

Rio Grande Co. Benefits Program

Choosing Your Benefits for 2021

Open Enrollment: November 1 - November 13, 2020



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Yes, there are changes

It's Open enrollment season again. Now is your chance to learn about the Health and Welfare Group Benefits for 2021. If you want to elect Rio Grande Co. benefits, you must enroll during the Open Enrollment period, November 1st-13th.

Welcome

The Rio Grande Co. Benefits Program delivers comprehensive healthcare coverage and additional benefits for you and your family. The guide provides the information you need to make informed decisions about your 2021 benefits and information about default coverage if you do not make an active election.

Rio Grande Co. ADP/HR Portal is Fast & Easy

The Rio Grande Co. ADP Workforce Now/HR Portal gives you quick and convenient access to up-to-date information and resources you need to navigate your work life through areas such as Pay Statements/Announcements and other helpful information. Visit today and make sure you are taking advantage of all Rio Grande Co. has to offer!

Learn about your Options & Compare

Rio Grande Co. understands that comprehensive healthcare coverage is important to you and your family. The benefits we offer provide a sustainable healthcare program, while managing the rising healthcare costs that all companies face.

Managing costs is a partnership. Rio Grande Co. helps to manage costs by negotiating favorable rates from our vendor partners and investing in programs that help maintain or improve your health and that of your family members. You can help manage costs by staying informed and making cost-effective benefits and healthcare decisions that provide quality medical care-like choosing in-network doctors or purchasing generic drugs whenever possible.

Only you can decide which plans are best for you. You owe it to yourself and your eligible dependents to think about how you will use benefits in the coming year. (e.g. annual physicals, medications) and determine which benefits options will help you maximize your budget while meeting your healthcare needs.

What if I'm Not Making Any Changes?

Employees are encouraged to log onto their benefits portal, review their benefit elections and print a copy of their confirmation annually.

Reminder: If you are enrolling in an FSA or HSA, you **must** make an annual election.



Know How to Compare

Be sure to compare Rio Grande Co.'s benefits with any other coverage you may have, such as through your spouse's employer.

Enrollment Time Frame

After you have read this guide and compared your options, log into the ADP Workforce Now page to enroll (visit pages 35 - 39).

Active Employees:

Enroll between
November 1st -
November 13th
2020

Newly-Hired Employees:

Enroll between
14 - 21 days after
their hire date



Remember: After the enrollment deadline, your benefits elections (or the default elections) will remain in effect for all of 2021. You will not be allowed to make a change unless you experience one of the following qualified life events (and you request a change within 30 days of that event):

- Marriage, legal separation, divorce, or termination of a domestic partnership.
- Birth, legal adoption of a child or placement of a child with you for legal adoption.
- Death of a spouse, domestic partner or dependent child.
- Loss or gain of other coverage.

What Do You Need to Know for 2021?

Employee Assistance Program

Our Employee Assistance Program is designed to help you lead a happier and more productive life at home and at work.

Call for 24/7/365 to obtain 100% confidential access to a Licensed Professional Counselor.

Contact information: 1-800-854-1446

Profit Sharing Plan

Profit Sharing contributions are calculated by taking the Profit Sharing amount (in percentages) times the eligible employee's gross compensation for the year.

For example, if an employee made \$35,000 gross wages in the calendar year and Profit Sharing is 5% then the employee would receive a \$1,750 company contribution into their Profit Sharing account.

Fidelity

Fidelity is our Profit Sharing & 401(k) record-keeper, Fidelity offers broad array of funds that you can access at www.401k.com or 1-800-343-3548.

New Sick Time

As of January 1, 2021, all Non-Exempt Employees will accrue up to a maximum of 48 hours of paid sick time per year at a rate of 1 hour for every 30 hours worked. The new sick time will not expire.

Increased Health Savings Account Contribution Limits

For 2021, the Health Savings Account (HSA) contribution limit for those who elect single coverage in the HDHP is \$3,600. The limit for those who elect family coverage in the HDHP is \$7,200. If you are age 55 or older you may contribute an additional \$1,000.

Healthcare Benefits

Medical Plan: Enrollment in the medical plan includes medical and prescription coverage. The medical plan is administered by Kaiser Permanente.

Eligibility and Change Status: Full-time employees working 30 or more hours per week are eligible to participate in the medical plan due to IRS regulations, once you have made your benefit selections for this plan year, you may not change your elections until the next Open Enrollment period. The only exception to this is if you have a qualified status change in your family or employment. Any such changes must be reported within 30 days of the event to the Human Resources Department.

Eligible dependents may include your legal spouse, dependent child up to age 26, marriage or divorce, birth/adoption of a child, loss of other coverage, or change in work status.

For more information: Call 303-338-4545 or visit www.kp.org.

Medical Plan Highlights		HMO	HMO-HDHP	PPO
What You Pay				
Benefits	In-Network	In-Network	In-Network	
Calendar Year Deductible Type	Per Person	Per Person	Per Person	
Individual/Family	\$1,000/\$3,000	\$3,000/\$6,000	\$1,000/\$3,000	
Co-Insurance	Plan pay 70%, you pay 30%	N/A	Plan pays 80%, you pay 20%	
Calendar Year Out-of-Pocket Individual/	Per Person	Per Person	Per Person	
Family	\$2,500/\$5,000	\$3,000/\$6,000	\$3,000/\$6,000	

**Out-of-Pocket Max Does NOT include: Premiums, balanced-billed charges, health care this plan does not cover; certain other services may not apply to the out-of-pocket maximum.*

Kaiser Permanente

Find the Right Doctor for YOU

Kaiser Permanente makes it easy to find the doctor who's right for you and you're free to change at any time, for any reason. Having a good relationship is important because your personal doctor is your biggest health advocate and works closely with you to make decisions about your health. Visit www.kp.org/chooseyourdoctor to view physical biographies, education, specialties and more.

Your Member ID Card

Your Kaiser Permanente member ID card identifies you as a member and contains your unique health record number. Each family member is issued a member ID card. Please carry your card with you at all times and present your card at each appointment. When you receive your card, check it for accuracy and report any errors on the card immediately to Member Services.

Online Tools to Help You Live Well

With the online wellness programs, you'll get advice, encouragement, and tools to help you create positive changes in your life. The complimentary program includes:

- Lose weight
- Eat healthier
- Quit smoking
- Reduce stress
- Managing on going conditions such as diabetes or depression

Financial Services

Medical Financial Counseling Services: If you have questions about costs related to care you receive at Kaiser Permanente medical office; you can speak with a medical financial counselor. They offer free medical financial advice, price estimates for services and procedures, and payment plan options. Simply visit www.kp.org/costestimate. You can also call Denver/Boulder: 303-338-3025.

For information on your costs, claim summaries, and out-of-pocket expenses, log onto www.kp.org for your personalized account information.

Pay Services

Paying your Kaiser Permanente medical bills is easy. Make payments at any medical office, or view and manage the entire payment right from the website. The easy-to-use bill payment feature allows you to securely make payments online at no extra charge.



Plan Enhancement Highlights

Preventative Care

Preventative care is key to keeping you healthy and catching health issues before they become serious. When you register at kp.org, you'll get automatic reminders when your due for a screening. Many preventative visits are covered at no cost to you, once per benefit year when indicated.

These include:

- Cholesterol tests
- Fasting blood sugar test for type 2 diabetes
- Hemoglobin A1C testing
- Mammography screening for breast cancer
- Pap, and when indicated, HPV testing
- Prescription statins
- Prostate blood state
- Routine childhood immunizations
- Screening for select sexually transmitted diseases
- Stool test for colon cancer
- Tuberculosis skin test

Pharmacy

Clinical pharmacists and specialists work with your doctors and health care team to help with disease management, transitioning your prescriptions to Kaiser Permanente, and medication education.

Filling Prescriptions

- **By mail** - You can order prescriptions through the mail order pharmacy with no shipping costs at www.kp.org/rxrefill or by calling the 24-hour automated phone line at 1-866-938-0077. It takes 7-10 days to process and ship the order, but most orders deliver much sooner.
- **By phone** - Each medical office has a 24-hour refill phone number.
- **Online** - Order refills online www.kp.org/rxrefill to request pick-up at a medical office of your choice.
- **Text alerts** - Ask the pharmacy to send you alerts when your prescription is ready to pick up, or sign up on the pharmacy center on www.kp.org.
- **Transition prescriptions** - Transition current prescriptions to Kaiser Permanente by logging on to www.kp.org/newmember and clicking "Transition prescriptions".

Contact Information:

Clinical Pharmacy Call Center:

303-338-4503/1-866-244-4119 Monday-Friday 8AM-6PM

Automated Mail Order Refill Service:

1-866-938-0077
24/7, 7 days a week

Mail Order Pharmacy:

1-866-523-6059
Monday- Friday
8AM-6PM

Mobile App

- View most lab and test results
- Refill most prescriptions
- Email your doctor with non-urgent questions
- Schedule and cancel appointments
- Print vaccination records for school, sports, and camp
- Check your plan's benefits, view claims, or estimate costs



Routine Care: Regular visits to your doctor to catch health problems early, when they are easier to treat, such as:

- Preventive Screenings
- Well-Child Visits
- Checkups

Urgent Care: Illnesses or injuries that require attention soon but aren't emergencies such as:

- Asthma Flare-Ups
- Earaches
- Minor Sprains, Wounds or Burns

Specialty Care: Services from doctors trained in specific areas of care such as:

- Obstetrics-Gynecology
- Orthopedics
- Dermatology

Emergency Care: When your health is in danger and you need immediate care such as:

- Trouble Breathing
- Severe Chest Pains
- Serious Injuries or Wounds

Vision and Eye Care

Get the eye care you need to stay healthy. Check your Evidence of Coverage or Membership Agreement to see if vision and eye care services, including eye exams and glasses/contacts are covered in your plan or are available on a fee-for-service basis.

Behavioral Health

Behavioral health services are provided to children, adolescents, families, adults, and seniors. Services include counseling for chemical dependency, eating disorders, geriatric psychiatry, and behavioral health. Call (303) 471-7700, Monday through Friday 8:30 a.m. to 5:00 p.m. No referral is needed.

Kaiser Permanente doctors, nurses, and other specialists are connected to each other, and to you, through your electronic health record, so they know important things about you and your health, like when you're due for a screening and what medications you're taking.

Complimentary Care

Supportive Care Services: Coping with a serious illness is difficult and often a challenging time for patients and their loved ones. The Supportive Care Team can guide you and provide assistance so you're comfortable and confident in your care- at any age or stage of serious illness. Our team of physicians, nurses, social workers, and other caregivers are here to help you and those close to you:

- Clarify goals and choices of treatment
- Address fears and concerns
- Manage difficult symptoms
- Understand additional programs and resources available to you, including information on advance care planning.

Nutrition Services

Do you have ongoing health conditions that may be improved with better nutrition? If so, visit www.kphealthyme.com to find valuable nutrition education and counseling resources.

Support for Ongoing Conditions

If you have a condition such as diabetes, asthma, or COPD you're automatically enrolled in a disease management program for personal coaching and support when you see a Kaiser Permanente Physician. With a well-rounded approach, backed by proven best practices and advance technology, we'll help you get the care you need to continue living life to the fullest.



Healthy Lifestyle Classes

No matter where your employees want to sweat it out, ClassPass has them covered. We teamed up with industry leader ClassPass to make it easier for your employees to stay active anywhere. By supporting your employees' fitness goals, you're creating a work culture that promotes more energy, less stress, and improved focus.

What employees get with ClassPass:

Live-streams of top-rated fitness classes:

Reduced rates for real-time online classes from top studios and instructors from around the world. Classes include boxing, plates, dance, yoga, HIIT, barre, boot camp, prenatal, and more.

In-person gym classes:

Reduced rates for classes at some of the top gyms and fitness studios in their area.

ClassPass partners with 30,000 gyms and studios around the world.

Unlimited on-demand video workouts:

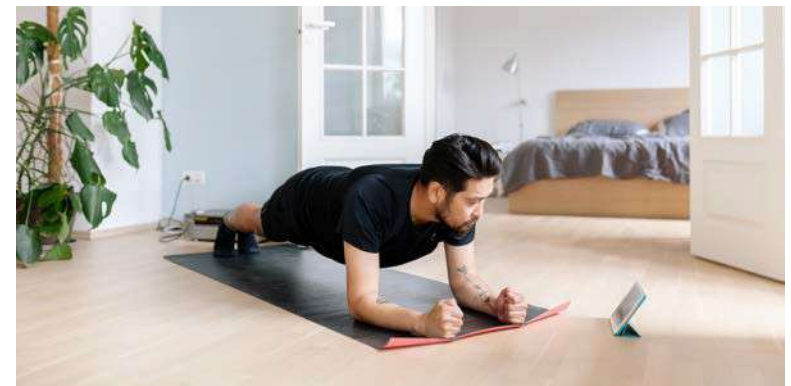
Access to over 4,000 on-demand workouts at no cost on their phone or laptop. Video workouts include HIIT, strength training, cardio, yoga, barre, and more - all from the comfort of their living room.

Healthy lifestyle programs can help your bottom line

Research shows companies that offer workforce health programs have:

- 25% lower health plan costs
- 25% lower workers' compensation costs
- 25% lower disability insurance costs
- 25% reduction in employee sick leave

For access to the ClassPass visit: kp.org/exercise



Dispatch Health

ON DEMAND HEALTHCARE 7 DAYS A WEEK 365 DAYS A YEAR | 8AM-10PM

[DISPATCHHEALTH.COM](https://www.dispatchhealth.com) OR 303 - 500 - 1518

WE'VE GOT YOU COVERED

QUICK. EFFICIENT. AFFORDABLE.

We are in-network with Kaiser Permanente. Please contact Dispatch Health for more information about your specific plan.

We accept credit card, debit card, health savings account (HSA) and flexible spending account (FSA) payments.

Treatments include:

COMMON AILMENTS

- Fever-Flu-Nausea
- Headaches- Migraines
- Urinary tract infection

SKIN

- Hives- allergic reactions
- Skin abscesses
- Cuts that need stitches
- Rashes

GASTROINTESTINAL

- Diarrhea
- Heartburn
- Constipation
- Nausea and vomiting

EAR, NOSE AND THROAT

- Sore throat
- Ear infection or pain
- Sinus Infection
- Nosebleeds

EYE

- Eye infections
- Object in the eye

NEUROLOGICAL

- Vertigo (dizziness)
- Weakness

MUSCULOSKELETAL

- Joint or back pain
- Strains or sprains
- Minor bone breaks

RESPIRATORY

- Asthma attacks
- Bronchitis

PROCEDURES PERFORMED

- IV placement
- IV fluids
- Stitches
- Splinting
- Advanced on-site blood testing
- Lancing of abscess
- Urinary catheter insertion
- Infectious disease testing (flu, strep, mono)

Reference www.dispatchhealth.com for other treatments Kaiser Permanente has to offer.

Understanding a High Deductible Health Plan (HDHP) & Health Savings Account (HSA)

The HDHP and HSA work together to help you manage your health care expenses, while also offering you the opportunity to save money on a tax-free basis.

The HDHP provides you with lower insurance premiums, coverage for preventative care at limited costs and protects you against excessive out-of-pocket expenses in the event of an unexpected health condition emergency.

The HSA is a tax-advantaged bank account which can be opened if you enroll in a qualified HDHP and meet all other IRS regulated eligibility criteria. Deposits can be made on a tax-free basis and the money you deposit has a tax-advantaged growth opportunity. HSA funds can be used to pay for qualified out-of-pocket medical expenses, as well as qualified dental and vision expenses. You can even pay some insurance premiums, such as long-term care and COBRA premiums with HSA funds. If you do not use the funds in your HSA, the money is yours to keep and rolls forward from year to year. HSAs are not subject to the "use it or lose it" rule.

HSAs are designed to provide eligible individuals with triple federal tax benefits

- HSA contributions are tax-free
- Interest and investment earnings accrued in your HSA are not taxable
- Amounts withdrawn from your HSA for qualified expenses are tax-free

HSAs have flexibility

- Open the account at any time
- Start and stop contributions
- Increase or decrease the amount you contribute up to the federal limit



High Deductible Health Plan:

- Health insurance protects you against catastrophic claims
- Lower premiums reduce employee payroll contributions and allow for savings in HSA

Health Savings Account

- Bank account in your name
- Triple Tax Savings: Contributions, interest, reimbursements are tax-free
- Use for qualified medical, dental, and vision expenses.

Health Savings Account (HSA)

Who is eligible to open and contribute to an HSA?

You must:

- Be enrolled in a qualified HDHP
- Not be enrolled in any other medical insurance, except what's permitted by the IRS
- Not be enrolled in Medicare or receiving VA benefits
- Not be claimed as a dependent on another individual's tax return
- Not be eligible in a Standard Flexible Spending Account (FSA); additionally, your spouse may not be enrolled in a Standard FSA

	Individual	Family
2021 Federal Contribution Limits	\$3,600	\$7,200
Catch-up Contributions (Age 55 & Older)	\$1,000	

Helpful HSA Information:

- **How do I make contributions into my HSA?**
 - Contact your Human Resources Department for the options available to you. Typically, contributions can be made throughout the year through a pre-tax payroll deferral, a lump sum. If you do make a contribution in a lump sum and do not remain enrolled in a HDHP, you will need to withdraw any excess contributions to avoid paying tax and penalties.
- **What if I exceed the maximum contribution amount?**
 - Excess contributions are subject to income taxes and an additional penalty tax. Regardless of the contributions source, you're responsible for making sure you do not exceed the maximum amount allowed by the IRS.
- **What are qualified expenses I can use my HSA funds for?**
 - You can use your HSA funds for qualified expenses as determined by the IRS. Some examples include: deductibles and co-insurance expenses for medical and dental care, prescriptions, vision care, LASIK eye surgery, etc. You can also use HSA funds for some insurance premiums, such as long-term care and COBRA premiums. You can find detailed information about qualified expenses in Section 213(d) of the Internal Revenue Code and IRS Publication 502.
- **Can I use my HSA to pay for non-health care related expenses?**
 - Yes. You may withdraw money from your HSA for items other than qualified expenses, but the amount you withdraw will be subject to income tax and an additional 20% tax penalty will be applicable.

Health Savings Account (HSA)

➤ What happens if I change health plans?

- All the money in your HSA is yours to keep. If you are no longer enrolled in a qualified HDHP you will not be able to make any more contributions to the account, but you can still use the money that has accumulated to pay for qualified expenses. If you enrolled in a HDHP midyear and contributed the IRS contributions limit amount, you may be subject to additional taxes and penalties if you do not maintain your HSA eligibility throughout the following tax year.

➤ What happens when I leave my current employer?

- The HSA will remain open and available to use for qualified expenses. However, you can only contribute to the account if you are enrolled in an HDHP. You are responsible for any applicable fees should you maintain the account.

➤ What happens to my HSA when I die?

- The HSA automatically transfers to your beneficiary. If that person is your surviving spouse, they will not be subject to applicable taxes. If the HSA is transferred to a designated beneficiary other than your spouse, the funds are considered taxable income.

➤ Are there any forms I need to file with my taxes?

- Yes. The IRS requires that you complete the Form 8889 with your tax return. The HSA bank that administers your account will send you an end of the year statement with all required information.

➤ Who will be the "bookkeeper" for my HSA?

- It is your responsibility to keep track of your deposits and expenditures and keep all of your receipts in case of an IRS audit.

➤ How do I use my HSA?

- Follow the step by step instructions:

1. Present your ID card to your doctor at the time of the visit.
2. Your doctor sends a claim to your insurance. Your insurance applies their network discounts and notifies you and your doctor of the amount you owe. You will receive an Explanation of Benefits (EOB) outlining the amount you owe.
3. Your doctor will send you a bill. Compare this with your EOB to make sure the bill is accurate.
4. Payment: Use your HSA or use another form of payment and reimburse yourself from your HSA at a later date.

Flexible Savings Account

Rio Grande Co. offers two flexible spending accounts (FSAs) to full time employees, a Health Care FSA for reimbursement of out-of-pocket health care expenses for you and your eligible dependents and a Dependent Care FSA for reimbursement of qualifying child care expenses such as daycare. Your participation is optional, and you may contribute to one account of both.

An FSA allows you to set aside money from your paycheck on a pretax basis, to be used for eligible medical or childcare expenses. By spending pretax dollars, you reduce your taxable income by the amount you contribute and therefore pay less federal income and Social Security taxes for the year.

If you choose to enroll in an FSA, you authorize Rio Grande Co. to deduct a specific amount of pretax dollars from your pay check in equal increments for each pay period during the calendar year. The amount deducted from your paycheck is automatically credited to your Health Care FSA and/or Dependent Care FSA.

When you incur an eligible health care or dependent care expense, you pay for the expense then submit a claim for reimbursement from your FSA. You receive tax-free money from your account to reimburse yourself for your expenses. Participants in the Health Care FSA will also receive a set of debit cards to directly access funds from their account.

You may enroll in an FSA while submitting your benefit selections, the first of the month following one full month of full-time employment. Once enrolled, your contributions cannot be changed or canceled unless you experience a qualifying event. If desired, you must re-enroll in an FSA annually during the open enrollment period; enrollment for the next plan year is not automatic.

Health Care FSA

- **Standard FSA:** Eligible employees, not enrolled in the HDHP, may participate in the standard FSA. You may contribute to the account on a pretax basis to pay for qualified medical, dental and vision expenses.
- **Limited Purpose FSA (LPFSA):** If you are enrolled in the HDHP with an HSA you may participate in the LPFSA. You may contribute to this account on a pretax basis to pay for qualified dental and vision expenses.

Flexible Spending Accounts(FSAs)

Rio Grande Co. offers FSAs that can help you save for out-of-pocket expenses:



Health Care FSA

- Standard FSA: Eligible employees, not enrolled in the HDHP, may participate in the standard FSA. You may contribute to this account on a pre-tax basis to pay for qualified medical, dental and vision expenses.

- Limited Purpose FSA (LPFSA): If you are enrolled in the HDHP with an HSA you may participate in the LPFSA. You may contribute to this account on a pre-tax basis to pay for qualified dental and vision expenses.



Dependent Care FSA

The Dependent Care FSA allows you to set aside money from your paycheck on a pre-tax basis for eligible dependent daycare or elder care expenses. The Dependent Care FSA is not to be used for reimbursement of dependent medical expenses.

Eligible dependents include any child under age 13 or a dependent who is 13 or older and residing on your home who is physically or mentally unable to care for themselves.



Reimbursing Expenses

To be reimbursed from an FSA, eligible expenses must be incurred during the year for which it is set up. For example, to be reimbursed by your FSAs for 2021, eligible expenses must be incurred from January 1, 2021 through December 31, 2021.

To receive a reimbursement from FSA for 2021, you must submit claims within 90 days.



Save Taxes with FSAs

FSAs offer tax savings because contributions go from your paycheck into your FSA before taxes are calculated. This lowers your taxable income, so you pay less in taxes. Plus, when you have eligible expenses, you pay for them with tax-free money.

Note: You must re-elect the above benefits during open enrollment in order to continue participation from year-to-year.

Flexible Savings Account vs Health Savings Account



Flexible Savings Account

- Use-it or Lose-it
- For healthcare and limited purposes FSAs, the full plan contribution amount is available from January 1st for dependent care FSA, payment can be made only with a then-existing balance
- Funding level is set during Open Enrollment and you cannot change your FSA election until next year (unless you have a qualifying life event)

Health Savings Account

- Remaining funds at the end of the year will automatically carry over to the following year. You may use your Health Savings Account to save for medical expenses in the future.
- Payment can be made now on eligible expenses or you can reimburse yourself later when funds are available
- Funding level can be changed at any time during the year

Comparing Savings & Spending Accounts

Key Features of Each Plan	HSA	Healthcare FSA	Limited Purpose FSA	Dependent Care FSA
Eligible Plan	HDHP	PPO or HMO	HDHP	All or waived medical coverage
Funding Maximums (Determined by the IRS)	<ul style="list-style-type: none"> \$3,600 individual \$7,200 individual+1/family Rio Grande Co. makes a monthly contribution Rio Grande Co. contribution and your contribution both count toward the annual limit Catch-up \$1,000 (55 yrs & over) 	You fund with before tax dollars, up to a maximum of \$2,750 per plan year	You fund with before tax dollars, up to a maximum of \$2,750 per plan year	You fund with before tax dollars, up to a maximum of: <ul style="list-style-type: none"> \$5,000 if you and your spouse both work and file taxes together 2,500 if you and your spouse both work and file taxes separately
Making Changes	You can enroll in, increase or decrease your contribution at any time during the year	You may make a change during the year only if you have a qualified life event		
Funds Availability	Funds cannot be used until contributions are actually made, but you can reimburse yourself at a later date once funds are available	Entire amount elected for the plan year is available for use on January 1, regardless of when the funds are withheld from your pay		Funds cannot be used until funds are withheld from your pay
Covered Expenses	<ul style="list-style-type: none"> Eligible healthcare, dental and vision expenses Withdrawals are taxable and subject to a 20% penalty if used for non-eligible expenses 	Healthcare FSA: Can be used for all eligible healthcare expenses	Limited Purpose FSA: Can only be used for eligible dental and vision expenses	Eligible expenses incurred during the year for qualified dependents, including: <ul style="list-style-type: none"> Children younger than age 13 (older if disabled) Your spouse (if they are not able to care for themselves) Your parents, if they live with you and are mentally or physically incapable of caring for themselves
Portability	You can take your HSA with you if you leave the Company or change plans. At age 65, you can use the funds for non-qualified medical expenses with no penalties (subject to normal income tax)	You cannot take your FSA with you if you leave the Company		You cannot take your FSA with you if you leave the Company
Carryover	Any unused funds in the account at the end of the year will carry over to the next year	You may rollover \$500 into the next calendar year		Any unused funds in the account at the end of the year will be forfeited

Alpha Dental Plan

Substantial pre-negotiated discounts with all plan providers. Not Insurance.	
DEDUCTIBLES AND COVERAGE	
Deductible	No deductible
Preventive Services	Save up to 100%
Basic Services	Save up to 80%
Major Services	Save up to 60%
Annual Maximum	No Maximum
Child Orthodontia	Save up to 23% of the normal full fee

UNUM Dental Plan

	In-Network	Non-Participating
DEDUCTIBLES AND COVERAGE		
Deductible	\$50 Per Individual to a Maximum of \$150 per Family	
Preventive Services	100%, no deductible	Deductible, then 10%
Basic Services	Deductible, then 20%	Deductible, then 20%
Major Services	Deductible, then 50%	Deductible, then 50%
Annual Maximum	\$2,000 Per Person	
Child Orthodontia	50% up to \$1,000 lifetime maximum, up to age 19, no deductible	
Carryover Benefit	Included	Not Included

Dental

The dental plans offered provides members with in-network and out-of-network benefits. Members will incur the least amount of out-of-pocket expenses by using a network dentist because of their discounted fee arrangement. When using providers out-of-network, you will be responsible and billed for charges above the carrier's reimbursement allowance.



Choosing What's Right for You.

As you weigh your options, consider the following:

- If you and/or your eligible family members generally only see a dentist for preventive cleanings and you don't know of any additional dental work that will be needed, the Alpha Dental Plan could save you from paying for more coverage than you need. If you and/or your eligible family members often require dental services and you know additional dental work is needed, the extra annual cost of the UNUM Dental Plan can offset what you expect to pay out-of-pocket. If you have children under age 19 who will need orthodontia services, the UNUM Dental Plan could be right for you, because it's the only option that covers child orthodontia.

UNUM Dental Plan: Carryover

Each benefit year a member must have:

- One cleaning
- One regular exam
- Total dental claims paid during the year below the threshold limit

If all three criteria above are met, a portion of the annual maximum will carry over to the next year.

Base Plan Maximum	Threshold Limit	Carryover Amount	Carryover Account Maximum	Total Potential Maximum
\$2,000	\$800	\$400	\$1,500	\$3,500

Orthodontics (Class D):

12-month waiting period (Subject to takeover benefits for existing enrollees.)

- Separate maximum lifetime benefit: \$1000
- Up to 25% of lifetime allowance may be payable on initial banding.
- Dependent children to age 19 only.

Major Services (Class C):

12-month waiting period (Subject to takeover benefits for existing enrollees.)

- Inlays and onlays
- Crowns, bridges, dentures and endosteal implants
 - (in lieu of an approved 3-unit bridge)

Other specifications:

- Each covered family member received their own carryover benefit
- Group carryover benefit rider must be in effect for one benefit year before any member can utilize carryover benefits
- A member must be on the plan for a minimum of 4 months before accruing carryover benefits
- Carryover benefits cannot be used towards orthodontia
- A member's carryover account will be eliminated and the accrued carry over benefits loss if the insured has a break in coverage for any length of time of any reason

Vision

Vision is offered through UNUM. Your out-of-pocket expenses will be lowered if you utilize an in-network provider. Network provided by **EyeMed**.

COVERAGE	EyeMed		N/A
Benefits	Frequency	In- Network	Out-of-Network
Exam	12 Months	\$10 Copay	Out-of-Network benefits are available; you must submit a claim for reimbursement
Lenses Single/Bifocal/Trifocal	12 Months	\$25 Copay	
Frames	24 Months	\$130 Allowance	
Contact Lenses (in lieu of eyeglasses)	12 Months	\$130 Allowance	



Know Your Vision Risks

Virtually no one (1 percent each) knows that signs of serious diseases and conditions like high blood pressure, autoimmune disorders, thyroid diseases and certain types of cancers can be detected through an eye exam. Don't lose sight of what matters. Get an eye exam to find out your vision risks. If you enroll in vision coverage, your eye exam is covered. If you don't enroll in vision coverage, consider enrolling in the HSA or Health Care FSA and using it to pay for the exam.



Short Term & Long Term Disability

All eligible non-exempt employees are provided with Short Term Disability benefits and Rio Grande Co. pays the full cost of the premium. All eligible non-exempt and exempt employees have the option to elect and pay for Long Term Disability benefits.

- **Short term disability** coverage includes 60% of your salary to a maximum of \$750 per week. Benefits begin on the 8th day of the accident or illness. The benefits are available up to 12 weeks.
- **Long term disability** coverage includes 60% of your salary to a maximum of \$10,000 per month. Benefits begin after 90 days. The benefits duration includes social security retirement age and pre-existing terms are 3 months prior to 12 month post.



How to Calculate Your Voluntary Long Term Disability Monthly Premium

Annual Salary / 12 = Monthly Earnings x \$0.00678 = Monthly

Premium Example: \$40,000 / 12 = \$3,333.33 x 0.00678 = \$22.60

Life Insurance and AD&D

All eligible employees are provided basic life and accidental death anddismemberment(AD&D)insurance and your employer pays the full cost of the premium. Please remember to update your beneficiary designation(s) within ADP.

Life and AD&D	
Employee Benefit	\$15,000

Eligible employees may purchase additional life and AD&D insurance on a voluntary basis. Employees must purchase voluntary life and AD&D for themselves in order to purchase for their spouse or child(ren).

Voluntary Life and AD&D	
Employee Benefit	Increments of \$10,000 up to 5X annual salary to a maximum of \$500,000 Guarantee Issue: \$130,000
Spouse Benefit	Increments of \$5,000 up to \$500,000 or 100% of employee amount Guarantee Issue: \$25,000
Child(ren)	\$10,000 (6 months to age 26) Live birth to 6 months: \$1,000
Evidence of Insurability (EOI)	Any purchase or increase in benefits, which does not take place within 31 days of employee's or dependent's original eligibility effective date is subject to approval from the insurance carrier before benefits are effective.

Voluntary Life and AD&D

Benefit Amount		Voluntary Life and AD&D Monthly Premium						
Employee/ Spouse Age	<29	30-34	35-39	40-44	45-49	50-54	55-59	60-64
\$10,000.00	\$1.30	\$1.40	\$2.00	\$2.60	\$4.00	\$5.80	\$8.50	\$13.70
\$20,000.00	\$2.60	\$2.80	\$4.00	\$5.20	\$8.00	\$11.60	\$17.00	\$27.40
\$30,000.00	\$3.90	\$4.20	\$6.00	\$7.80	\$12.00	\$17.40	\$25.50	\$41.10
\$40,000.00	\$5.20	\$5.60	\$8.00	\$10.40	\$16.00	\$23.20	\$34.00	\$54.80
\$50,000.00	\$6.50	\$7.00	\$10.00	\$13.00	\$20.00	\$29.00	\$42.50	\$68.50
\$60,000.00	\$7.80	\$8.40	\$12.00	\$15.60	\$24.00	\$34.80	\$51.00	\$82.20
\$70,000.00	\$9.10	\$9.80	\$14.00	\$18.20	\$28.00	\$40.60	\$59.50	\$95.90
\$80,000.00	\$10.40	\$11.20	\$16.00	\$20.80	\$32.00	\$46.40	\$68.00	\$109.60
\$90,000.00	\$11.70	\$12.60	\$18.00	\$23.40	\$36.00	\$52.20	\$76.50	\$123.30
\$100,000.00	\$13.00	\$14.00	\$20.00	\$26.00	\$40.00	\$58.00	\$85.00	\$137.00
\$110,000.00	\$14.30	\$15.40	\$22.00	\$28.60	\$44.00	\$63.80	\$93.50	\$150.70
\$120,000.00	\$15.60	\$16.80	\$24.00	\$31.20	\$48.00	\$69.60	\$102.00	\$164.40
\$130,000.00	\$16.90	\$18.20	\$26.00	\$33.80	\$52.00	\$75.40	\$110.50	\$178.10
Note: See contract for more details regarding applicable reduction of benefits upon reaching age 65								
Benefit Amount (per child)	Child(ren) Voluntary Life and AD&D Monthly Premium							
\$10,000	\$2.30							

Employee Assistance Program (EAP)

You have the ability to reach out to a specialist to help balance your work and life issues. Just call and a work/life specialist can answer your questions and help you find resources within your community.

Assistance with:

- Stress, depression or anxiety
- Relationship issues
- Family or parenting problems
- Financial services, debt management or credit report issues
- Legal questions
- Job stress/work conflicts
- Anger, grief or loss

Toll Free 24/7 Access & 100% Confidential

Contact Information:

1-800-854-1446

www.unum.com/lifebalance

Call 911 for Emergencies



Employee Assistance Program (EAP)

Your EAP is designed to help you lead a happier and more productive life at home and at work. Call for confidential access to a Licensed Professional Counselor who can help you.

Who is Covered?

UNUM's EAP services are available to all eligible employees, their spouses, or domestic partners, dependent children, parents and parent-in-laws.

Help is easy to access:

- Online/phone support: Unlimited, confidential, 24/7.
- In-person: You can get up to 3 visits available at no additional cost to you with a Licensed Professional Counselor. Your counselor may refer you to resources in your community for on going support.

Always by your side!

- Expert support 24/7
- Convenient website
- Short-term help
- Referrals for additional care
- Monthly webinars
- Medical Bill Saver
 - Helps you save on medical bills

* The counselors must abide by federal regulations regarding duty to warn of harm to self or others. In these instances, the consultant may be mandated to report a situation to the appropriate authority.

Unum's Employee Assistance Program and Work/Life Balance services, provided by Health Advocate, are available with select Unum insurance offerings. Terms and availability of service are subject to change. Service provider does not provide legal advice; please consult your attorney for guidance. Services are not valid after coverage terminates. Please contact your Unum representative for details. Insurance products are underwritten by the subsidiaries of Unum Group. unum.com

Rio Grande Co. Profit Sharing Plan

All eligible employees participate in the Rio Grande Co. Profit Sharing Plan, which is comprised of two pieces.

Profit Sharing

Rio Grande Co. at its discretion may elect annually to share profits with all eligible employees by making a financial contribution to each eligible employee's Profit Sharing account. Profit Sharing contributions are calculated by taking the Profit Sharing amount (in percentages) times the eligible employee's gross compensation for the year. For example, if an employee made \$35,000 gross wages in the calendar year and Profit Sharing account. Company contributions are typically funded no later than September of the following year.

401(k)

The Profit Sharing Plan also offers a 401(k) component that encourages you to accumulate savings for retirement through convenient pretax and Roth (after tax) payroll deductions. Rio Grande Co. at its discretion may provide 401(k) matching contributions of 50% on up to 6% of the gross wages. Company matching funds are typically funded no later than September of the following year.

As a full or part time employee, you are eligible to participate in the Profit Sharing Plan when you have completed 90 days of services and are age 18. The Profit Sharing & 401(k) Plan offers a wide array of investment funds from which to choose, including stock, bonds and blended (target date) funds. Visit www.401k.com for detailed information.

For additional eligibility requirements please request a copy of the Profit Sharing Plan documents.

	401(k) Plan	Profit Sharing Plan
Eligibility	After 3 months of continuous service	After 1 year of continuous service
Annual Maximum Employee Contribution	Up to \$19,500 < 50 years of age up to \$26,000 > 50 years of age	N/A
Discretionary Company Match	\$0.50 per \$1.00 up to 6% of your income	Fully Company Funded
Vesting Cycle	6 years graded vesting	6 years graded vesting

Enroll in Fidelity's Retirement Plan



If you haven't already, enrolling in your plan is the next right step towards a more secure retirement. It is easy to join your plan and make that next great investment in yourself.

- Go to Fidelity Net Benefits at www.401k.com
- Set your password. If you are already a Fidelity customer, you can use your existing password. Please note, you will be prompted to enter your email address.
- Click on the link to enroll.

Fidelity's Frequently Asked Questions:

How much can I contribute?	Employee Contributions	1% to 100% of eligible compensation, inclusive of pretax and/or Roth deferrals (IRS limit of \$19,500 for 2020)	
	Contribution Change Frequency	Beginning of Payroll Period	
	Discretionary Match	Discretionary	
	Discretionary Profit Sharing	Refer to the Summary Plan Description for further information regarding profit sharing contributions.	
Can I make a catch up contribution?	If you are age 50 or over by the end of the taxable year and have reached the annual IRS limit or plan's maximum contribution limit for the year, you may make additional salary deferral, pretax contributions to the Plan up to the IRS Catch Up Provision Limit (2020=\$6,500)		
When am I vested?	Employee Contributions	100% immediate	
	Discretionary Match and Discretionary Profit Sharing	Years of Service for Vesting	Percentage
		Less than 2	0
		2	20
		3	40
		4	60
		5	80
		6	100

Value Added Benefits

All eligible employees have the option to purchase supplemental insurance and leverage group discounts. Independent special offers are available, such as:

- Childcare
- Education
- Senior care
- Gyms
- Nutrition plans
- Furniture & Appliances
- Pet insurance
- Car buying
- Automotive services
- Financial & legal products
- Travel
- Car rental
- Hotels
- Restaurants
- Computers
- Cell phones
- Theme park tickets
- Movie tickets
- Clothing
- Flowers
- Grocery coupons



Verizon Wireless

Rio Grande Co. has partnered with Verizon Wireless to offer employees an 18% discount on eligible plans and services. Please contact Human Resources for additional information.

Sam's Club Membership

Sign up for a Sam's Club Membership by contacting Human Resources.

529 Plan for College Savings

A 529 plan is a tax-advantage savings plan designed to encourage saving for future education costs. 529 plans, legally known as "qualified tuition plans", are sponsored by states, state agencies, or education institutions and are authorized by Section 529 of the Internal Revenue Code.

LifeLock with Norton

In today's world of online shopping, using public Wi-Fi and giving out Social Security numbers as a form of ID, our personal information can be exposed. Unfortunately, free credit monitoring simply alerts you to credit issues. Norton LifeLock not only has proprietary technology to detect a variety of identity threats, if you do have an identity theft problem, Norton LifeLock's US-based team of specialists can help fix it at 1-800-607-9174 or visit www.mynorton.com.



LifeLock with Norton Benefit Plans combine leading identity theft protection and device security against online threats, viruses, ransomware and malware at home and on-the-go. Let us help protect your identity, your devices and your online property, in an always connected world. Plans cost \$14.49 (Employee Only) or \$28.98 (Employee+Family) per month.

Pet Plan

Employees have the option to purchase Pet insurance and receive a 10% employee discount. If your cat or dog gets sick or injured, Petplan helps pay those unexpected vet bills. Once enrolled, just take your pet to a licensed vet in the U.S. or Canada and submit a one-page, pre-filled claim form (or you can send it from your smartphone using the Petplan App). They will send your reimbursement directly to you in just a few days. Coverage includes treatment of all accident and illnesses, and you have a choice of deductible and reimbursement. This benefit is a direct bill and not payroll deducted. You can go directly to www.petplanbenefits.com to enroll. Enter Rio Grande Co. so you can get the 10% employee discount. You can also call the 24-hour call center at 1-800-809-9200 and mention Rio Grande Co. and the promo code (EBP2685) to receive the 10% employee discount. There are a number of factors that go into pricing a plan that's perfect for you and your pet including breed, age, location, annual coverage, deductible, and reimbursement.

Travel Assistance

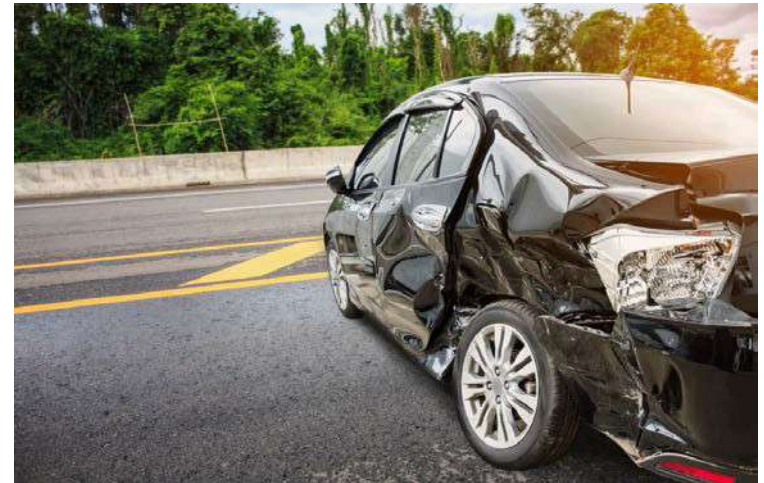
For all employees that enroll in Voluntary Long Term Disability you will be eligible for Travel Assistance provided by UNUM. Whenever you travel 100 miles or more from home - to another country or just another city - be sure to pack your worldwide emergency travel assistance phone number. Travel assistance speaks your language, helping you locate hospitals, embassies, and other "unexpected" travel destinations. Add the number to your cellphone contacts, so it's always close at hand. Just one phone call connects you and your family to medical and important services 24 hours a day.

Accident Insurance

Eligible employees have the option to purchase Accident Insurance. This benefit provides a lump sum benefit based on the type of injury (or covered accident) you sustain or the type of treatment you need. Please review the plan summary for more details and pricing.

Examples of a few paid benefits include:

- Initial physician office visit/emergency room visit: \$50/\$150
- Appliance: \$25 up to \$350
- Ambulance/air ambulance: \$150/\$600
- Hospital admission: \$1,000
- Buy up Health Assessment option offers a \$50 reimbursement, one time per year, per insured member. When completing one of the tests specified in the contract. Some examples include but are not limited to colonoscopy, mammography, pap smear, EKG, PSA, HDL/LDL, fasting blood glucose and bone density screening.



Monthly Premiums without Health Assessment:

- Employee Only: \$3.95
- Employee + Spouse: \$5.74
- Employee + Child(ren): \$6.77
- Family: \$9.17

Monthly Premiums with Health Assessment:

- Employee Only: \$6.16
- Employee + Spouse: \$10.14
- Employee + Child(ren): \$9.53
- Family: \$14.24

Paid Time Off!

Rio Grande Co. observes the following holidays as days off with pay:

- New Year's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Christmas Day

** You must work the day before and the day after, unless on vacation, to be paid. When a holiday falls on a Sunday, it is observed for the following Monday. When a holiday falls on a Saturday, it is observed for the Friday before. Holiday time is counted as hours worked in the computation of overtime. Full time employees receive eight hours of holiday pay in their regular rate of pay.

Vacation:

All vacation must be scheduled in advance with your supervisor's approval. Vacations are scheduled in a manner that minimizes interruptions to Company operations. Upon termination, employees receive pay for earned unused vacation. See employee handbook for further details regarding vacation time off policy. Full time employees currently earn paid vacation after completing continuous service as described below:

- Employees start accruing vacation time on a monthly basis
- 2 weeks: After 1-7 years of continuous employment
- 3 weeks: After 7-more years of continuous employment

Bereavement:

Full time employees are currently eligible for paid leave of up to three days to attend the funeral of an immediate family member. Immediate family member is defined as your spouse, parents, children, sisters, brothers, grandparents, grandchildren, mother-in-law, and father-in-law.

Jury Duty:

Rio Grande Co. recognizes jury duty as a civic responsibility of everyone. When summoned for jury duty, you are granted leave to perform your duty as a juror. If you are excused from jury duty during your regular work hours, we expect you to report to work promptly. You receive regular pay for the first three days of jury duty if you were scheduled to work and you submit a juror service certification.

Sick Time:

As of January 1, 2021, all Non-Exempt Employees will accrue up to a maximum of 48 hours of paid sick time per calendar year. Sick time will accrue in APD at a rate of 1 hour of paid sick time for every 30 hours worked. The new sick time will not expire and any available balance will roll into the next year.



Which Options Are Right for YOU?

You have several benefits to choose from during Open Enrollment (or as a new hire), including medical, dental, vision, FSA, HSA and life and AD&D insurance. Make sure you have the right coverage to meet your needs in 2021 and ensure you're taking full advantage of the benefits, tools, and resources Rio Grande Co. has to offer.

During Open Enrollment, you can:

- Waive coverage and/or enroll in new coverage
- Change coverage options
- Add or drop eligible dependents
- Update dependent/beneficiary information

****Note:** if you choose to waive coverage, you must certify that you have other health insurance coverage.

How Will You Know What's Right for You?

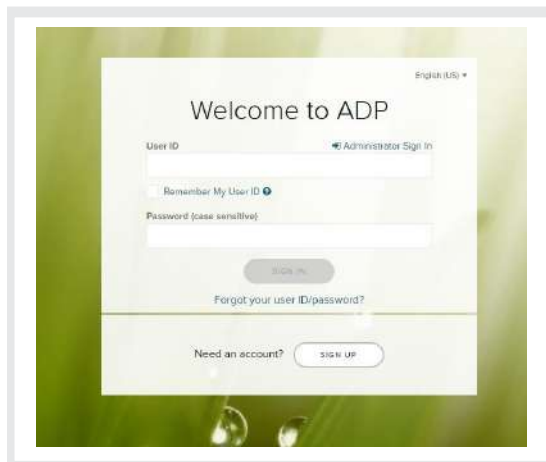
- Consider your options. You can choose from one of three medical plans:
 - HMO-HDHP with HSA
 - HMO
 - PPO
- Understand what each plan covers. From annual checkups, to helping with chronic conditions, prescription drugs and emergency services, be sure you've read this guide to understand how each of the plans will meet your needs.
- Review the monthly premiums. Review costs listed in this guide to determine the monthly cost under each plan option.
- Utilize Extra Resources. Check out Kaiser Permanente's website (www.kp.org) for access to additional plan information and more to assist in making the right choice for you. You do not need to enroll in the Rio Grande Co. medical plan to access content.

Getting Enrolled.

Review the available materials to help make your decisions, include cost and available materials. **Choose** benefits that best meet your family's current and anticipate needs. **Compare** what each plan offers.

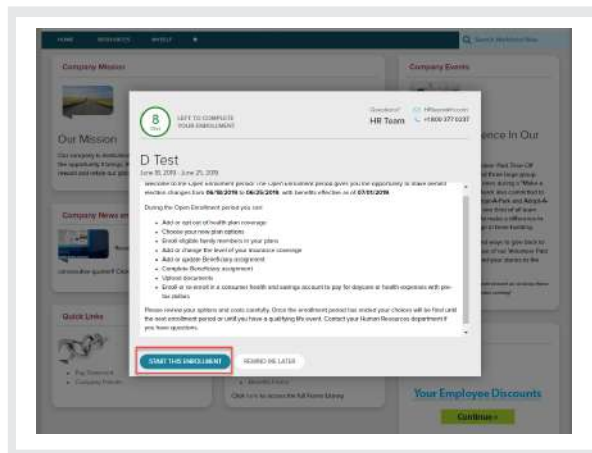
- 1) Access the Employee Self-Service* website.

<https://workforcenow.adp.com>

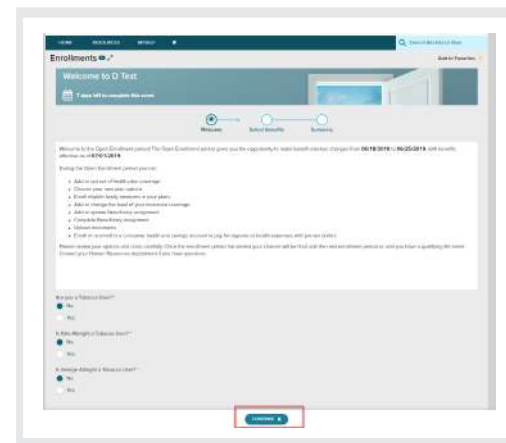


- 2) Enter your User ID and Password, and then click **Sign In**.

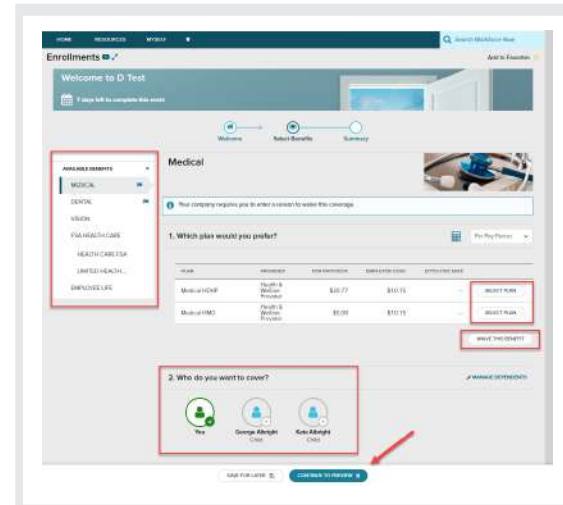
Upon logging in, you will be presented with a splash page showing important information about this Open Enrollment period. You may click Start This Enrollment or Remind Me Later. The splash page will continue to be displayed each time you log in for the duration of the Open Enrollment Period until you complete your selections.



- 3) To start, click **Enroll Now** in the Open Enrollment box. You will be brought back to the Welcome Note and Introduction screen. Please review all information on this screen, as there are often important references for your Open Enrollment options.



- 4) The left side of the screen will indicate the different plan types that are available to enroll in. When you are viewing the selected plan type, all enrollment options will be displayed on screen.



5) You may choose to click **Select Plan** for the desired enrollment or **Waive This Benefit**. If you chose to waive a benefit, you may be required to select a waive reason.

Before you continue, we'll need to know why you've decided not to enroll in Dental plan(s).

Waive Reason *

- Do not want to be insured
- Coverage does not meet my needs
- Do not want to be insured
- Participating in Domestic Partner's Plan
- Participating in Parent's Plan
- Plan to participate in State Exchange Plan
- Participating in Spouse's Plan
- Participating in State Exchange Plan
- Too Expensive

MANAGE DEPENDENT

George Albright Child

6) When you choose to enroll in a plan, you may review your costs on a **Per Pay Period**, **Monthly**, or **Annual** basis by selecting the desired view in the calculator drop-down. The rate displayed to the left will be updated based on your selection, and it will also be updated if dependents are added for coverage.

1. Which plan would you prefer?

PLAN	PROVIDER	PER PAYCHECK	EMPLOYER COST	EFFECTIVE DATE
Vision Plan	Health & Welfare Provider	\$0.05	\$1.30	

2. Who do you want to cover?

You George Albright Child Kate Albright Child

While enrolling in a plan, please be sure to indicate which dependents should be covered in Step 2, if applicable. If you need to update or add a dependent, you may click the **Manage Dependents** link in step 2.

*Please note: The coverage level for your enrollment (Employee Only, Employee + Spouse, Employee + Child(ren), Employee + Family) is driven by which dependents you select to enroll.

2. Who do you want to cover?

MANAGE DEPENDENTS

You George Albright Child Kate Albright Child

7) Click **Continue to Preview**.

Review your enrollment, costs and covered individuals carefully. Then click **Save and Continue to Next Benefit** to continue making your desired selections.

Save Your Election

YOU ARE ENROLLING IN
Health & Welfare Provider: Medical HDHP, Eligible Employees

PER PAYCHECK	COSTS
PLAN COST	\$34.62
TOTAL PER PAYCHECK	\$34.62

COVERED INDIVIDUALS

- AA Anthony Albright You
- GA George Albright Child

SAVE AND CONTINUE TO NEXT BENEFIT

8) Company-Paid/Voluntary Life Elections and Beneficiaries:

When electing Voluntary Life, you will need to select your beneficiaries as well. Start by clicking **Select Plan**, and then choose the amount of coverage you would like to elect.

PLAN	PROVIDER	PER PAYCHECK	EMPLOYER COST	EFFECTIVE DATE	
EE Vol Life	Guardian Life	\$0.00	\$0.92	---	SELECT PLAN

If the amount selected is over the Guarantee Issue amount, an approval will be required and you will be asked to collect an **Evidence of Insurability (EOI)** and submit it to your employer. Your full election amount will not be approved until this is received.

EE Vol Life Guardian Life \$0.00 \$7.38 — SELECTED

WAVE THIS BENEFIT

1. How much coverage would you like? \$0.00 Per Pay Period

\$80,000.00 Additional Amount

\$80,000.00 Total Elected coverage

Over The Limit - Approval Required
The additional amount of coverage is over the guarantee issue amount of \$50,000.00. The amount over the limit will be subject to the approval of the plan administrator and/or the insurance carrier.

9) Next, select your **Beneficiaries**, including **Primary** and **Secondary**, if applicable. All beneficiary delegation percentages combined must equal 100% for each category (Primary and Secondary).

2. Who would you like to assign as your beneficiaries?

You can select as many beneficiaries as you would like as long as the total equals 100%.

Select your Primary beneficiaries

Alice Albright Spouse 100.00 %

Anthony Albright Child 0.00 %

Maggie Albright Child 0.00 %

Randy Albright Child 0.00 %

Joanna Anthony Child 0.00 %

Do you want to add Secondary beneficiaries?

Alice Albright Spouse 25.00 %

Anthony Albright Child 25.00 %

Maggie Albright Child 25.00 %

Randy Albright Child 25.00 %

Joanna Anthony Child 25.00 %

SAVE FOR LATER **CONTINUE TO PREVIEW**

10) Click **Continue to Preview** and review your selection and beneficiary delegations. Then click **Save and Continue to Next Benefit**

Save Your Election





YOU ARE ENROLLING IN
Guardian Life: EE Vol Life, Eligible Employees

Total Elected coverage: \$80,000.00

PER PAYCHECK	COSTS	PRIMARY ALLOCATIONS	SECONDARY ALLOCATIONS
Employer Pays	\$7.38	AA Alice Albright Spouse 100.00%	AA Anthony Albright Child 25.00%
You Pay	\$0.00	MA Maggie Albright Child 25.00%	RA Randy Albright Child 25.00%
		JA Joanna Anthony Child 25.00%	

SAVE AND CONTINUE TO NEXT BENEFIT

10) In the Open Enrollment flow, the following visual indicators are displayed to show different steps taken, action items, or enrollment statuses.

-  **Flag icon** – Plans that need your attention
-  **Green check mark** – Current plans that you have enrolled in
-  **Gray X** – Plans that are waived
- **Blank** - Available benefits
-  **Orange clock** – Pending approval

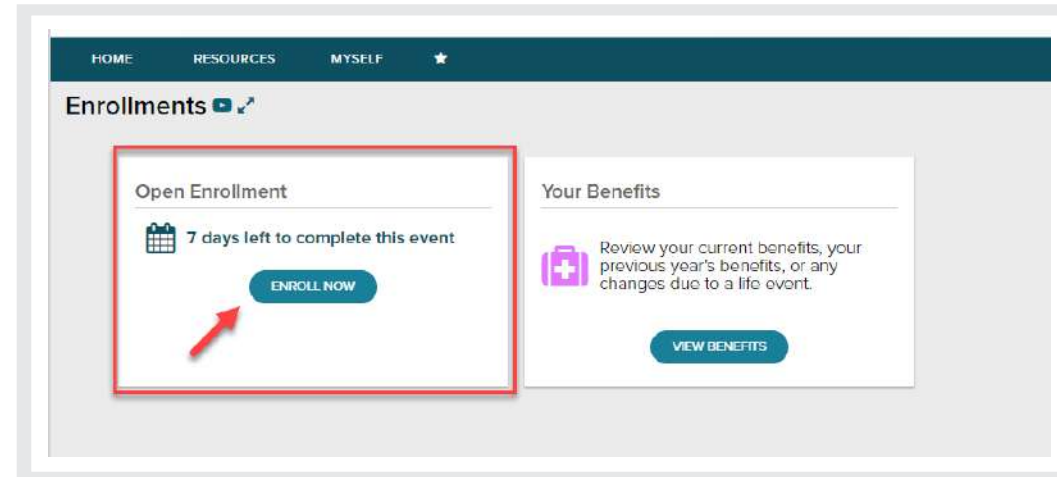
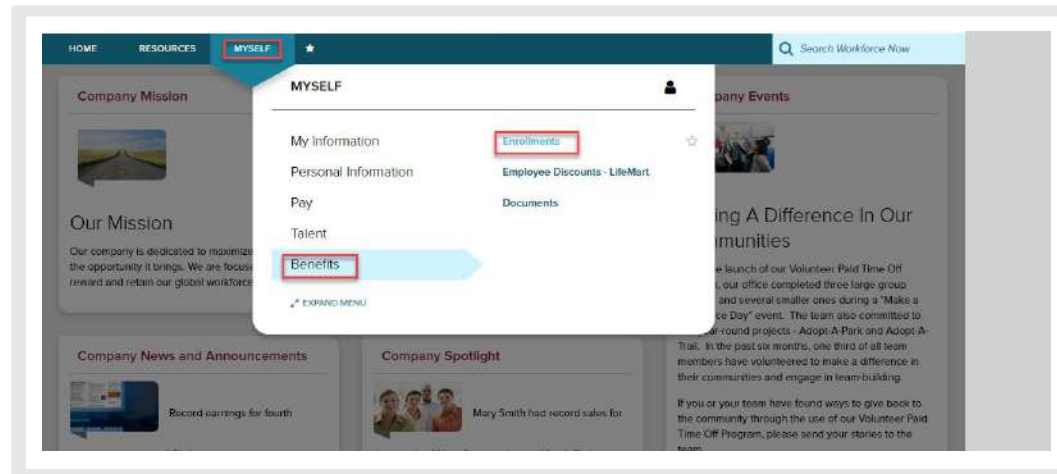


11) Continue through each step until all elections are complete and the **Continue to Summary** button is activated.

12) Review all selections. When you are ready to confirm your selections, click **Submit Enrollment**. Please note that your benefit elections will not be processed until you click **Submit Enrollment**. If **Save for later** is selected, these enrollments will not be submitted to your HR team until you fully submit the enrollment.

Please ensure you receive the confirmation note indicating your elections have been submitted.

If you would like to make additional changes or modifications during the Open Enrollment Period, you may log in and navigate to **Myself > Benefits > Enrollments** and click the **Enroll Now** option again in the Open Enrollment box, which will bring you back to the beginning of the profile to make any desired election changes.



Questions?

Contact Melody Zorgdrager

(303) 218-6365

mzorgdrager@riograndeco.com

Default Elections

If you do not take action during Open Enrollment period, or within your New Hire enrollment period, the following elections will take effect for the remainder of the calendar year (unless you experience a qualifying event).

<u>Medical</u>	You will not have medical coverage
<u>Dental</u>	You will not have dental coverage
<u>Vision</u>	You will not have vision coverage
<u>Health Savings Account (HSA)</u>	If you enroll in the HDHP, you must make an active election for 2021. Your current election will not carry over automatically.
<u>Flexible Spending Accounts(FSAs)</u>	You will not be able to participate in an FSA
<u>Basic Life Insurance</u>	Your Basic Life Insurance will be \$15,000
<u>Supplemental Life & AD&D</u>	You will not have Supplemental Life and AD&D Insurance
<u>Short Term Disability</u>	Non-Exempt Employees will be automatically enrolled
<u>Long Term Disability</u>	You will not have Long Term Disability coverage
<u>Accident Insurance</u>	You will not have Accident Insurance
<u>Travel Assistance</u>	If you are enrolled in Long Term Disability, you will be automatically enrolled.
<u>Pet Insurance</u>	You will not have Pet Insurance
<u>Employee Assistance Program</u>	All Employees will be automatically enrolled
<u>Profit Sharing/401(k) Plan</u>	Your current election will remain unchanged

Current Employees: After 11:59 (MT) on November 13, 2020, you will not be able to change your medical, dental, vision, FSA, or voluntary Life/AD&D elections until the 2022 Open Enrollment period (unless you experience a qualifying life event during the year, such as a birth, marriage, divorce, or loss of coverage).

Resources & Contact Information

You can find the resources and contact information you need to make your benefit enrollment decisions by visiting the Home page in ADP Workforce Now or by contacting our providers directly.

BENEFIT	WHO TO CALL	WEBSITE	PHONE
Medical	Kaiser Permanente	www.kp.org	(303) 338-4545
Vision	UNUM EyeMed	www.eyemed.com	(855) 652-8686
Dental	Alpha Dental	www.betadental.com/alpha19	(303) 744-3007 (800) 807-0706
Dental	UNUM	www.unumdentalcare.com	(888) 400-9304
Flexible Spending Accounts	Discovery Benefits	www.discoverybenefits.com/contact	(866) 451-3399
Health Savings Accounts	Discovery Benefits	www.discoverybenefits.com/contact	(866) 451-3399
Short/Long Term Disability	UNUM	www.askunum@unum.com	(800) 275-8686
LifeLock	Norton	www.lifelock.com	1(800) 416-0599

BENEFIT	WHO TO CALL	WEBSITE	PHONE
Basic & Supplemental Life Insurance	UNUM	www.askunum@unum.com	(800) 275-8686
Accident Insurance	Lincoln Financial	www.lfg.com Reference ID: RIOGRANDE1	
Employee Assistance Program	UNUM	www.unum.com/lifebalance	(800) 854-1446
Profit Sharing 401(k)	Fidelity	www.401k.com	1(800) 835-5097
Travel Insurance	UNUM	medservices@assistameria.com Reference #: 01-AA-UN-762490	Worldwide: (690) 986-1234 U.S. : (800) 872-1414
Pet Insurance	Petplan	www.petplanbenefits.com	(800) 809-9200
Accident Death & Dismemberment UNUM Insurance	UNUM	www.askunum@unum.com	(800) 275-8686