

WHAT IS  
YOUR DREAM?

# DETAILED SUMMARY OF BENEFITS 2020

1-801-437-1111

**SRG**

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**SRG is proud to offer a competitive and rich benefits package to our employees who work at least 25 hours per week.**

## **MEDICAL COVERAGE**

Our employees' and their families' health are important to us. Employees are eligible for coverage the first month after they begin employment. SRG offers two healthcare plan options through CIGNA: a Traditional Plan and a High Deductible Health Plan (HDHP), which is HSA compatible. The Traditional Plan has a higher monthly premium cost but richer plan benefits, and greater cost certainty for out-of-pocket expenses. The HDHP has a lower monthly premium cost and access to built-in savings with a Health Savings Account (HSA), but a higher deductible and potential exposure to out-of-pocket costs.

|   | <b>TRADITIONAL PLAN</b><br>\$15/\$25 COPAY, \$250 DEDUCTIBLE 90%/70% |   | <b>HDHP/HSA-COMPATIBLE PLAN</b><br>\$2,800 DEDUCTIBLE 100%/80%        |   |
|---|--|---|---|---|
|   | In-Network   | Out-of-Network  | In-Network  | Out-of-Network  |
| Annual Deductible   | \$250 individual<br>\$500 family                                     | \$500 individual<br>\$1,000 family                                  | \$2,800 individual<br>\$5,400 family                                  | \$5,400 individual<br>\$10,800 family                               |
| OOB Max<br>(including deductible)                           | \$2,500 individual<br>\$5,000 family                                 | \$4,000 individual<br>\$8,000 family                                | \$2,800 individual<br>\$5,400 family                                  | \$10,000 individual<br>\$20,000 family                              |
| Lifetime Max  | Unlimited  | Unlimited   | Unlimited   | Unlimited   |
| Coinsurance   | 90% after deductible   | 70% after deductible  | 100% after deductible   | 80% after deductible  |
| Routine Office Visits                                       | \$15 PCP<br>\$25 specialist  | 70% after deductible  | 100% after deductible   | 80% after deductible  |
| Preventive  | 100% covered   | Not covered   | 100% covered  | Not covered   |
| Emergency   | \$100 copay  | \$100 copay   | 100% after deductible   | 100% after deductible   |
| Urgent Care   | \$50 copay   | \$50 copay  | 100% after deductible   | 100% after deductible   |
| Maternity<br>Prenatal, first visit<br>Delivery              | 90% after deductible<br>90% after deductible                         | 70% after deductible<br>70% after deductible                        | 100% after deductible<br>100% after deductible                        | 80% after deductible<br>80% after deductible                        |
| Mental Health<br>Substance Abuse                            | Inpatient: 90% after deductible<br>Outpatient: \$25 copay            | Inpatient: 70% after deductible<br>Outpatient: 70% after deductible | Inpatient: 100% after deductible<br>Outpatient: 100% after deductible | Inpatient: 80% after deductible<br>Outpatient: 80% after deductible |
| Chiro, PT (60 visits)                                       | \$25 copay   | 70% after deductible  | 100% after deductible   | 80% after deductible  |
| <b>Prescription</b><br>Pharmacy 30 day<br>Mail Order 90 day | \$15/\$30/\$45<br>\$30/\$60/\$90                                     | n/a<br>n/a  | 100% after deductible<br>100% after deductible                        | n/a<br>n/a  |

Deductible: amount each member pays annually before benefits are paid by the plan

Out-of-Pocket (OOB) Maximum: the maximum amount that a member will have to pay for covered expenses

Copay: fee charged to a member for a covered medical expense or for a covered prescription drug expense

## ■ NETWORKS AND COSTS

SRG pays 90% of the individual premium for the Traditional Plan, and 100% for the HDHP. For both plans, if an employee elects to cover a spouse and/or dependents, SRG covers half of the additional premium.

These monthly rates are for SRG's default **Local Plus** network at Cigna, a robust local network of doctors, specialists, and hospitals.

### LOCAL PLUS NETWORK | EMPLOYEE 2020 MONTHLY COST

|                       | Traditional Plan | HDHP          |
|-----------------------|------------------|---------------|
| Employee Only         | \$56.60          | <b>\$0.00</b> |
| Employee + Spouse     | \$339.42         | \$216.18      |
| Employee + Child(ren) | \$396.26         | \$259.40      |
| Family                | \$679.38         | \$475.56      |

Should you wish to elect the slightly broader **Open Access** network, you can pay the difference in cost:

### OPEN ACCESS NETWORK | EMPLOYEE 2020 MONTHLY COST

|                       | Traditional Plan | HDHP     |
|-----------------------|------------------|----------|
| Employee Only         | \$86.40          | \$24.02  |
| Employee + Spouse     | \$398.88         | \$264.24 |
| Employee + Child(ren) | \$461.84         | \$312.38 |
| Family                | \$774.56         | \$552.46 |

## ■ DENTAL

Our dental plan with Cigna Dental allows employees to choose any licensed dentist for treatment. **SRG pays 100% of employee premiums and 50% of spouse and/or dependent coverage.**

### CIGNA DENTAL | DENTAL PLAN SUMMARY

|                     | In-Network –<br>Cigna DPPO Dentist  | Out-of-Network –<br>Non-Participating Dentist <sup>1</sup> |
|---------------------|---|--|
| Deductible          | \$50/\$150  | \$50/\$150   |
| Plan Maximum        | \$1,500   | \$1,500  |
| Orthodontia Maximum | \$1,500   | \$1,500  |
| Preventive          | 100%  | 100%   |
| Basic               | 80%   | 80%  |
| Major               | 50%   | 50%  |
| Orthodontia         | 50%   | 50%  |
| Prevention First    | Diagnostic and preventive services do not count toward calendar year plan maximum |  |

### MONTHLY PREMIUM | EMPLOYEE COST (TOTAL PREMIUM)

|                       |               |
|-----------------------|---------------|
| Employee Only         | <b>\$0.00</b> |
| Employee + Spouse     | \$18.42       |
| Employee + Child(ren) | \$30.20       |
| Family                | \$54.86       |

1. The percentage of benefits is based on the out-of-network dentist's Usual, Customary, and Reasonable fee (UCR). You will be responsible for the difference between UCR and the DPPO allowable fee.

## VISION

SRG also offers a voluntary vision benefit through Cigna Healthcare. Employees are responsible for 100% of the premium.

### VOLUNTARY VISION | PLAN SUMMARY

|  | Member Cost     | Out-of-Network Reimbursement |
|--|-----------------|------------------------------|
| Eye Exam (Once every 12 months)                                  | \$20 copay      | Up to \$45                   |
| Materials - Standard Plastic Lenses (Once every 12 months)       | \$30 copay      | From \$32 to \$80            |
| Frames (Once every 24 months)                                    | \$100 allowance | Up to \$55                   |
| Contact Lenses in lieu of Standard Lenses (Once every 12 months) | \$100 allowance | Up to \$210                  |

### MONTHLY PREMIUM | EMPLOYEE COST

|                       |         |
|-----------------------|---------|
| Employee Only         | \$6.44  |
| Employee + Spouse     | \$12.91 |
| Employee + Child(ren) | \$13.02 |
| Family                | \$20.52 |

## GENERAL BENEFITS

### FLEXIBLE SPENDING ACCOUNTS (FSAs)

FSAs with Rocky Mountain Reserve enable employees to pay for eligible healthcare and/or dependent care expenses on a pretax basis. Employees contribute through convenient payroll deductions and then submit claims for reimbursement of expenses or use a Rocky Mountain Reserve-supplied credit card.

#### HEALTHCARE ACCOUNT

Employees can set aside up to \$2,750 per household on a pretax basis for eligible healthcare expenses that are not covered by their group health plan.

#### DEPENDENT CARE ACCOUNT

Employees can set aside up to \$5,000 per household on a pretax basis to pay for eligible child care expenses.

### HEALTH SAVINGS ACCOUNT (HSA)

Employees who participate in a qualified high-deductible health plan can open an individual HSA account with a financial institution of their choice and have pretax dollars deposited directly via payroll deduction.

### LONG-TERM DISABILITY INSURANCE

Should an employee become unable to perform their job due to a disability for 90 days or more, this benefit provides them with 60% of their predisability income. SRG pays 100% of the premium.

### LIFE AND AD&D INSURANCE

SRG offers a life and accidental death and dismemberment insurance benefit at **no charge**. Employee life insurance protection is \$50,000. In the event of an employee's accidental death, the benefit doubles to \$100,000. Employees also have the option to purchase additional life insurance at their own expense.

### SUPPLEMENTAL INSURANCE (VOLUNTARY BENEFIT)

Colonial Life provides voluntary supplemental insurance to help pay benefits major medical insurance doesn't cover. These benefits are voluntary, and employees pay 100% of the total premium through payroll deduction.

### 401(K)

The SRG 401(k) plan is designed to help employees plan for their retirement. We offer both a traditional 401(k), where the directed funds are not taxed until withdrawn, as well as a Roth 401(k), where funds are contributed post-tax but all interest and dividend earnings are tax free. Additionally, **SRG contributes 3% of the employee's total compensation** as long as they are an employee on December 31 of that year, contingent upon meeting company financial targets.

Vesting: **100% VESTED IMMEDIATELY**

## LEAVES OF ABSENCE

### MEDICAL, CHILD BIRTH, AND CARE OF A NEWBORN

This benefit is intended to cover or offset an employee's income if they are temporarily unable to work due to illness, injury, or pregnancy. **SRG pays 100% of the employee's salary, up to a six-week benefit.**

### NEW PARENT/PATERNITY LEAVE

New parents not eligible for paid medical leave are offered two weeks (80 hours) of fully paid parental leave. This leave is available within the first year of the adoption or birth of a child.

### SICK TIME

SRG offers unlimited paid sick leave. Sick leave may be taken for the employee's or dependents' illnesses or doctor's appointments.

## VACATION

Time off is important for rest and relaxation. SRG offers an attractive vacation benefit to all regular employees. Part-time employees who work less than 40 hours each week receive a prorated vacation benefit.

**Vacation days are accumulated based on the following schedule:**

| <u>After Completion of</u> | <u>Annual Vacation Earned</u> |
|----------------------------|-------------------------------|
| 0-5 years                  | 17 days (136 hours)           |
| 6-9 years                  | 22 days (176 hours)           |
| 10+ years                  | 27 days (216 hours)           |

### CAREGIVER LEAVE (AKA SRG HUG)

We provide up to two weeks (80 hours) of fully paid leave, which covers time away from work to care for a spouse or domestic partner, parent, child, and/or sibling with a serious health condition and/or to bond with a child as a result of birth or adoption. If applicable, this leave can be taken in addition to new parent or medical leave.

### BEREAVEMENT LEAVE

Employees receive up to three workdays in the event of a death of a close family member and one day in most other circumstances. If more time off is needed than provided above, additional leave may be granted upon the approval of your manager.

An employee's vacation benefit in the first year is prorated based on hire date. For example, if you were hired May 15, you are eligible for earned vacation from May 15 through December 31 (230 days ÷ 365 days = 63% of a year; 63% of 136 hours = 86 hours).

Vacation is not prorated after an employee's first year. When you reach the year of service that additional vacation is granted, you receive the full vacation benefit for that year (e.g., an employee who started April 2011 will receive 27 days of vacation in 2020).

Vacation cannot be carried over to the following year.

## HOLIDAY SCHEDULE | 2020

|                         |                |                       |
|-------------------------|----------------|-----------------------|
| New Year's Day          | 1 Day          | Wednesday, January 1  |
| Martin Luther King Day  | 1 Day          | Monday, January 20    |
| Presidents' Day         | 1 Day          | Monday, February 17   |
| Memorial Day            | 1 Day          | Monday, May 25        |
| 4 <sup>th</sup> of July | 1 Day          | Friday, July 3        |
| Labor Day               | 1 Day          | Monday, September 7   |
| Thanksgiving Day        | 1 Day          | Thursday, November 26 |
| Thanksgiving Holiday    | 1 Day          | Friday, November 27   |
| Holiday Week            | 6 Days         | December 24-31        |
| <b>TOTAL</b>            | <b>14 DAYS</b> |                       |

## ■ ADDITIONAL BENEFITS

### EDUCATIONAL ASSISTANCE

SRG is committed to helping employees achieve their full potential. One of the ways we do this is by offering educational assistance to employees who have completed six months of service and who are enrolled in a certified program related to their career development. Upon approval, **up to 50% of the cost of tuition and books will be reimbursed, to a maximum of \$2,000 per year.**

### FERTILITY & ADOPTION REIMBURSEMENT PROGRAMS

To support employees who may be facing the financial challenges of infertility, SRG offers a fertility benefit to reimburse up to \$5,000 of the expenses incurred. SRG's adoption reimbursement program pays 100% of all eligible expenses incurred, up to a maximum of \$5,000 per child.

### EMPLOYEE ASSISTANCE PROGRAM (EAP)

All employees have access to the Guidance Resources Employee Assistance Program. This benefit gives the employee and their dependents confidential support, resources, and information for personal and work-life issues. Guidance Resources services include **up to five free face-to-face counseling sessions per person per issue per year.** Work-life solutions, legal support, and financial information are also available through Guidance Resources.

### HELP FOR WORKING CAREGIVERS

This benefit is offered at no cost to SRG employees. It's a website resource designed to provide working family caregivers tools to help assess their situation, resources, and solutions to help address caregiving challenges with support from "live" experts.

### PET INSURANCE

SRG offers an exclusive voluntary pet insurance plan through Nationwide. You have access to preferred rates and one price, regardless of the age and breed of your pet.

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## ■ SRG SOCIAL IMPACT

At SRG, we constantly strive to be an active contributor to our community, and it's our mission to help those in need. To do this, we contribute a significant portion of our income, work, and time to charitable organizations. We do this through monetary donations, item donations, in-kind expertise, volunteering, and offering our space for events. SRG also has a charitable match program. Upon approval, **we will match 100% of an employee's donation up to \$500 per year.**

## ■ SRG THRIVE

We instill and support the importance of health and wellness for employees by offering a holistic wellness program that supports the physical, social, financial, and emotional aspects of their well-being.

Through SRG Thrive, we help our employees achieve their health and wellness goals by evaluating their needs and offering many events and activities that align with their goals.

### Some past offerings and components of SRG Thrive include:

- Onsite flu shots
- Physical (biometrics, onsite massage, company hikes, and sponsoring many athletic events and teams)
- Social team-building events and happy hours, annual ski day, summer picnic, Thanksgiving lunch, etc.
- Financial classes and advice (saving for retirement, owning your first home, preparing a will, etc.)
- Emotional well-being (mindfulness sessions, yoga classes, Employee Assistance Program, etc.)

## ■ SRG PERKS

We provide a number of additional perks to make life a bit easier, including:

- A great location in downtown Boulder
- Free parking in Boulder
- Free EcoPass (RTD bus pass)
- Two commuter bikes with helmets for employees to check out
- Ergonomics consultation to ensure a healthy, comfortable environment
- Onsite massages and eyebrow waxing
- Onsite nap room, meditation room, new mother's room, and exercise room
- Reimbursement for Milk Stork services, a breast milk delivery service for traveling working moms
- A business-casual dress atmosphere
- Local gym memberships at discounted rates
- Complimentary fruits and beverages (and almonds!)

SRG retains the right to modify or eliminate any of the benefits offered during the period of your employment.

This summary is a high-level overview of the benefits package and does not constitute a policy. Please refer to the actual plan document for a detailed description of Plan Benefits.

Eligibility: Benefits begin on the first of the month following date of hire. Any elections made will remain in effect and cannot be changed or revoked until the next annual Open Enrollment period, unless the change is due to and consistent with family/life change.