

For service that's **CONFIDENTIAL** and **RESPONSIVE**, contact:

**866.286.5354**

Monday - Friday 8:30am - 8pm (ET)

[answers@benefitsvip.com](mailto:answers@benefitsvip.com)

Fax: **856.996.2755**

- Benefits questions
- ID card requests
- Precertification support
- Claims resolution
- Prescription issues
- Provider network questions
- ...and much more!



**[BenefitsVIP.com](http://BenefitsVIP.com)**

Request member assistance and order ID cards with a click.



**[HealthDiscovery.org](http://HealthDiscovery.org)**

Get vital, useful and fun health insurance and wellness facts.



# How to Enroll in UKG

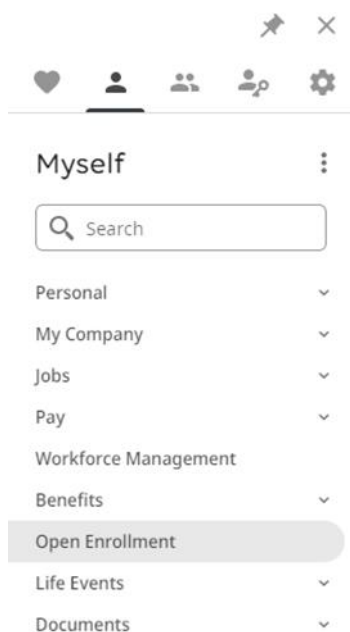
## HOW TO ENROLL IN UKG



**Step 1:** Go to the Goodwill UKG website. Log in with your Username and Password.

The login page for Goodwill UKG. It features the Goodwill logo (Northwest North Carolina) and a welcome message "Welcome, come on in!". There are input fields for "User name" (containing "GINNC") and "Password". A blue "Sign in" button is below the fields. A link "Forgot your password?" is at the bottom left. On the right, there is a language dropdown menu set to "English (USA)" and a colorful illustration of people interacting with a bicycle and a dog. The text "Powered by UKG" is at the bottom right.

**Step 2:** Once logged in, at the top left of the screen, select the “Myself” menu icon, then click “Open Enrollment”.



# How to Enroll in UKG



## HOW TO ENROLL IN UKG

**Step 3:** Click on the link for “Open Enrollment 2025”.

### Open Enrollment

Description	Session Open Date	Session Close Date	Status
Open Enrollment 2025			

**Step 4:** In the new Open Enrollment window make your insurance elections.

### Welcome to Benefits Open Enrollment 2025!

**ACTIVE ENROLLMENT!** You must make an election this year. Existing benefits will NOT roll over to next year. You must re-enroll in all benefits this year. Flexible Spending Account elections will **NOT** roll over from 2024 to 2025.

It is important that you carefully read the information in the Benefits Open Enrollment Guide BEFORE starting this session.

Click here to view the [Guide 2025 Open Enrollment Guide](#)

#### Medical

##### Select a Plan

Use the options below to choose or decline a plan.



The medical provider for 2025 will be CIGNA.

Please select Plan A or Plan B. If you do not want medical coverage, please select "I decline medical plans".  
Seleccione Plan A o Plan B. Si no desea cobertura médica, seleccione "Rechazo planes médicos".

☐ I decline Medical plans.

☐ Medical Plan A.

Options

back next | search | draft reset cancel | print help

**Current Plan**  
as of 12/31/2024  
No current plans for this type.

**Medical Plan A Plan Information**  
Add more details...

Your annual deduction will be lower, but your

#### Please Note:

- If you are currently enrolled in FSA, **YOU MUST RE-ENROLL** to continue this benefit.
- If you want to enroll in or change your current Voluntary Life benefit, you may elect up to \$10,000 more than your previous election and \$5,000 more for your spouse without having to answer health questions.





# Updating Beneficiaries

## HOW TO UPDATE BENEFICIARIES IN UKG



**Step 1:** Go to the Goodwill UKG website. Login with your Username and Password.

English (USA) ▼

**Goodwill**  
Northwest North Carolina

Welcome,  
come on in!

User name  
GINNC

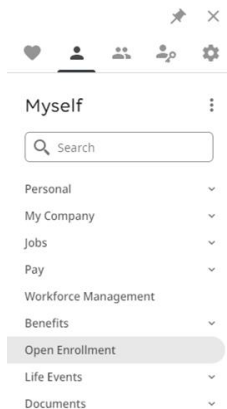
Password

Sign in

[Forgot your password?](#)

Powered by UKG

**Step 2:** Once logged in, at the top left of the screen, select the **“Myself”** menu icon, then **“Open Enrollment”**.



**Step 3:** Click on the link for **“2025 Open Enrollment”**

Open Enrollment

print help

Description	Session Open Date	Session Close Date	Status
Open Enrollment 2025			



# Updating Beneficiaries



## HOW TO UPDATE BENEFICIARIES IN UKG

**Step 4:** In the new Open Enrollment window click on Next arrow to navigate to the “Verify Beneficiary And Dependent Information” page

**Step 5:** On this page – Please verify the contacts listed and those marked as Beneficiaries.

- If you need to modify a contact – click on the link for their name.
- Make any corrections and then click Save.

**Step 6:** If you need to Add a Beneficiary – click on the Add (+)

- Fill in their contact information and Save.

# Eligibility

## BENEFIT ELIGIBILITY

As a valued employee of Goodwill, full-time employees working 30 or more hours per week, are eligible to enroll in all the benefits described in this guide. ***Please note for 2025, the vision benefit will be provided to all benefit eligible team members regardless of your medical enrollment.***

Part-time employees are eligible for PTO, MD Live, the Employee Assistance Plan (EAP) and the 403(b) Retirement Plan.

Non-Goodwill Temporaries (Agency Temporaries) and employees who are hired on a limited term basis (Paid Participants or Fill-In employees) are not eligible for benefits.

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 on the UKG Home Page and must be returned to [hrinfo@goodwillnwc.org](mailto:hrinfo@goodwillnwc.org).
- Dependent children up to age 26.
- Dependent unmarried children over age 26 who are incapable of self-support.

## BENEFIT TERMINATIONS

Medical, Pharmacy, Dental, Vision and FSA policies will remain effective until the end of the month in which you are no longer eligible. All other policies will terminate at midnight, the day in which you are no longer eligible.

## UNUM BENEFITS

Unum benefits can only be enrolled in, changed, or termed at Open Enrollment.

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 or refer to the Goodwill Intranet for more information.



## QUALIFYING LIFE EVENTS

As a reminder, Open Enrollment is the one time of year you can make benefit elections or changes to your benefit plans without experiencing a qualifying event. Qualifying events include:

- Marriage or Divorce
- Birth or Adoption
- Death
- Loss or Gain of other coverage
- Qualified Medical Child Support Orders
- Your employment status changes from part-time to full-time

If one of those events occur outside the Open Enrollment period, you must notify **and** submit documentation to **Human Resources** within 30 days of the event to make changes to your and your dependents benefit elections. These changes are to be made in the enrollment system, UKG Pro.



### REMEMBER!

You only have 30 days from a qualifying event to select your insurance coverages.

# Paid Time Off (PTO)



## PAID TIME OFF (PTO)



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 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.

\* 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 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 percent 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%

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

\*FMLA and other types of leave have special requirements.

# Leave of Absence

## FILING A LEAVE OF ABSENCE

To file a leave of absence, call **The Hartford** at **888-563-1124** or go online to: [www.thehartford.com](http://www.thehartford.com)

## LEAVE OF ABSENCE



Goodwill offers a variety of leaves of absence. The following are administered through The Hartford. If you need any of the following leaves, please contact The Hartford.

- **Family Medical Leave Act (FMLA)** — The FMLA entitles eligible employees of covered employers to take unpaid, job-protected leave for specified family and medical reasons with continuation of group health insurance coverage under the same terms and conditions as if the employee had not taken leave.
- **USERRA Leave** — The U.S. Department of Labor's Veterans' Employment and Training Service (VETS) administers the Uniformed Services Employment and Reemployment Rights Act (USERRA). USERRA guarantees an employee returning from military service or training the right to be reemployed at his or her former job (or as nearly comparable a job as possible) with the same benefits.
- **Personal — Non-FMLA medical** — This leave is for those who do not yet qualify for FMLA but have a medical emergency and can provide documentation. It 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, spouse, mother-in-law, and father-in-law). For other members of the family such as 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.



# Family Medical Leave Act (FMLA)



## FAMILY MEDICAL LEAVE ACT (FMLA)

### FILING A LEAVE OF ABSENCE

To file a leave of absence, call **The Hartford** at 888-563-1124 or go online to:

[www.thehartford.com](http://www.thehartford.com)

The Family Medical Leave Act (FMLA) is a federal law which offers up to 12 work weeks (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 monetary 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 childbirth.
- 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 and 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.

# Medical

**NEW!**

MEDICAL PLAN OPTIONS		
IN-NETWORK BENEFIT	PLAN A YOU PAY:	PLAN B YOU PAY:
<b>Annual Deductible</b>	<b>Individual:</b> \$2,500 <b>Family:</b> \$5,000	<b>Individual:</b> \$1,500 <b>Family:</b> \$3,000
<b>Out-of-Pocket Maximum</b> (combined with prescription drugs)	<b>Individual:</b> \$6,000 <b>Family:</b> \$12,000	<b>Individual:</b> \$3,500 <b>Family:</b> \$7,000
<b>Primary Care</b>	\$30 Copay	\$20 Copay
<b>Specialist &amp; Urgent Care Facilities</b>	\$60 Copay	\$40 Copay
<b>Inpatient &amp; Outpatient Hospital Services</b>	30% after deductible	20% after deductible
<b>Outpatient CT, MRI, and PET Scans</b> (Requires Prior Authorization)	30% after deductible	20% after deductible
<b>Emergency Room</b>	\$300 Copay	\$300 Copay
<b>Ambulance</b>	30% after Deductible	20% after Deductible
<b>Bi-weekly Per Pay Contributions</b>		
Employee Only	\$44.93	\$76.37
Employee + Spouse	\$252.96	\$342.12
Employee + Children	\$177.78	\$250.15
Employee + Family	\$369.70	\$502.77
<b>Semi-Monthly Per Pay Contributions</b>		
Employee Only	\$48.67	\$82.73
Employee + Spouse	\$274.04	\$370.63
Employee + Children	\$192.59	\$270.99
Employee + Family	\$400.51	\$544.67



**myCigna**

Now it's easier than ever to manage your health and make the most of your health plan with myCigna. From programs that help improve your health to tools that help manage your health spending, there's so much you can do.

- View, print and send ID Cards
- Find in-network doctors, hospitals and medical services
- Compare quality of care information including patient reviews from Cigna Healthcare customers
- Manage and track claims
- See cost estimates for medical procedures
- Use the click-to-chat feature to connect with a live Cigna Healthcare rep.

# Prescription Drug

**NEW!**

## PRESCRIPTION DRUG PLAN OPTIONS

IN-NETWORK BENEFIT	PLAN A YOU PAY:	PLAN B YOU PAY:
RETAIL PHARMACY COVERAGE (01-30-DAY SUPPLY)		
Generic	\$20	\$10
Preferred Brand	\$50 + 20% Coinsurance	\$15 + 15% Coinsurance
Non-Preferred Brand	\$50 + 20% Coinsurance	\$25 + 25% Coinsurance
Preventive Generic	\$0	\$0
RETAIL PHARMACY COVERAGE (31-90-DAY SUPPLY)		
Generic	\$60	\$30
Preferred Brand	\$150 + 20% Coinsurance	\$45 + 15% Coinsurance
Non-Preferred Brand	\$150 + 20% Coinsurance	\$75 + 25% Coinsurance
Preventive Generic	\$0	\$0
MAIL ORDER EXTENDED SUPPLY (01-90-DAY SUPPLY)		
Generic	\$40	\$20
Preferred Brand	\$100 + 20% Coinsurance	\$30 + 15% Coinsurance
Non-Preferred Brand	\$100 + 20% Coinsurance	\$50 + 25% Coinsurance
Preventive Generic	\$0	\$0



### Express Scripts

Home delivery with Express Scripts Pharmacy is a convenient option when you're taking a medication on a regular basis. It's simple, safe – and saves you trips to the pharmacy.

With just a few simple clicks of your mobile phone, tablet or computer, your important medications will be on their way to your door (or location of your choice).

- Easily order, manage, track and pay for your medications on your phone or online
- Standard shipping at no extra cost
- Fill up to a 90-day supply at one time
- Helpful pharmacists available 24/7
- Automatic refills<sup>4</sup> or refill reminders so you don't miss a dose
- Flexible payment options – split your bill into three smaller equal payments



# CHOOSING A HEALTH PLAN JUST GOT EASIER

The Cigna Easy Choice tool helps you find the plan that's right for you.

**The Cigna Easy Choice tool gives you personalized guidance to help you find your best fit medical plan.**

You can use it from just about anywhere. All you have to do is answer a few quick questions about your needs and preferences. Then, you'll see available plans, ranked by what matters most to you. Compare your options side-by-side. Then print, save or email a handy checklist to use when you enroll. Please use this URL to access the CECT login page: <https://decisionsupport.cigna.com>

USE CIGNA  
EASY CHOICE ▶

You'll need this access code to get started.

**All Employees: KR2GJ5U9**

**Want more information?**



Use our plan decision [worksheet](#).



Offered by Cigna Health and Life Insurance Company or its affiliates.

Product availability may vary by location and plan type and is subject to change. All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and complete details of coverage, contact your Cigna representative.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company (CHLIC), Cigna Behavioral Health, Inc., and HMO or service company subsidiaries of Cigna Health Corporation, including Cigna HealthCare of Arizona, Inc., Cigna HealthCare of California, Inc., Cigna HealthCare of Colorado, Inc., Cigna HealthCare of Connecticut, Inc., Cigna HealthCare of Florida, Inc., Cigna HealthCare of Georgia, Inc., Cigna HealthCare of Illinois, Inc., Cigna HealthCare of Indiana, Inc., Cigna HealthCare of St. Louis, Inc., Cigna HealthCare of North Carolina, Inc., Cigna HealthCare of New Jersey, Inc., Cigna HealthCare of South Carolina, Inc., Cigna HealthCare of Tennessee, Inc. (CHC-TN), and Cigna HealthCare of Texas, Inc. Policy forms: OK - HP-APP-1 et al (CHLIC); TN - HP-POL43/HC-CER1V1 et al (CHLIC), GSA-COVER, et al (CHC-TN). The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc. All pictures are used for illustrative purposes only.

# So many ways to help manage your health.

Get to know the full value of myCigna.



Now it's easier than ever to manage your health and make the most of your health plan with myCigna®. \* From programs that help improve your health to tools that help manage your health spending, there's so much you can do.



View, print and send  
ID cards



Find in-network doctors,  
hospitals and medical services



Compare quality of care information,  
including patient reviews from  
Cigna Healthcare<sup>SM</sup> customers



Manage and track  
claims



See cost estimates for  
medical procedures



Use the click-to-chat feature  
to connect with a live  
Cigna Healthcare rep



**Feel better protected** Cigna Healthcare is as committed to helping protect your health information as we are to protecting your health and well-being. That's why we take certain steps to enhance the security of your personal health information on myCigna.

Visit [myCigna](#) today. Not registered yet? [Start here.](#)\*\*

Customers under age 13 (and/or their parent/guardian) will not be able to register at [myCigna.com](#).



Download the myCigna App for your mobile device. Disponible en Español.

**You cannot register until January 1, 2025.**



\* Actual myCigna features may vary depending on your plan and customer profile.

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# Saving money just got easier.

You can get GoodRx pricing on certain generic medications – no discount card needed.

Prescription medications can cost a lot of money. That's why Cigna Healthcare<sup>SM</sup> and GoodRx<sup>®</sup> are working together to help make it easier to afford certain generic medications.

## Fill your prescription. Pay the lower price. It's that simple.

As of January 1, 2023, GoodRx pricing is available for many commonly used generic medications<sup>1</sup> (filled in a 30-day or 90-day<sup>2</sup> supply) at any in-network retail pharmacy that accepts GoodRx discount cards. There's nothing you need to do and there's nothing to sign up for. All you need is your Cigna Healthcare ID card.

## How it works

- Our system compares the price available through your pharmacy benefit to the GoodRx price. **You'll be charged whichever price is lower.**<sup>3</sup>
- You **don't need a GoodRx discount card** to save money. Simply fill your generic medication using your Cigna Healthcare ID card.
- Your **out-of-pocket costs will count** towards your deductibles and/or out-of-pocket maximums.



## What's GoodRx?

GoodRx is a prescription price comparison tool. It's accepted at over 70,000 retail pharmacies in the United States, Puerto Rico and the U.S. Virgin Islands – including major retail chains like CVS Pharmacy<sup>®</sup>, Walgreens<sup>®</sup> Pharmacy, Rite Aid<sup>®</sup> Pharmacy, Costco<sup>®</sup> Pharmacy and Walmart<sup>®</sup> Pharmacy.

1. This pricing only applies to medications that are covered under the benefit. Your information for a qualifying claim may be processed by GoodRx. The claim is processed outside of your pharmacy benefit, but your out-of-pocket costs at the register will still be applied to your plan's deductible and no further action is required by you, the member.

2. Not all plans allow 90-day supplies. Please log in to the myCigna<sup>®</sup> App or myCigna.com<sup>®</sup>, or check your plan materials, to see what your plan covers.

3. In most cases, your pharmacy plan offers the lower medication price, but there may be times where GoodRx's pricing is better.

Para obtener ayuda en español llame al número en su tarjeta de Cigna Healthcare.

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**NEW!**



Getting sick is always a hassle. When you need care fast, talk to a board-certified MDLIVE doctor in minutes. Get reliable care from the comfort of home instead of an urgent care clinic or crowded ER. MDLIVE is open nights, weekends, and holidays. No surprise costs.

### Convenient and Reliable Care

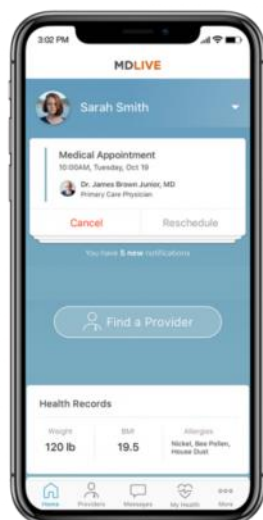
MDLIVE doctors have an average of 15 years of experience and can be reached 24/7 by phone or video.

### Affordable alternative to urgent care clinics and the ER.

MDLIVE treats 80+ common conditions like flu, sinus infections, pink eye, ear pain, and UTIs (Females, 18+). By talking to a doctor at home, you can avoid long waits and exposure to other sick people.

### Prescriptions

Your MDLIVE doctor can order prescriptions to the pharmacy of your choice. MDLIVE can also share notes with your local doctor upon request.



## MDLIVE PLAN

BENEFIT	IN NETWORK	OUT OF NETWORK
<b>Telemedicine (MDLIVE)</b> Physician Services	\$0 Copay	Not Covered
<b>Telemedicine (MDLIVE)</b> Mental Health Services	\$0 Copay	Not Covered

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

- Allergies
- Cold and Flu
- Cough
- Ear Pain
- Headache
- Prescriptions
- Pink Eye
- Sinus Problems
- Sore Throat
- UTI (Females, 18+)
- Yeast Infections
- And More!

All MDLIVE physicians are board certified and located in the U.S. MDLIVE doctors can send a prescription to your local pharmacy, when medically necessary.

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

MDLIVE will also cover unlimited **Mental Health** visits at no copay! Services include:

- Depression & Anxiety
- Stress
- Substance & Alcohol Abuse
- LGBTQ+
- Chronic Pain
- Pregnancy & Early Parenting
- Nicotine Recovery
- Caregiving
- Trauma/PTSD
- Bipolar Disorder &
- Coping with COVID
- Relationships & More!
- Insomnia

# Dental

## DENTAL PLAN

BENEFIT	PPO NETWORK	PREMIER NETWORK	OUT-OF-NETWORK
<b>Annual Deductible</b>	<b>Individual: \$100 Family: \$300</b>	<b>Individual: \$100 Family: \$300</b>	<b>Individual: \$100 Family: \$300</b>
<b>Benefit Maximum</b>			
Annual	\$1,000	\$1,000	\$1,000
Orthodontic Lifetime	\$1,000	\$1,000	\$1,000
<b>Diagnostic &amp; Preventive Services</b>	0% No Deductible	0% No Deductible	0% No Deductible
Emergency Palliative Treatment, Sealants, Brush Biopsy & X-Rays			
<b>Basic Services</b>	20% after Deductible	20% after Deductible	20% after Deductible
Minor Restorative Services, Endodontic Services, Periodontic Services, Oral Surgery Services, Major Restorative Services, Other Basic Services, Relines and Repairs			
<b>Major Services</b>	20% after Deductible	20% after Deductible	20% after Deductible
Bridges, Implants, Dentures, Crowns over implants			
<b>Orthodontic Services</b> (Dependents age 26 and under)	0% No Deductible	0% No Deductible	0% No Deductible

### Bi-weekly Per Pay Contributions

Employee Only	\$2.56
Employee + Spouse	\$10.64
Employee + Children	\$13.12
Employee + Family	\$20.54

### Semi-Monthly Per Pay Contributions

Employee Only	\$2.78
Employee + Spouse	\$11.53
Employee + Children	\$14.22
Employee + Family	\$22.25



## DELTA DENTAL'S MOBILE APP

The Delta Dental Mobile App is optimized for iOS (Apple) and Android devices. To download the app on your device, visit the App Store (Apple) or Google Play (Android) and search for Delta Dental Mobile App. Or, scan the QR code below.

The App features include:

- **Mobile ID Card**
- **Find a dentist**
- **Dental Cost Estimator**
- **Claims**
- **Coverage**



SCAN TO DOWNLOAD  
DELTA DENTAL MOBILE APP

**NEW!**



## Delta Vision Provided by VSP

### Additional Discounts

By using VSP providers, you will have access to exclusive discounts on top of your benefits. These discounts include:

#### Glasses and Sunglasses:

- Extra \$20 to spend on featured frame brands.
- 20 percent savings on additional glasses and sunglasses, including lens enhancements, from any VSP network provider within 12 months.

#### Laser Vision Correction:

- Average 15 percent off the regular price or 5 percent off the promotional price; discounts only available from contracted facilities.

#### Eyeconic®:

- Go to [eyeconic.com](http://eyeconic.com) for an easy-to-use, convenient online eyewear option.

#### TruHearing®

- Save up to 60 percent on hearing aids and batteries. Visit [www.truhearing.com/vsp](http://www.truhearing.com/vsp) or call 877-396-7194 for more information.

**Available to all benefit eligible employees!**  
**Regardless of medical enrollment. You can now choose to enroll yourself, your spouse, and dependent children even if you are not enrolled in a medical plan.**

BENEFIT	IN-NETWORK	OUT-OF-NETWORK
<b>Eye Exam</b>	\$10 Copay	
<b>Retinal Screening</b>	No more than \$39 Copay	\$45 Allowance
<b>Contact Evaluation &amp; Fitting</b>	\$60 Copay	
<b>Hardware</b> (Frames and Lenses)	\$10 Copay	N/A
<b>Frequency</b>		
Exam	Every 12 Months	Every 12 Months
Lenses	Every 12 Months	Every 12 Months
Frames	Every 12 Months	Every 12 Months
<b>Frames</b> (copay waived when lenses are purchased)	\$10 Copay (value of up to \$150)	\$70 Allowance
<b>Lenses</b>		
Single Vision Lenses	\$10 Copay	\$30 Allowance
Bifocal Vision Lenses	\$10 Copay	\$50 Allowance
Trifocal Vision Lenses	\$10 Copay	\$65 Allowance
Lenticular Vision Lenses	\$10 Copay	\$100 Allowance
Progressive Vision Lenses	\$10 Copay	\$50 Allowance
<b>Lens Enhancements</b>		
Standard anti-glaring coating	\$41 single/\$41 multifocal	Contact Member Services
Impact-resistant lenses (adult)	\$31 single/\$35 multifocal (covered for children)	
Light-reactive lenses	\$75 single/\$75 multifocal	
Scratch-resistant coating	\$17 single/\$17 multifocal	
<b>Contact Lenses</b> (instead of glasses)	Covered in full after \$10 Copay	\$210 Allowance
Medically Necessary		
<b>Contact Lenses</b>		
Elective Contact Lenses	\$150 Allowance	\$105 Allowance
<b>Per Pay Contributions</b>		
Employee Only		\$0.00
Employee + Spouse		\$0.00
Employee + Child (ren)		\$0.00
Employee + Family		\$0.00

# Flexible Spending Accounts

## FSA OVERVIEW

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). You can also make purchases from the FSA store by going to [www.FSAstore.com](http://www.FSAstore.com).

Flexible Spending Accounts (FSA) allow you to avoid federal, state and Social Security (FICA) taxes on the money you pay for eligible out-of-pocket health care and dependent care expenses. The benefit of FSA is the tax savings on money you spend on eligible expenses. Depending on your tax bracket, the savings can be significant.

## HOW TO USE YOUR ACCOUNT

You can choose the amount you want to be withheld from your paycheck, up to \$3,300, before taxes are applied. You will pay for eligible expenses with an FSA debit card, or you can retrieve your funds by paying out-of-pocket and filing for reimbursement later. The full amount you elect for the Health Care FSA is available at the beginning of the plan year. For the Dependent Care FSA, funds are available only after they are deducted from your paycheck.

## CONTRIBUTIONS

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, up to the IRS limit of \$660 will not be refunded but can be left in the account and rolled into the next plan year.

### Health Care FSA

Covers medical, dental and vision expenses that are only partially covered or not covered at all by your insurance. Eligible expenses include:

- ✓ Medical Deductibles & Coinsurance
- ✓ Dental Care & Orthodontia
- ✓ Prescription Drug & Doctor Copays
- ✓ Over-the-Counter Drugs
- ✓ Medical supplies and equipment
- ✓ Lasik Surgery

**NEW! Max Contribution:**  
**\$3,300**

### Dependent Care FSA

Covers amounts you pay to daycare centers, babysitters, caregivers or after school programs that allow you and your spouse to work, seek work, or train for work. Eligible expenses include:

- ✓ Daycare for children under 13 years of age or older disabled children
- ✓ Adult daycare for adult dependents as defined by IRS
- ✓ Daycare provider must have tax ID number
- ✗ **Not for dependent's health care expenses**

**Max Contribution:**  
\$5,000 tax filing single or married  
or  
\$2,500 married tax filing separately



## FSA Rules

### \$660 Rollover Benefit

Health Care FSA balances up to \$660 that are not used by the end of the plan year will automatically rollover to the next year. There is no rollover for Dependent Care FSA. You can change your FSA withholdings mid-year if you have a significant change in the cost of dependent care or a qualifying event.

### "Use It or Lose It" Rule

Any Health Care FSA balance over \$660 and Dependent Care FSA balance, of any amount, that is not incurred by the end of the plan year is forfeited back to Goodwill.

### Documentation Requirements

Always save documentation of your eligible expenses. The administrator or the IRS may require you to submit your documentation.

### Timing

The FSA amounts you elect must be for expenses that you **incur between January 1, 2025 – December 31, 2025**.







## HOW CAN WE HELP YOU TODAY?

**Our Employee Assistance Program (EAP) has you covered.**

As an employee of Goodwill Industries of Northwest North Carolina you have access to our valuable Employee Assistance Program (EAP) at no cost to you.

EAP personal advocates will work with you and your household family members to help you resolve issues you may be facing, connect you with the right mental health professionals, direct you to a variety of helpful resources in your community and more.

### Take advantage of a wide range of services offered at no cost to you

- › **6** face-to-face counseling sessions with a counselor in your area, as well as video-based sessions.
- › **Legal assistance:** 30-minute consultation with an attorney, face-to-face or by phone.\*
- › **Financial:** 30-minute telephone consultation with a qualified specialist on topics such as debt counseling or planning for retirement.
- › **Parenting:** Resources and referrals for childcare providers, before and after school programs, camps, adoption organizations, child development, prenatal care and more.
- › **Eldercare:** Resources and referrals for home health agencies, assisted living facilities, social and recreational programs and long-distance caregiving.
- › **Pet care:** Resources and referrals for pet sitting, obedience training, veterinarians and pet stores.
- › **Identity theft:** 60-minute consultation with a fraud resolution specialist.



**We're here to listen. Contact us any day, anytime.**

Call 877.622.4327

Or log in to [myCigna.com](https://myCigna.com).

Employer ID: goodwillnwncc

(Needed for initial registration only)

If already registered on [myCigna.com](https://myCigna.com), simply log in and go to the EAP link under the Review My Coverage tab.

**Together, all the way.®**



\*Employment-related legal issues are not covered.

Some work/life services offered under the Employee Assistance Program may be provided by a Cigna contracted third-party vendor.

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# Basic Life and AD&D

## BASIC LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT

Goodwill pays the entire cost of Basic Life Insurance and AD&D coverage for each employee. This money can help your family pay for basic living expenses, final arrangements, tuition and more. AD&D Insurance is also available, which can pay a benefit if you survive an accident but have certain serious injuries. It can pay an additional amount if you die from a covered accident.

### ACCELERATED BENEFIT—A “LIVING” BENEFIT

If you are diagnosed with a terminal illness with less than 12 months to live, you can request 100 percent of your life insurance benefit (up to \$250,000) while you are still living. This amount will be taken out of the death benefit and may be taxable.

### WAIVER OF PREMIUM

Your cost may be waived if you are totally disabled for a period of time.

### PORTABILITY

You may be able to keep coverage if you leave the company, retire or change the number of hours you work.

### COVERAGE

- **Full-Time Employees**
  - Basic Life Insurance: 1x Your Annual Salary
  - Basic AD&D: 1x Your Annual Salary

### BENEFICIARIES

You can update your beneficiaries in UKG at anytime throughout the year. Please review the “*Updating Beneficiaries*” section of this guide.

### AGE REDUCTION OF BENEFITS

Coverage reduces to 35 percent at age 70 and to 50 percent at age 75.



### FILING A CLAIM

To file a claim, call **The Hartford** at **888-563-1124** or go online to: [www.thehartford.com](http://www.thehartford.com)



# Voluntary Life and AD&D



## FILING A CLAIM

To file a claim, call **The Hartford** at **888-563-1124** or go online to: [www.thehartford.com](http://www.thehartford.com)



## VOLUNTARY LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT

Voluntary Life and AD&D is additional life insurance that an employee can purchase for themselves, a spouse and/or children under the age of 26.

### COVERAGE

Employees can elect the coverage levels below up to the guaranteed issue amount. The spouse's and dependent's election may not exceed the employee's.

- **Full-Time Employees:**
  - Supplemental Life Insurance: 5x Your Annual Salary up to \$500,000
  - Supplemental AD&D: 5x Your Annual Salary up to \$500,000
  - Incremental Elections: \$10,000
  - Guarantee Issue: \$200,000
- **Spouses:**
  - Supplemental Life Insurance: The lesser of 100 percent of the employee's supplemental coverage or \$350,000
  - Incremental Elections: \$5,000
  - Guarantee Issue: \$25,000
- **Children:**
  - Supplemental Insurance: \$10,000
  - Incremental Elections: \$2,000

### EVIDENCE OF INSURABILITY (EOI) FORMS

Employees can elect coverage up to the guaranteed issue amount without an EOI form. Any amount over that, an EOI form is required. ***During this open enrollment period, new enrollees, along with seasoned employees will be allowed to elect \$10,000 more than their current amount, \$5,000 more for their spouse, and \$2,000 more for their dependent, without having to complete an EOI form.*** If your election requires an EOI form, you will be directed in UGK to The Hartford's webpage to complete your EOI. If you would prefer to have an EOI form printed, please contact Human Resources. If you do not complete the EOI form, you will only be enrolled in and charged for the guaranteed issue amount.

### AD&D BENEFIT

Voluntary life insurance includes an equal amount of the Accidental Death and Dismemberment benefit for the employee.

### AGE REDUCTION

Employee and spouse coverage reduces to 35 percent at age 70 and to 50 percent at age 75. Spouse age reduction of benefits is based on the employee's age, not the spouse's age.

### PER PAYCHECK COST

Employee and Spouse cost is based on the employee's age. Employee and Spouse cost increases take effective on January 1.

# Voluntary Life and AD&D

## VOLUNTARY LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT



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

### FILING A CLAIM

To file a claim, call **The Hartford** at **888-563-1124** or go online to:  
[www.thehartford.com](http://www.thehartford.com)

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 (STD)



## FILING A DISABILITY CLAIM

To file a claim, call **The Hartford** at **888-563-1124** or go online to: [www.thehartford.com](http://www.thehartford.com)



## SHORT-TERM DISABILITY

Short-Term Disability Insurance provides cash payments to you when you become ill or injured and unable to work. You can use the benefit to pay medical bills, household expenses, or anything you choose.

### WHO IS ELIGIBLE

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 90 days of employment.

### BENEFIT

- Hourly Employees: Short-term disability pays 60 percent of your weekly salary up to a maximum of a \$600 weekly benefit.
- Salaried Employees: Short-term disability pays 60 percent of your weekly salary.

### WAITING PERIOD & PTO

There is a 7-day waiting period before benefits can begin. You may use your accrued paid time off during this waiting period. PTO is used to make the person whole. Example, STD pays 60 percent and employees get 40 percent PTO, if available. Unless you contact the Payroll Department to indicate otherwise, PTO will automatically be used to cover the waiting period.

### DURATION

Up to 12 weeks of paid benefits.

# Long-Term Disability (LTD)

## LONG-TERM DISABILITY

In addition to the Short-term Disability, Goodwill also provides Long-Term Disability coverage to full-time regular salaried and administrative hourly employees at no cost to you. Long-Term Disability provides a cash benefit to help you pay your bills if you become sick or injured and unable to bring home a paycheck for months or years. It can also provide access to rehabilitation resources that can help you get back to work. Long-Term Disability provides peace of mind for you and your family.

## BENEFIT

The Long-Term Disability benefit pays 60 percent of your monthly salary up to the greater of \$100 or 10 percent of the benefit based on Monthly Income Loss before the deduction of Other Income Benefits.

## MAXIMUM BENEFIT

\$10,000

## WAITING PERIOD

After being disabled for 90 days, your Long-Term Disability benefit will begin.

## DURATION

If your disability begins before you reach the age of 63 you will be able to continue to receive the payout from this benefit until you reach the greater of the normal Social Security Retirement Age or 4 years.



## FILING A DISABILITY CLAIM

To file a claim, call **The Hartford** at **888-277-4767** or go online to: [www.thehartford.com](http://www.thehartford.com)





# Pet Insurance

**NEW!**

## HELP PROTECT YOUR PET FROM COSTLY VET BILLS

More than ever, pets play such a huge role in our lives. We want to do everything to keep them safe and healthy. Help make sure your furry family members are protected against unplanned vet expenses for covered accidents or illnesses with MetLife Pet Insurance.

Visits to the vet can be unpredictable and expensive. Pet parents spend over \$29.3 billion on vet care annually. 24 percent of pet parents have gone into credit card or personal loan debt as a result. A small monthly payment can help you prepare for those unexpected vet expenses down the road.

- Flexible offerings with straightforward pricing (based on age, breed, location, and coverage amount selected)
- Quick 3 step enrollment and hassle free claims
- An experienced team of pet advocates
- Payroll deducted

## WHAT IS COVERED?

- Accidental Injuries
- Illnesses
- Exam Fees
- Surgeries
- Medications
- Ultrasounds
- Hospital Stays
- X Rays and Diagnostic Tests
- Hereditary Conditions
- Congenital Conditions
- Chronic Conditions
- Alternative Therapies
- Holistic Care
- And Much More

## GET STARTED TODAY!

1. Select and enroll in the coverage that's right for you and your pet and download our mobile app.
2. Take your pet to the vet and pay the bill.
3. Send the bill and your claim to us and receive reimbursement by check or direct deposit if the claim expense is covered.



## Preventative Care

Not all pet insurance providers offer coverage for preventive care, like routine checkups. But at MetLife Pet Insurance, we understand that prevention is key to a happy, healthy life.

MetLife Pet Insurance can help pet parents save money at every stage of their pet's life with preventive care coverage. This optional coverage means you can be reimbursed for a variety of wellness issues, from regular wellness visits to certain medications.

Preventive Care Coverage can include expenses for:

- Flea, Tick, and Heartworm Meds
- Spay or Neuter
- Vaccinations
- Blood panel
- FeLV Test
- Fecal Test
- Teeth Cleaning
- Wellness Exam
- Heartworm Test and more!

To enroll in this benefit, please visit [www.metlife.com/getpetquote](http://www.metlife.com/getpetquote) or call 855-402-5302.



# Accident

**NEW!**

## ACCIDENT INSURANCE

### HOW DOES IT WORK?

Accident Insurance provides a set benefit amount based on the type of injury you have and the type of treatment you need. It covers accidents that occur on and off the job. And it includes a range of incidents, from common injuries to more serious events.

### WHY IS THIS COVERAGE SO VALUABLE?

It can help you with out-of-pocket costs that your medical plan doesn't cover, like co-pays and deductibles. You'll have base coverage without medical underwriting. The cost is conveniently deducted from your paycheck. You can keep your coverage if you change jobs or retire. You'll be billed directly.

### WHO CAN GET COVERAGE?

- You: If you're actively at work.
- Your Spouse: Can get coverage as long as you have purchased coverage for yourself.
- Your Children: Dependent Children from birth until their 26th birthday, regardless of marital or student status.

**PLEASE REVIEW THE SCHEDULE OF BENEFITS ON PAGE 31 AND 32**

Monthly Premium	Option 1	Option 2
Employee Only	\$10.83	\$6.85
Employee + Spouse	\$18.99	\$12.14
Employee + Child(ren)	\$26.40	\$16.35
Family	\$34.56	\$21.64



## What's Included

### Be Well Benefit

Every year, each family member who has Accident coverage can also receive \$100 for getting a covered Be Well screening test, such as:

- Annual exams by a physician include sports physicals, well-child visits, dental and vision exams
- Screenings for cancer, including pap smear, colonoscopy
- Cardiovascular function screenings
- Screenings for cholesterol and diabetes
- Imaging studies, including chest X-ray, mammography
- Immunizations including HPV, MMR, tetanus, influenza

### Organized Sports Benefit

Each family member that has Accident coverage is eligible for a 10 percent increase in payable benefits within the Injury and Treatment schedule of benefit categories. See disclosures and schedule of benefits for more information.

## SCHEDULE OF BENEFITS

	Option 1	Option 2
<b>Accidental Death and Dismemberment</b>		
AD&D		
Employee	\$75,000	\$50,000
Spouse	\$37,500	\$25,000
Children	\$18,750	\$12,500
Common Carrier Benefit can pay if the insured individual is injured as a fare-paying passenger on a common carrier (examples include mass transit trains, buses and planes)		
Employee	\$75,000	\$50,000
Spouse	\$37,500	\$25,000
Children	\$18,750	\$12,500
Dismemberment		
Both Feet	\$75,000	\$50,000
Both Hands	\$75,000	\$50,000
One Foot	\$37,500	\$25,000
One Hand	\$37,500	\$25,000
Thumb and Index Finger of the same Hand	\$18,750	\$12,500
Coma		
Coma	\$15,000	\$10,000
Home & Vehicle Modifications		
Home & Vehicle Modifications	\$1,750	\$1,500
Loss of Use		
Hearing (one ear)	\$18,000	\$12,500
Hearing	\$37,500	\$25,000
Sight of one Eye	\$37,500	\$25,000
Sight of both Eyes	\$75,000	\$50,000
Speech	\$37,500	\$25,000
Paralysis		
Uniplegia	\$18,750	\$12,500
Hemi/Paraplegia	\$37,500	\$25,000
Triplegia	\$56,250	\$37,500
Quadriplegia	\$75,000	\$50,000
<b>Hospitalization</b>		
Admission	\$1,000	\$500
Daily Stay (365 days)	\$300	\$200
Daily Stay - Hospital ICU (added to Daily Stay)	\$300	\$200
<b>Injury</b>		
Injury due to felony & sexual assault	\$250	\$150
Organized Sports	10%	10%
Burns		
2nd Degree Burns - At least 5%, but less than 20% of skin surface	\$1,000	\$500
2nd Degree Burns - 20% or greater of skin surface	\$2,000	\$1,000

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	Option 1	Option 2
<b>Injury</b>		
3rd Degree Burns - Less than 5% of skin surface	\$4,000	\$2,000
3rd Degree Burns - At least 5%, but less than 20% of skin surface	\$10,000	\$5,000
3rd Degree Burns - 20% or greater of skin surface	\$20,000	\$10,000
Concussion		
Concussion	\$900	\$600
Connective Tissue Damage		
One Connective Tissue (tendon, ligament, rotator cuff, muscle)	\$90	\$90
Two or more Connective Tissues (tendon, ligament, rotator cuff, muscle)	\$150	\$150
Dislocations		
Knee joint (other than patella)	\$3,000	\$1,650
Ankle bone or bones of the foot (other than toes)	\$3,000	\$1,650
Hip joint	\$6,000	\$3,375
Collarbone (sternoclavicular)	\$1,500	\$825
Elbow joint	\$900	\$500
Hand (other than Fingers)	\$900	\$500
Lower jaw	\$900	\$500
Shoulder	\$900	\$500
Wrist joint	\$900	\$500
Collarbone (acromioclavicular and separation)	\$600	\$325
Finger or Toe (Digit)	\$300	\$150
Kneecap (patella)	\$900	\$500
Incomplete Dislocation - Payable as a % of the applicable Dislocations benefit	25%	25%
Eye Injury		
Eye Injury	\$200	\$200
Fractures		
Skull (except bones of Face or Nose), Depressed	\$8,000	\$4,500
Hip or Thigh (femur)	\$6,000	\$3,375
Skull (except bones of Face or Nose), Non-depressed	\$4,000	\$2,250
Vertebrae, body of (other than Vertebral Processes)	\$2,400	\$1,350
Leg (mid to upper tibia or fibula)	\$2,400	\$1,350
Pelvis	\$2,400	\$1,350
Bones of the Face or Nose (other than Lower jaw, Mandible or Upper jaw, Maxilla)	\$1,200	\$675
Upper Arm between Elbow and Shoulder (humerus)	\$1,200	\$675

	Option 1	Option 2
<b>Injury</b>		
Upper jaw, Maxilla (other than alveolar process)	\$1,200	\$675
Ankle (lower tibia or fibula)	\$800	\$450
Collarbone (clavicle, sternum) or Shoulder Blade (scapula)	\$800	\$450
Foot or Heel (other than Toes)	\$800	\$450
Forearm (olecranon, radius, or ulna), Hand, or Wrist (other than Fingers)	\$800	\$450
Kneecap (patella)	\$800	\$450
Lower jaw, Mandible (other than alveolar process)	\$800	\$450
Vertebral Processes	\$800	\$450
Rib	\$800	\$450
Tailbone (coccyx), Sacrum	\$800	\$450
Finger or Toe (Digit)	\$400	\$225
Chip Fracture - Payable as a % of the applicable Fractures benefit	25%	25%
Same bone maximum incurred per accident	1 Fracture	1 Fracture
Maximum payable multiplier for multiple bones	2 Times	2 Times
Internal Injuries		
Internal Injuries	\$200	\$200
Lacerations		
No Repair	\$85	\$50
Repair Less than 2 inches	\$250	\$150
Repair At least 2 inches but less than 6 inches	\$500	\$300
Repair 6 inches or greater	\$1,000	\$600
Loss of a Digit		
One Digit (other than a Thumb or Big Toe)	\$1,250	\$750
One Digit (a Thumb or Big Toe)	\$1,875	\$1,125
Two or more Digits	\$2,500	\$1,500
Knee Cartilage		
Knee Cartilage (Meniscus) Injury	\$250	\$150
Ruptured or Herniated Disc		
One Disc	\$210	\$150
Two or more Discs	\$350	\$250
<b>Recovery</b>		
At-Home Care	\$100	\$125
Physician Follow-Up Visits	\$75	\$100
Physician Follow-Up Maximum Visits	2 Visits	2 Visits
Prescription Drug	\$25	\$25
Prescription Benefit Incidence per covered accident	1 Per Insured	1 Per Insured

Unum | Group Accident Insurance

## SCHEDULE OF BENEFITS

	Option 1	Option 2		Option 1	Option 2		Option 1	Option 2
<b>Recovery</b>			<b>Surgery</b>			<b>Treatment</b>		
Rehabilitation or Subacute Rehabilitation Unit	\$100	\$150	Two or more Discs	\$1,500	\$1,200	Treatment in a Physician's Office or Urgent Care Facility (initial)	\$250	\$200
Behavior Health Therapy	\$20	\$25	<b>Treatment</b>					
Behavior Health Therapy visits	15 Days	15 Days	Organized Sports	10%	10%			
Therapy Services (chiro, speech, PT, occ, acupuncture/alternative)	\$20	\$25	Ambulance					
Therapy Services Maximum Days	15 Days	15 Days	Air	\$900	\$600			
<b>Surgery</b>			Ground	\$300	\$200			
Dislocations			Durable Medical Equipment					
Dislocation, Surgical Repair - Payable as a % of the applicable Injury benefit	100%	100%	Tier 1 (arm sling, cane, medical ring cushion)	\$50	\$50			
Anesthesia			Tier 2 (bedside commode, cold therapy system, crutches)	\$100	\$100			
Epidural or Regional Anesthesia	\$140	\$120	Tier 3 (back brace, body jacket, continuous passive movement, electric scooter)	\$200	\$200			
General Anesthesia	\$350	\$300	Emergency Dental Repair					
Connective Tissue			Dental Crown	\$350	\$350			
Exploratory without Repair	\$150	\$125	Dental Extraction	\$115	\$115			
Repair for One Connective Tissue	\$1,200	\$1,000	Filling or Chip Repair	\$90	\$90			
Repair for Two or more Connective Tissues	\$1,800	\$1,500	Imaging					
Eye Surgery			Tier 1: X-rays or Ultrasound	\$75	\$50			
Eye Surgery, Requiring Anesthesia	\$500	\$400	Tier 2: Bone Scan, CAT, CT, EEG, MR, MRA, or MRI	\$150	\$100			
Fractures			Medical Imaging Incidence allowance covered accident per Tier	1 Per Insured Per Tier	1 Per Insured Per Tier			
Fractures, Surgical Repair - Payable as a % of the applicable Injury benefit	100%	100%	Lodging					
Surgical Repair same bone maximum incurred per accident	1 Fracture	1 Fracture	Lodging (per night)	\$150	\$150			
Surgical Repair same bone maximum payable multiplier for multiple bones	2 Times	2 Times	Prosthetic Device					
General Surgery			One Device or Limb	\$750	\$750			
Abdominal, Thoracic, or Cranial	\$2,500	\$2,000	Two or more Devices or Limbs	\$1,500	\$1,500			
Exploratory	\$250	\$200	Skin Grafts					
Incidence per covered accident	1 Per Insured	1 Per Insured	For Burns - Payable as a % of the applicable Burn benefit	50%	50%			
Hernia Surgery			Not Burns - Less than 20% of skin surface	\$250	\$250			
Hernia Surgery	\$250	\$200	Not Burns - 20% or greater of skin surface	\$500	\$500			
Knee Cartilage			Treatment					
Knee Cartilage (Meniscus) Exploratory without Repair	\$300	\$200	Emergency Room Treatment	\$300	\$200			
Knee Cartilage (Meniscus) with Repair	\$1,500	\$1,000	Injections to Prevent or Limit Infection (tetanus, rabies, antivenom, immune globulin)	\$50	\$50			
Outpatient Surgical Facility			Pain Management Injections (epidural, cortisone, steroid)	\$100	\$100			
Outpatient Surgical Facility	\$500	\$400	Transfusions	\$400	\$400			
Ruptured or Herniated Disc Surgery			Transportation (per trip)	\$300	\$200			
Exploratory without Repair	\$175	\$150	Family Care	\$50	\$50			
One Disc	\$1,000	\$800	Pet Boarding (per day)	\$30	\$30			

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# Critical Illness

**NEW!**

## CRITICAL ILLNESS



### HOW DOES IT WORK?

If you're diagnosed with an illness that is covered by this insurance, you can receive a lump sum benefit payment. You can use the money however you want.

### BE WELL BENEFIT

Every year, each family member who has Critical Illness coverage can also receive a payment for getting a covered Be Well Benefit screening test, such as:

- Annual exams by a physician include sports physicals, well-child visits, dental and vision exams
- Screenings for cancer, including pap smear, colonoscopy
- Cardiovascular function screenings
- Screenings for cholesterol and diabetes
- Imaging studies, including chest X-ray, mammography
- Immunizations including HPV MMR, tetanus, influenza

### WHY SHOULD I BUY COVERAGE NOW?

- It's more accessible when you buy it through your employer and the premiums are conveniently deducted from your paycheck.
- Coverage is portable. You may take the coverage with you if you leave the company or retire. You'll be billed at home.

### WHO CAN GET COVERAGE?

- You: If you're actively at work.
- Your Spouse: Can get coverage as long as you have purchased coverage for yourself.
- Your Children: Dependent Children from birth until their 26th birthday, regardless of marital or student status.

Monthly Cost			
Age	Coverage Amount		
	\$10,000 Be Well: \$50	\$20,000 Be Well: \$75	\$30,000 Be Well: \$100
Under 25	\$2.20	\$4.40	\$6.60
25-29	\$3.30	\$6.60	\$9.90
30-34	\$4.30	\$8.60	\$12.90
35-39	\$5.30	\$10.60	\$15.90
40-44	\$7.40	\$14.80	\$22.20
45-49	\$9.10	\$18.20	\$27.30
50-54	\$15.00	\$30.00	\$45.00
55-59	\$18.20	\$36.40	\$54.60
60-64	\$25.00	\$50.00	\$75.00
65-69	\$48.30	\$96.60	\$144.90
70-74	\$49.90	\$99.80	\$149.70
75-79	\$49.90	\$99.80	\$149.70
80-84	\$50.30	\$100.60	\$150.90
85+	\$49.30	\$98.60	\$147.90

# Critical Illness

## WHY IS THIS COVERAGE SO VALUABLE?

- The money can help you pay out-of-pocket medical expenses, like deductibles.
- You can use this coverage more than once.



Even after you receive a payout for one illness, you're still covered for the remaining conditions and for the reoccurrence of any critical illness with the exception of skin cancer. The reoccurrence benefit can pay 100 percent of your coverage amount. Diagnoses must be at least 180 days apart or the conditions can't be related to each other.

Critical Illnesses	
Heart Attack	Coronary Artery Disease
Stroke	Major(50%):
Major Organ Failure	Coronary artery bypass graft or valve replacement
End-stage kidney failure	Minor (10%):
Sudden Cardiac Arrest	Balloon angioplasty or stent placement
Cancer Conditions	
Invasive Cancer—all breast cancer is considered invasive	Skin cancer—\$500
Non-Invasive Cancer (25%)	
Progressive Diseases	Supplemental Conditions
Amyotrophic Lateral Sclerosis (ALS)	Loss of sight, hearing or speech
Dementia, including Alzheimer's disease	Benign brain tumor
Multiple Sclerosis (MS)	Coma
Parkinson's Disease	Permanent Paralysis
Functional loss	Occupational HIV, Hepatitis B, C, or D
Huntington's Disease	Occupational PTSD (25%)
Lupus	Infectious Diseases
Muscular Dystrophy	Pulmonary Embolism
Myasthenia Gravis	Transient Ischemic Attack (TIA)
Systemic Sclerosis (Scleroderma)	Bone Marrow
Addison's Disease	Stem Cell

# Hospital Indemnity

**NEW!**

## HOSPITAL INDEMNITY



### HOW DOES IT WORK?

Group Hospital Insurance helps covered employees and their families cope with the financial impacts of a hospitalization. You can receive benefits when you're admitted to the hospital for a covered accident, illness or childbirth.

### WHY IS THIS COVERAGE SO VALUABLE?

- The money is payable directly to you — not to a hospital or care provider. The money can also help you pay the out-of-pocket expenses your medical plan may not cover, such as co-insurance, co-pays and deductibles.
- You get accessible rates when you buy this coverage at work.
- The cost is conveniently deducted from your paycheck.
- The benefits in this plan are compatible with a Health Savings Account (HSA).
- You may take the coverage with you if you leave the company or retire. You'll be billed directly.

### WHO CAN GET COVERAGE?

- You: If you're actively at work
- Your Spouse: Can get coverage as long as you have purchased coverage for yourself
- Your Children: Dependent Children from birth until their 26th birthday, regardless of marital or student status

Monthly Premium	Option 1	Option 2
Employee Only	\$16.85	\$11.32
Employee + Spouse	\$31.60	\$20.90
Employee + Child(ren)	\$22.51	\$14.90
Family	\$37.26	\$24.48

Benefit	Option 1	Option 2
Hospital Admission (1 per year)	\$1,000	\$1,000
ICU Admission (1 per year)	\$1,500	\$1,500
Hospital Daily Stay (Up to 365 days)	\$100	-
ICU Daily Stay (Up to 30 days)	\$150	-



# Additional Benefits

## URBANSITTER

UrbanSitter's Benefit Program relieves employees of the hassle of finding care, so that they can focus on work and their well-being. The convenient site and app allow employees to find, book and pay for in-home care. Caregivers are background-checked and employees can see who's popular in their personal network. Inclusive services: childcare, pet sitting, household services and senior companion care. These services are described as follows:

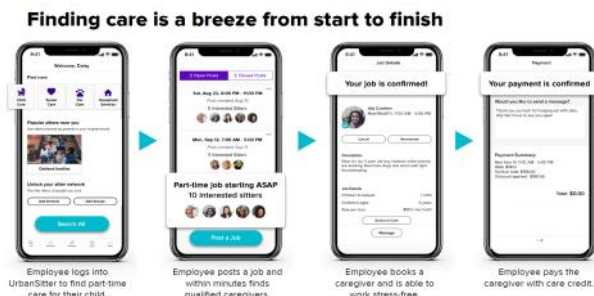


To assist with these services, Goodwill also is providing eligible employees with a **stipend**. A stipend is a yearly amount given to employees with the purpose of being used towards UrbanSitter services. This amount **will not** rollover yearly. You have from **January 1, 2025—December 31, 2025** to utilize your stipend amount.

## WORK-LIFE BALANCE PLAN

BENEFIT	IN NETWORK	OUT OF NETWORK
<b>Employee Stipend Amount</b> (in and out of network amounts are combined)		\$150

To find care, please download the UrbanSitter App from the App Store (Apple) or Google Play (Android) and register. You can also register online at [www.urbansitter.com/enroll](http://www.urbansitter.com/enroll).



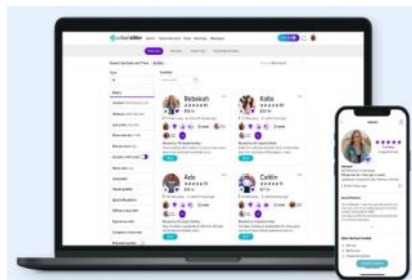
## How It Works

Finding trusted care is now easier than ever. The UrbanSitter program is easy to use and you'll gain immediate access upon enrollment.

### \*Example:

- ⇒ Your babysitter called in sick and now you need backup childcare.
- ⇒ You post a job and receive responses from sitters in your area in minutes.
- ⇒ You book a sitter and now you can work knowing that your child is in good hands.
- ⇒ You pay for the booking with a company-provided care credit.

*\*This process is the same for all services.*





# Additional Benefits



## TRUIST FINANCIAL WELL-BEING PROGRAM

When you're on top of your finances, you're on top of your life and ready to make more of the moments that matter. This program is designed to get you there, by equipping you with the information and tools you need to prioritize, plan and progress on your journey to financial confidence.

### GET STARTED WITH 2 SIMPLE STEPS:



#### 1. REGISTER AT [WWW.TRUISTMOMENTUM.COM](http://WWW.TRUISTMOMENTUM.COM)

- Go to [www.TruistMomentum.com](http://www.TruistMomentum.com) (or scan QR code below).
- Enter your name and company email address.
- Enter the registration code:  
**GOODWILL**
- Enter a unique password and click "Register".



#### 2. BUILD YOUR FINANCIAL CONFIDENCE PROFILE

- Login to [www.TruistMomentum.com](http://www.TruistMomentum.com) (after registering).
- Answer some simple questions and list your values.
- Go through the content by viewing the videos or modules in each of the 8 Pillars.
- Check off the action items as you complete them.
- View and track your progress to financial confidence on your profile page.
- Click on the + sign in each Pillar to check your progress on learning and doing.

# Additional 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 percent 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://www.ticketsatwork.com>
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



# Retirement: Pension Plan



## 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.

### ELIGIBILITY

Goodwill contributes an amount equal to 10 percent 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

Contributions are made after the end of every full calendar year. 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.

### VESTING

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 become 20 percent vested after two years and 20 percent each additional year you work 1,000 hours. After six years with Goodwill, you are fully vested.

### WITHDRAWALS

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.



# Retirement: 403(b) Plan

## 403(B) PLAN



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 have no effect on Social Security. Your Social Security contributions and benefits are based on your total pay.

### ENROLLMENT

Type <http://myaccount.ascensus.com/rplink> into your browser, and register. After that, you can enroll. Ascensus also offers a mobile app for Android and iPhones.

### LOANS AND WITHDRAWALS

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. Employees can contact Ascensus to see if they are eligible to get a distribution from their 403B.

### PORTABILITY

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.

### TRADITIONAL 403(b) VS. 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.

### BENEFIT OF A TRADITIONAL 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.

### 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.

### 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. For enrollment, please use the <http://myaccount.ascensus.com/rplink> link, sign up, and designate a beneficiary. Deductions will begin soon after Ascensus processes the enrollment. This is usually done every Friday.



## MEDICARE COUNSELING

If you and/or your family member(s) needs help and advice with Medicare plan options, you may contact our trusted consultant, Independent Benefits Advisors. **At no cost to you**, Independent Benefit Advisors will assist you in determining which Medicare Plans in North Carolina will best fit your needs and budget.

Phone: 919-303-9690

Toll Free: 888-303-9690

### MEDICARE SUPPLEMENT PLANS (MEDIGAP)

North Carolina Medicare Supplement Insurance, also known as Medigap, is available for purchase from private insurance companies. These Medicare supplement in NC cover some or all costs that Medicare does not, such as deductibles and co-payments. The different types of NC Medicare Supplemental Insurance provide different levels of coverage in addition to Medicare, providing flexibility and choice for North Carolina Medicare recipients. Your individual NC Medicare Supplemental Insurance needs will depend on your overall state of health and your budget.

### MEDICARE ADVANTAGE PLANS (PART C)

Medicare Advantage Plans in NC, or Medicare Part C, are offered through private insurance companies. North Carolina Medicare Advantage plans are contracted through Medicare and provide hospital, medical, and prescription drug benefits to users. Unlike most Medicare Supplement plans, Medicare Advantage plan in NC have networks with specific doctors and facilities that participants must use in order to be covered. When deciding which type of coverage is best for you between Medicare Supplement Plans or a Medicare Advantage Plans in NC, contact the knowledgeable and experienced team at Independent Benefit Advisors.

### MEDICARE PRESCRIPTION DRUG PLANS (PART D)

North Carolina Medicare Supplement Plans do not cover prescription drugs, so Medicare Part D prescription drug policies are available. To receive Medicare Part D prescription coverage, you will need to purchase a Part D policy through a private insurance company. A licensed insurance agent at Independent Benefit Advisors can discuss with you in greater detail how North Carolina Medicare supplement plans and Medicare Part D prescription drug coverage work together.



# Important Notices

## 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 Cigna 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.

### 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.



# Important Notices

## **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 percent 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 percent 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 Natalie Grubbs for further information at 336-724-3625 ext. 11297. **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](http://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](http://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).**

**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).

# Important Notices

**Name of Entity/Sender: Goodwill Industries of Northwest North Carolina**

**Contact: 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](http://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/](http://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](http://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.**

# Important Notices

NORTH CAROLINA – Medicaid	VIRGINIA– Medicaid and CHIP
Website: <a href="https://medicaid.ncdhhs.gov/">https://medicaid.ncdhhs.gov/</a> Phone: 919-855-4100	Website: <a href="https://www.dmas.virginia.gov/">https://www.dmas.virginia.gov/</a> 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 Benefits Security Administration	U.S. Department of Health and Human Services Employee Centers for Medicare & Medicaid Services
Website: <a href="http://www.dol.gov/agencies/ebsa">www.dol.gov/agencies/ebsa</a> Phone: 1-866-444-EBSA (3272)	Website: <a href="http://www.cms.hhs.gov">www.cms.hhs.gov</a> Phone: 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.

# Important Notices

## 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.

# Important Notices

## ***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](http://www.healthcare.gov).

## **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](http://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](http://www.HealthCare.gov).

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.





YOUR BENEFITS. YOUR CHOICES. YOUR HEALTH.

This benefit summary provides selected highlights of the employee benefits program available. It is not a legal document and shall not be construed as a guarantee of benefits nor of continued employment. All benefit plans are governed by master policies, contracts and plan documents. Any discrepancies between any information provided through this summary and the actual terms of such policies, contracts and plan documents shall be governed by the terms of such policies, contracts and plan documents. Our company reserves the right to amend, suspend or terminate any benefit plan, in whole or in part, at any time. The authority to make such changes rests with the Plan Administrator.

