

# Choosing Your Benefits for 2024



**LIVE RIGHT**  
*Fit For Life*

**Open Enrollment**

November 1 -  
November 15, 2023

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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 2024. If you want to elect Rio Grande Co. benefits, you **must** enroll during the Open Enrollment period, November 1st to November 15th.

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## WELCOME

The Rio Grande Co. Benefits Program delivers comprehensive healthcare coverage and additional benefits for you and your family. This guide provides the information you need to make informed decisions about your 2024 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 and 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 - such as, 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 benefit options will help you maximize your budget while meeting your healthcare needs.

### Know How to Compare

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



### What If I'm Not Making Any Changes?

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

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

# ENROLLMENT TIMEFRAME

## ● ACTIVE EMPLOYEES

- Enroll between November 1 through November 15, 2023

## ● NEWLY-HIRED EMPLOYEES

- Enroll within 30 days of your hired date

## REMEMBER!

After the enrollment deadline, your benefit elections (or the default elections) will remain in effect for all of 2024. You will not be allowed to make changes unless you experience one of the following qualified life events (and you request a change within 30 days of that event):

- Marriage, legal separation, 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.



## Profit Sharing Plan

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

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

WHAT DO YOU NEED TO KNOW FOR THE NEW YEAR?

# 2024

## HMO/Doctors Plan Expanded Network

UnitedHealthCare's Colorado Doctors Plan is expanding its network into three new counties in northern Colorado. The network now covers the following counties; Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, El Paso, Jefferson, Morgan, Larimer, and Weld counties. Colorado Doctors Plan provides access to quality, affordable, patient-focused health care.

## UHC Rewards

UnitedHealthcare Rewards is an incentive program that's included in your plan. It rewards employees with dollars reaching program goals and completing one-time activities. You get to choose the activities as well as how to spend your earnings. Some examples of reward activities include; getting a flu shot, annual checkup, completing a health survey, tracking your sleep, and so many more!

## FREE Virtual Medical Visits with HealthiestYou

If you enroll in one of the Rio Grande Co. medical plans, you can receive **free** virtual healthcare! HealthiestYou provides 24/7/365 unlimited access to no cost, virtual doctor visits for medical diagnoses, treatments, and prescribed medications for many common illnesses.

For more information go to [www.healthiestyou.com](http://www.healthiestyou.com) or call (855) 894-9627.

## Fidelity

Fidelity is our Profit Sharing & 401(k) record-keeper. Fidelity offers a broad array of funds that you can access at [www.401k.com](http://www.401k.com) or by calling **1-800-343-3548**.

**Important:** Update your beneficiaries at [www.401k.com](http://www.401k.com).

# Healthcare Benefits

**Medical Plan:** Enrollment in the medical plan includes medical and prescription coverage. The medical plan is administered by United Healthcare.

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

Eligible dependents may include: your legal spouse and your dependent child(ren), up to age 26.

For more information, call UHC member services: **(888) 332-8885** or visit [www.myuhc.com](http://www.myuhc.com).

MEDICAL PLAN HIGHLIGHTS	Choice Plus POS (PPO)	Doctors Plan EPO (HMO)	Choice EPO HSA (HDHP)
WHAT YOU PAY			
Benefits	In-Network	In-Network ONLY	In-Network ONLY
Calendar Year Deductible Type	Per Person	Per Person	Combine
Individual/Family	\$1,000/\$3,000	\$1,000/\$2,000	\$3,000/\$6,000
Co-Insurance	Plan pays 80%, you pay 20%	Plan pays 80%, you pay 20%	No coinsurance
Calendar Year Out-of-Pocket	Per Person	Per Person	Per Person
Individual/Family	\$3,000/\$6,000	\$5,000/\$10,000	\$3,000/\$6,000

\*Out-of-Pocket Max do NOT include: Premiums, balanced-billed charges, healthcare this plan does not cover; (certain other services may not apply to the out-of-pocket maximum).



# United Healthcare: Medical Plan Details

HEALTH PLAN COVERAGE	DOCTOR'S PLAN EPO (HMO)		CHOICE EPO - HSA (HDHP)		CHOICE PLAN POS (PPO)	
Deductibles & Out-of-Pocket Limits	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductibles Amounts						
Individual	\$1,000	N/A	\$3,000	N/A	\$1,000	\$2,000
Family	\$2,000	N/A	\$6,000	N/A	\$3,000	\$6,000
Out-of-Pocket Limits						
Individual	\$5,000	N/A	\$3,000	N/A	\$3,000	\$4,000
Family	\$10,000	N/A	\$6,000	N/A	\$6,000	\$8,000
Medical Copays & Coinsurance	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Doctors & Specialists						
Preventative Care Visit	No Copay	Not Covered	No Copay	Not Covered	No Copay	Not Covered
Primary Care Visit (illness or injury)	No Copay	Not Covered	No Copay*	Not Covered	\$30 Copay	40%*
Virtual Care (online doctor)	No Copay	Not Covered	No Copay*	Not Covered	No Copay	40%*
Urgent Care Visit	No Copay	Not Covered	No Copay*	Not Covered	\$45 Copay	40%*
Specialist Visit	\$75 Copay	Not Covered	No Copay*	Not Covered	\$40 Copay	40%*
Lab & X-ray	\$25 Copay	Not Covered	No Copay*	Not Covered	No Copay	Not Covered
Major Diagnostic & Imaging	20%	Not Covered	No Copay*	Not Covered	20%*	40%*
Emergency Care						
Emergency Room	20%*	20%*	No Copay*	No Copay*	20%*	20%*
Emergency Transportation	20%*	20%*	No Copay*	No Copay*	20%*	20%*
Mental Health Visit (Outpatient)	No Copay	Not Covered	No Copay*	Not Covered	\$30 Copay	40%*
Mental Health Visit (Inpatient)	20%*	Not Covered	No Copay*	Not Covered	20%*	40%*
Surgery - Outpatient Hospital	20%*	Not Covered	No Copay*	Not Covered	20%*	40%*
Surgery - Inpatient Stay	20%*	Not Covered	No Copay*	Not Covered	20%*	40%*
Physician Fees for Surgical & Medical Services	20%*	Not Covered	No Copay*	Not Covered	20%*	40%*

## United Healthcare App

**Your on-the-go app so you have your plan information right at your fingertips. You can manage your benefits anytime, anywhere.**

Download the United Healthcare app to:

- Find nearby care options in your network
- See your claim details and view progress toward your deductible
- View and share your health plan ID card

## Your Member ID Card

Your United Healthcare member ID card identifies you as a member and contains your unique health record number. If you are enrolled in the Doctors Plan, you will receive an ID card for each family member. If you are enrolled in the PPO or HDHP, you will receive 2 ID cards that show your enrolled dependents. You can also order additional ID cards online or through the UHC mobile app. You can also access your ID card via the UHC mobile app.



## myuhc.com

**Manage your plan 24/7. Myuhc gives you access to all your plan information in one place, so you can:**

- View and print ID cards
- Find and price care
- See what is covered
- View claim details
- Check your plan balances
- Find in-network doctors and pharmacies
- Order prescriptions

## How to Find a Provider?

United Healthcare 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. To find out if your preferred providers are in-network: Go to [www.welcometouhc.com](http://www.welcometouhc.com), select 'Benefits', then 'Find a Doctor or Facility'. Choose 'Search for a Health Plan'. Choose 'Choice', 'Choice Plus', or 'Doctors Plan' to view providers in the health plan's network.



# PHARMACY HIGHLIGHTS

United Healthcare Plans use OptumRx for pharmacy care. There are 3 ways you can save on costs.

**01 Use Home Delivery:** Order a 3-month supply though [www.optumrx.com](http://www.optumrx.com) or call **(800) 356-3477**. You may pay less for medications, get standard shipping at no cost, and save trips to the pharmacy.

**02 Use In-Network Pharmacies:** You can find out which pharmacies are in-network at [www.myuhc.com](http://www.myuhc.com) or the United Healthcare mobile app. Using in-network pharmacies may cost you less out-of-pocket.

**03 Use Tier 1 Drugs:** Choose medications from the lower tiers on the Prescription Drug List (PDL). The list of medications that are commonly covered by your health plan options may help you save money.

## CONTACT INFORMATION

Optum Rx Custom Service Home Delivery: **(800) 356-3477**

OR

Call the Customer Service # on the back of your ID Card



## TO VIEW THE MEDICATIONS THAT ARE COVERED UNDER YOUR PLAN

Go to [www.welcometouhc.com](http://www.welcometouhc.com), select 'Benefits', then 'Pharmacy Benefits'. Select 'Advantage' or 'Essential', this will be determined by which plan you are enrolled in. Once enrolled, you can use your myuhc mobile app or go to; [www.whyuhc.com/riograndeco](http://www.whyuhc.com/riograndeco).

## MORE WAYS TO MANAGE YOUR MEDICATIONS

As a United Healthcare member, you'll be able to go to [www.myuhc.com](http://www.myuhc.com) or use the United Healthcare app to:

- Find and compare medication costs
- Locate an in-network pharmacy
- See if your medications have any requirements before filling them
- Search the PDL
- Manage your home delivery orders

## SUPPORT THROUGHOUT PREGNANCY

Learn what to expect, how to stay healthier, and how to manage your health through your pregnancy and postpartum using the resources and tools offered by United Healthcare.

## QUIT TOBACCO FOR GOOD

With a coach on your side, it may be easier to leave tobacco behind. The Quit for Life program includes online support, a customized action plan, and more to help you go tobacco-free.



## ADVOCATES

Advocates are here to help make things easier as you navigate the healthcare world. Call UHC for 1-on-1 help to understand your benefits and claims, find a new doctor, understand your bills, and estimate costs for services. Go to [www.myuhc.com](http://www.myuhc.com) to call or chat.

## TOOLS TO HELP YOU MANAGE STRESS & ANXIETY

The "Self Care" app offers clinical techniques to help dial down possible symptoms of stress, anxiety, and depression. You'll have access to a variety of resources that can help you and your family with life's challenges, including peer support and guided journeys. Download the app today.

## UHC REWARDS

There are many ways for employees to earn rewards. Plus, they get to choose how they want to spend their rewards. Reward activities are built for a variety of interests, from one-time actions to fitness goals and challenges.



## LOSE WEIGHT, FEEL GREAT

Connect with a community of support with Real Appeal, an online weight loss program designed to inspire healthier behaviors. It includes online group coaching sessions, tools to track your progress, and a success kit delivered to your door. Get started at [www.join.realappeal.com](http://www.join.realappeal.com) at **zero cost!**

# DISPATCH HEALTH

**WE'VE GOT YOU COVERED**

**QUICK. EFFICIENT. AFFORDABLE.**

Dispatch Health is in-network with United Healthcare. Please contact Dispatch Health for more information about your specific plan.

**We accept credit card, debt card, health savings account (HSA), and flexible savings account (FSA) payments. Your copay will be the same as the urgent care copay on your selected medical plan.**

**ON-DEMAND HEALTHCARE**

**7 DAYS A WEEK, 365 DAYS A  
YEAR | 8AM-10PM**

**[WWW.DISPATCHHEALTH.COM](http://WWW.DISPATCHHEALTH.COM)**

**OR**

**(303) 500-1518**

## TREATMENTS INCLUDE :

### Common Ailments

- Fever-Flu-Nausea
- Headaches-Migraines
- Urinary Tract Infection
- + MORE

### Neurological

- Vertigo (Dizziness)
- Weakness
- + MORE

### 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
- + MORE

### Eye

- Eye Infections
- Object in the Eye
- + MORE

### Gastrointestinal

- Diarrhea
- Heartburn
- Constipation
- Nausea & Vomiting
- + MORE

### Skin

- Hives-Allergic Reactions
- Skin Abscesses
- Cuts that Require Stitches
- Rashes
- + MORE

### Ear, Nose, & Throat

- Sore Throat
- Ear Infection or Pain
- Sinus Infection
- Nosebleeds
- + MORE

# HealthiestYou

## **FREE** VIRTUAL HEALTHCARE



Eligible employees and their dependents that are enrolled in one of the medical plans will automatically be enrolled in the HealthiestYou program. Rio Grande Co. will pay the full cost of the premium for this service.

HealthiestYou provides 24/7 access to board certified, licensed physicians via virtual consult (phone, video, or email) without a copay, deductible, or coinsurance expense with the exception of any prescription costs (if applicable).

Physicians can diagnose, treat, and prescribe medications for many common ailments, including but not limited to: allergies, sinusitis, earache, strep/sore throat, pink eye, respiratory infection, and bronchitis. In addition to general medical advice, the following additional services are also available.

Register today at [www.healthiestyou.com](http://www.healthiestyou.com) or by downloading the mobile app. You can request a visit using the mobile app on the website or by calling customer service at **(855) 894-9627**.

### **mySTRENGTH**

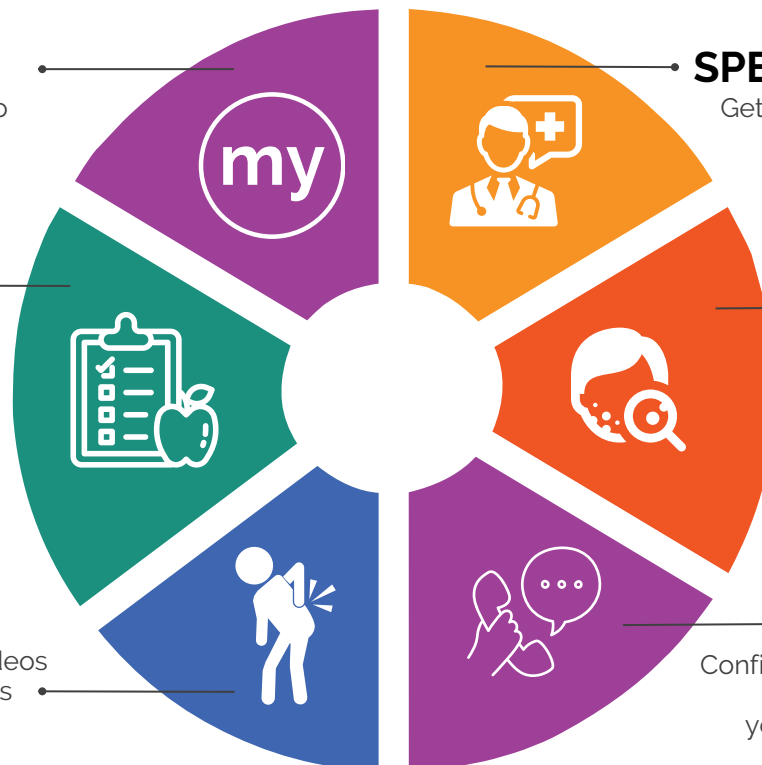
A full-spectrum, stepped care approach to mental health support at **NO COST**.

### **NUTRITION**

Virtual access to 150+ registered dietitians to obtain personalized nutrition guidance. This includes meal plans, shopping guides, supplement suggestions, and ongoing support 7 days a week. This is provided at **NO COST**.

### **BACK CARE**

Relieve your back pain through guided videos with a certified health coach. The consult is provided at **NO COST**.



### **SPECIALIST MEDICAL ADVICE**

Get a second opinion on an existing diagnosis & treatment for more serious conditions. The consult is provided at **NO COST**.

### **DERMATOLOGY**

Relief from skin issues. Upload photos of your condition to the app & get a treatment plan from a dermatologist within 2 business days. The consult is provided at **NO COST**.

### **BEHAVIORAL HEALTH**

Confidential counseling 7 days a week for feeling stressed, overwhelmed, down, or not like yourself. The consult is provided at **NO COST**.

# WHERE TO GO

## WHEN



It's important to know what choices you have when you are trying to seek services. The guide below will help you determine where to go when you need to seek services from the lowest cost to the highest cost.

### TELEHEALTH VIRTUAL CARE

Virtual doctor visit with board certified, licensed physicians who can diagnose, treat, & prescribe medications for many common ailments.

Estimated Visit Fee: **\$0**  
Germs: **No**  
Travel: **No**  
AVAL: **24/7/365**

### PRIMARY CARE PHYSICIAN

Doctor office visit with a board of certified, licensed, physicians who can diagnose, treat, & prescribe medications for many common ailments.

Estimated Visit Fee: **\$125**  
Germs: **Yes**  
Travel: **Yes**  
AVAL: **Normal Hours**

### URGENT CARE

When you need care quickly, but it is not a true emergency (& telehealth or your PCP are not an option).

Estimated Visit Fee: **\$175**  
Germs: **Yes**  
Travel: **Yes**  
AVAL: **Limited**

### DISPATCH HEALTH

The skilled medical team can treat common to complex illnesses & injuries in your home or office.

Estimated Visit Fee: **\$250**  
Germs: **Yes**  
Travel: **No**  
AVAL: **8am-10pm (MST)**

### EMERGENCY ROOM

For life-threatening or very serious conditions that require immediate care/require you to be admitted to the hospital.

Estimated Visit Fee: **\$1,200**  
Germs: **Yes**  
Travel: **Yes**  
AVAL: **24/7**

### FREESTANDING EMERGENCY DEPARTMENTS

For life-threatening or very serious conditions that require immediate care, but FSEDs are not attached to the hospital/are unable to admit patients.

Estimated Visit Fee: **\$4,196**  
Germs: **Yes**  
Travel: **Yes**  
AVAL: **24/7 Facility**





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

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

- HSA contributions are tax-free
- Interest & 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 anytime
- Start & 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, and reimbursements are tax-free
- Use for qualified medical, dental, & vision expenses

The HDHP and HSA work together to help you manage your healthcare 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-advantage bank account that 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-advantage growth opportunity. HSA funds can be used to pay for qualified out-of-pocket medical, dental, and vision expenses. You can even pay 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.



Who is eligible to open and contribute to a 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 claimed as a dependent on another individual's tax return.
- Not be eligible in a Standard Flexible Savings Account (FSA); additionally, your spouse may not be enrolled in a Standard FSA.

	INDIVIDUAL	FAMILY
2024 Federal Contribution Limits	\$4,150	\$8,300
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 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 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-HEALTHCARE 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 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 a 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 888g 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.

Follow these 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 HealthCare 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, such as daycare. Your participation is optional and you may contribute to one or both.

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

When you incur an eligible healthcare 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 HealthCare FSA will also receive a set of debit cards to directly access funds from their account.

You may enroll in a 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 cancelled unless you experience a qualifying event. If desired, you must re-enroll in a FSA annually during the open enrollment period; enrollment for the next plan year is not automatic.

## HEALTHCARE 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 a 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 Savings Account (FSAs)

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

## HealthCare 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 enrolled in the HDHP with a 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 in your home who is physically or mentally unable to care for themselves.

## Reimbursing Expenses

To be reimbursed from a FSA, eligible expenses must be incurred during the year for which it is set up. For example, to be reimbursed by your FSAs for 2024, eligible expenses must be incurred from January 1, 2024 through December 31, 2024.

To receive a reimbursement from FSA for 2024, you must submit claims within 90 days.

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



## 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.



# FLEXIBLE SAVINGS ACCOUNT

- Use-it or Lose-it.
- For healthcare and Limited Purpose FSAs, the full plan contribution amount is available from January 1st. For dependent care FSA, payments 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 carryover to the following year. You may use your Health Savings Account to save for medical expenses in the future.
- Payments 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.



KEY FEATURES OF EACH PLAN	HSA	HEALTHCARE FSA	LIMITED PURPOSE FSA	DEPENDENT CARE FSA
Eligible Plan	HDHP	PPO or HMO	HDHP	All of waived medical coverage
Funding Maximum (Determined by the IRS)	<ul style="list-style-type: none"> <li>\$4,150 individual.</li> <li>\$8,300 individual+1/family.</li> <li>Rio Grande Co. makes a monthly contribution.</li> <li>Rio Grande Co. contribution and your contribution, both count toward the annual limit.</li> <li>Catch-up \$1,000 (55yrs &amp; older).</li> </ul>	You fund with before tax dollars, up to a maximum of \$3,200 per plan year.	You fund with before tax dollars, up to a maximum of \$3,200 per plan year.	You fund with before tax dollars, up to a maximum of: <ul style="list-style-type: none"> <li>\$5,000 if you and your spouse both work and file taxes together.</li> <li>\$2,500 if you and your spouse both work and file your taxes separately.</li> </ul>
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 Jan. 1, regardless of when the funds are withheld for your pay.		Funds cannot be used until funds are withheld from your pay.
Covered Expenses	<ul style="list-style-type: none"> <li>Eligible healthcare, dental, and vision expenses.</li> <li>Withdrawals are taxable and subject to a 20% penalty, if used for non-eligible expenses.</li> </ul>	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"> <li>Children younger than 13 (older if disabled).</li> <li>Your spouse, if they are not able to take care for themselves.</li> <li>Your parents, if they live with you and are mentally or physically incapable of caring for themselves.</li> </ul>
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 carryover to the next year.	You may rollover \$640 into the next calendar year.		



# VISION



Vision is offered through Principal. Your out-of-pocket expenses will be lowered if you utilize an in-network provider through the VSP Choice Network provided by **Vision Service Plan (VSP)**. VSP does not use ID cards, please have your provider verify your coverage directly with VSP.

COVERAGE	PRINCIPAL		N/A
BENEFITS	Frequency Based on Date of Service	In-Network	Out-of-Network
EXAM	12 Months	\$10 Copay	Out-of-Network benefits are available; you must submit a claim reimbursement
LENSES SINGLE/BIFOCAL/TRIFOCAL	12 Months	\$25 Copay	
FRAMES	24 Months	\$130 Allowance + 20% off over allowance	
CONTACT LENSES (IN LIEU OF CONTACTS), CONTACT FITTING & EVALUATION	12 Months	\$130 Allowance, up to \$60 copay	

KNOW YOUR  
VISION RISK!

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 use it to pay for the exam.

# COMPARING DENTAL PLANS

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

SUN LIFE PEAK PLAN	Substantial pre-negotiated discounts with all plan providers. Not insurance.
DEDUCTIBLE & COVERAGE	Legend Network
DEDUCTIBLE	No Deductible
ORAL EXAM OFFICE VISIT/ADULT CLEANING	No Cost \$10
BITEWING X-RAY	No Cost
CROWN	\$295
ANNUAL MAXIMUM	No Maximum
SPECIAL ENDODONTICS	Up to 25% Discount

PRINCIPAL DENTAL PLAN	In-Network	Non-Participating
DEDUCTIBLE & COVERAGE		
DEDUCTIBLE	\$50 per individual to a maximum of \$150 per family	
PREVENTABLE 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 BENEFITS	Included	Not Included



## Choosing What's Right for YOU!

As you weigh your options, consider the following:

- If you and/or eligible family members generally only see a dentist for preventive cleanings & you don't know of any additional dental work that will be needed, the Sun Life PEAK plan could save you from paying for more coverage than you need.
- If you and/or your eligible family members often require dental services & you know additional dental work is needed, the extra annual cost of the Principal 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 Principal Dental Plan could be right for you, because it's the only option that covers child orthodontia.

PRINCIPAL DENTAL PLAN

ROLLOVER BENEFITS

EACH BENEFIT YEAR, A MEMBER MUST HAVE:

- DENTAL SERVICES PERFORMED WITHIN THE CALENDAR YEAR
- LESS THAN \$1,000 OF THE MAXIMUM IS USED
  - THE ENTIRE ACCUMULATION AMOUNT WILL BE FORFEITED IF NO DENTAL SERVICE IS SUBMITTED IN A CALENDAR YEAR

IF YOU ARE ELIGIBLE, A PORTION OF THE ANNUAL MAXIMUM WILL CARRYOVER TO THE NEXT YEAR.

BASE PLAN MAXIMUM	CLAIM LIMIT	ROLLOVER AMOUNT	CARRYOVER ACCOUNT MAXIMUM
\$2,000	\$1,000	\$500	\$2,000

PROVIDED IS AN EXAMPLE OF HOW THE ROLLOVER AMOUNT IS CALCULATED, ASSUMING A \$2,000 CALENDAR YEAR.

	MAXIMUM	CLAIM LIMIT	BENEFITS PAID	ROLLOVER AMOUNT	ACCUMULATED ROLLOVER
Year 1	\$2,000	\$1,000	\$450	\$500	\$500
Year 2	\$2,500	\$1,000	\$1,200	\$0	\$500
Year 3	\$2,500	\$1,000	\$450	\$500	\$1,000
Year 4	\$3,000	\$1,000	\$0	\$0	\$0
Year 5	\$2,000	\$1,000	\$450	\$500	\$500

# EAP

## EMPLOYEE ASSISTANCE PROGRAM



The EAP is available to all eligible employees, their spouses or domestic partners, dependent children, parents, and parent-in-laws. You have the ability to reach out to a specialist to help balance your work and life challenges. By calling, a work/life specialist can answer your questions and help you find resources within your community.



### **Your EAP offers these services to help you and your family deal with big and little things:**

- You can meet in person or online with an in-network licensed mental health practitioner for up to 3 counseling sessions per problem, per year.
- LifeMart Discount Center, with savings on a variety of products and services.
- Health and wellness articles, guides, webinars, and podcasts.
- Online assistance with eldercare, childcare, and other family life resources.
- Help with teen and adolescent challenges, including eating disorders and relationships.
- Ongoing personal coaching sessions with scheduled telephonic appointments.
- 24/7 phone consultations with licensed mental health professionals and referrals to supportive resource (you are responsible for any fees resulting from referrals outside the EAP, including those associated with medical benefits).



# Toll Free, 24/7 Access, & 100% Confidential

Access Phone EAP Resources: **(800) 356-7089**

International Number: **(800) 662-4504**

TTY for Hearing Impaired: **(800) 456-4006**

Access Online Resources - Go to

**[www.MagellanAscend.com](http://www.MagellanAscend.com)**

Here you'll have access to a variety of information on many health and wellness topics.

Take advantage of face-to-face visits by talking to a professional

1. Click on **Find Care**. Under **Choose a Provider List**, select either **Employee Assistance Program** for in-person visits or **Telehealth EAP** for online visits. You can search by ZIP code and distance.
  2. Select **Online EAP Referral** to complete the form.
  3. Call the provider to schedule an appointment.
- Smoking cessation mobile app to create a customized quit plan, receive personalized messaging to help overcome cravings, and seek social support.
  - Legal assistance, financial coaching, and identity theft resolution.



# MONTHLY HEALTHCARE PREMIUMS

## UNITED HEALTHCARE - HMO (DOCTOR'S PLAN NETWORK)

PREMIUM PER  
MONTH

Employee Only	\$113.14
Employee + Spouse	\$480.49
Employee + Child(ren)	\$461.86
Employee + Family	\$678.81



## UNITED HEALTHCARE - HDHP (CHOICE PLAN NETWORK)

PREMIUM PER  
MONTH

HSA COMPANY  
CONTRIBUTION  
(MONTHLY)

Employee Only	\$137.09	\$20.00
Employee + Spouse	\$496.46	\$40.00
Employee + Child(ren)	\$479.16	\$40.00
Employee + Family	\$783.96	\$60.00

## UNITED HEALTHCARE - PPO (CHOICE PLUS PLAN NETWORK)

PREMIUM PER  
MONTH

Employee Only	\$279.51
Employee + Spouse	\$835.87
Employee + Child(ren)	\$803.92
Employee + Family	\$1,183.26



### VISION - VSP WITH PRINCIPAL FINANCIAL

PREMIUM PER  
MONTH

Employee Only	\$6.20
Employee + Spouse	\$13.48
Employee + Child(ren)	\$14.78
Employee + Family	\$23.77

### DENTAL - BASIC PLAN WITH SUN LIFE FINANCIAL

PREMIUM PER  
MONTH

Employee Only	\$9.39
Employee + Spouse	\$14.97
Employee + Child(ren)	\$20.08
Employee + Family	\$23.47



### DENTAL - ENHANCED PLAN WITH PRINCIPAL FINANCIAL

PREMIUM PER  
MONTH

Employee Only	\$35.89
Employee + Spouse	\$67.94
Employee + Child(ren)	\$79.43
Employee + Family	\$124.30

# MONTHLY HEALTHCARE PREMIUMS

# LIFE INSURANCE AND AD&D

All eligible employees are provided Basic Life and Accidental Death and Dismemberment (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). **During this open enrollment, you are eligible up to the guarantee issue amount. Anything over the guarantee issue will require medical underwriting.**

VOLUNTARY LIFE AND AD&D	
Employee Benefit	Increments of \$10,000 up to 5X annual salary to a maximum of \$500,000 Guarantee Issue: \$150,000
Spouse Benefit	Increments of \$5,000 up to \$200,000 or 100% of employee amount Guarantee Issue: \$30,000
Child(ren) - Life Only	\$10,000 (15 days to age 26) / Live birth to 14 days: \$1,000
Evidence of Insurability (EOI)	Any purchase or increase in benefits, which does not take place within 31 days of employee's or dependents original eligibility effective day is subject to approval from the insurance carrier before benefits are effective

VOLUNTARY LIFE AND AD&D MONTHLY PREMIUM								
BENEFIT AMOUNT								
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 Monthly Premium							
\$10,000.00	\$2.00							

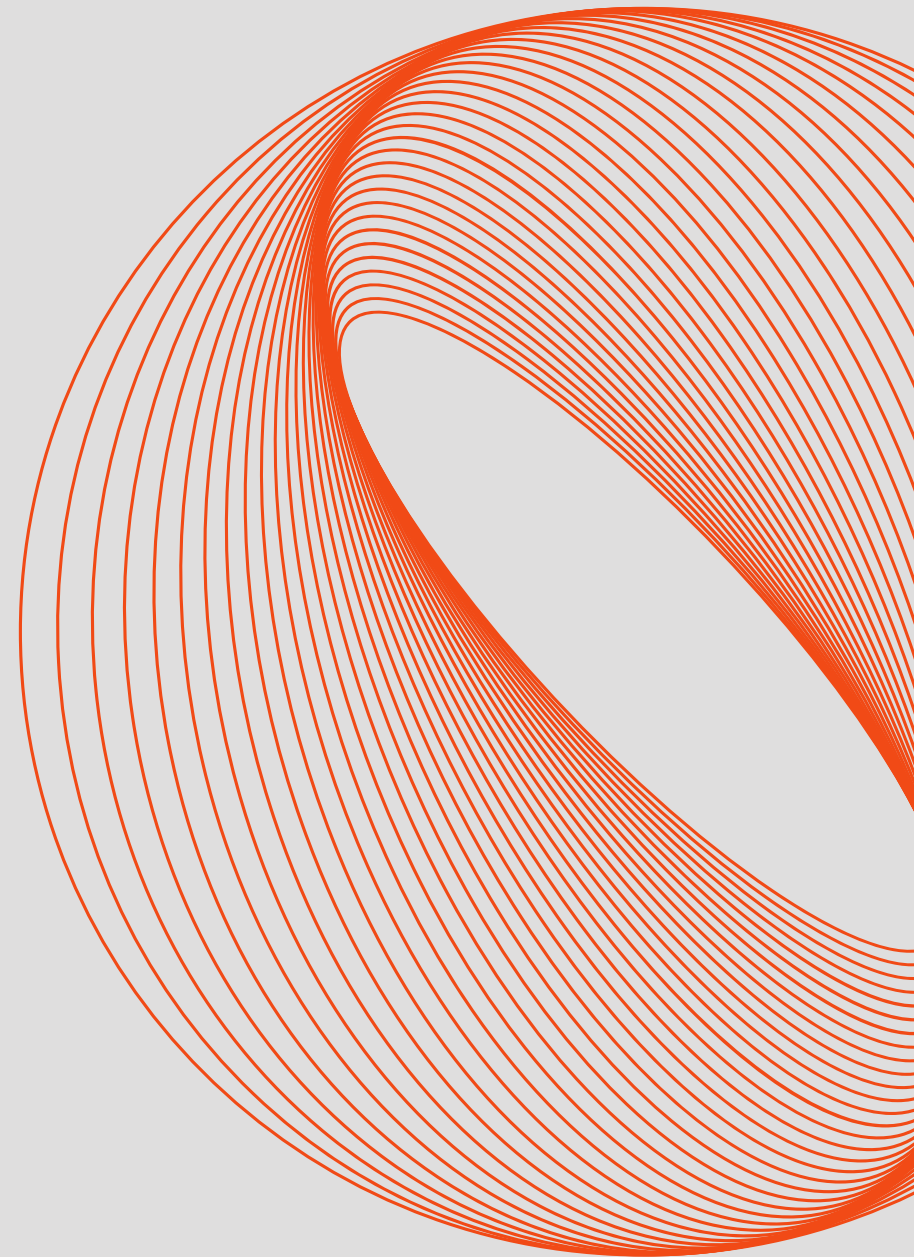
# SHORT TERM & LONG TERM DISABILITY:

All eligible employees may enroll in Short Term and Long Term Disability benefits.

**Short Term Disability** coverage includes 60% of your salary maximum of \$2,500 per week. Benefits begin on the 8th day of the accident or illness. 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 months post.





# 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 **WITH** HEALTH ASSESSMENT:**

EMPLOYEE ONLY	<b>\$6.16</b>
EMPLOYEE + SPOUSE	<b>\$10.14</b>
EMPLOYEE + CHILD(REN)	<b>\$9.53</b>
FAMILY	<b>\$14.24</b>

### **MONTHLY PREMIUMS **WITHOUT** HEALTH ASSESSMENT:**

EMPLOYEE ONLY	<b>\$3.95</b>
EMPLOYEE + SPOUSE	<b>\$5.74</b>
EMPLOYEE + CHILD(REN)	<b>\$6.77</b>
FAMILY	<b>\$9.17</b>



# 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 employees' Profit Sharing account. Profit Sharing contributions are calculated by taking the Profit Sharing amount (in percentages) multiplied by 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. 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 or older. The Profit Sharing & 401(k) Plan offers a wide array of investment funds to choose from, including stocks, bonds, and blended (target date) funds. Visit [www.401k.com](http://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
<b>Eligibility</b>	After 3 Months of Continuous Service	After 1 Year of Continuous Service
<b>Annual Maximum Employee Contribution</b>	Up to \$19,500 < 50 Years of Age up to \$26,000 > 50 Years of Age	N/A
<b>Discretionary Company Match</b>	\$0.50 per \$1.00 up to 6% of Your Income	Fully Company Funded
<b>Vesting Cycle</b>	6 Years of Graded Vesting	6 Years Graded Vesting





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

- Go to Fidelity Net Benefits at [www.401k.com](http://www.401k.com).
- Establish 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 2021)	
	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 (2021=\$6,500)		
When am I vested?	Employee Contributions	100% immediate	
	Discretionary Match & 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

**ADP > Myself > Benefits >  
Employee Discount - LifeMart**



## 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.



## 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 services just simply alerts you to credit issues. LifeLock has proprietary technology to detect a variety of identity threats. LifeLock's US based team of specialists can help fix it at **1-800-416-0599** or visit [www.lifelock.com](http://www.lifelock.com). Plans cost \$14.49 (Employee Only) or \$28.98 (Employee + Family) per month.

## PET PLAN

Employees have the option to purchase Pet Insurance through Pet Benefits Solutions. Wishbone Pet Health Insurance is a comprehensive accident and illness plan with optional wellness riders. It can be used at any veterinary facility, including specialty and emergency clinics. This benefit covers dogs and cats from 7 weeks of age, with no upper age restriction. Coverage includes 90% reimbursement, \$250 deductible, and a \$25,000 annual limit. It includes coverage for office visits, exam fees, and take home prescriptions. There are no waiting periods for injury or illness with the exception of a 6 month waiting period for cruciate ligament events. It has easy claim submission with processing in just 5 days. Included is 24/7 pet telehealth through AskVet and Lost Pet Recovery Service from ThePetTag. The optional riders include a Pedigree Plan and Best in Show Plan. The rates are based on age, breed, and zip code, and includes a 5% group discount and an additional 5% discount when you enroll 2+ pets. This benefit is a direct bill and not payroll deducted. You can go directly to [www.wishboneinsurance.com/riograndeco](http://www.wishboneinsurance.com/riograndeco) to obtain a quote and enroll.

## TRAVEL ASSISTANCE

All eligible employees and family members are eligible for Travel Assistance provided by AXA. 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 while helping you locate hospitals, embassies, and other "unexpected" destinations. Add the number to your cell phone contacts, so it's always close at hand. Just one phone number connects you and your family to medical and important services 24 hours a day; **1-888-647-2611**. Learn more at [www.principal.com/travelassistance](http://www.principal.com/travelassistance).

# Get to Know College Invest

## CollegelInvest 529 College Savings Plans



### Who We Are

CollegelInvest is not-for-profit state agency within the Colorado Department of Higher Education. We administer Colorado's 529 College Savings program with over \$11.2 billion in assets under management as of June 30, 2021 for 383,000 accounts. The majority of our accounts are owned by Coloradans. CollegelInvest does not receive any taxpayer dollars.

### Our Vision

Higher Education is a debt-free reality for all Coloradans.

### Our Mission

Connecting families with our industry leading 529 college savings plans.

### OTHER WAYS WE CAN HELP YOU SAVE FOR HIGHER EDUCATION

#### FIRST STEP PROGRAM

First Step provides a free \$100 contribution to the CollegelInvest account of a child born or adopted in Colorado on or after January 1, 2020. Now, these families are automatically enrolled in the Matching Grant Program.

#### 529 SCHOLARSHIP

A limited number of scholarships are rewarded at \$2,000 per year for up to four awards. These eligible CollegelInvest account owners can receive a total of \$8,000.

#### MATCHING GRANT PROGRAM

Our Matching Grant Program provides a dollar-for-dollar match up to \$1,000 per year for qualified families, for up to five years. Colorado families who save \$5,000 over a five-year span will see their savings doubled to \$10,000.

### COLLEGEINVEST 529 COLLEGE SAVINGS PLANS INCLUDE:

**Direct Deposit:** Accounts can be opened in minutes with as little as \$25 and automatic transfers to your 529 account make saving for college easy.

**State Tax Benefits:** Every dollar you contribute to a CollegelInvest 529 can be deducted from your Colorado state income tax return.

**Federal Tax Benefits:** Earnings grow tax free for both federal and state. Withdrawals used for qualified higher education expenses aren't taxed on your federal or state tax return.

**Nationwide Access:** Money can be used nationwide at any eligible public or private college, university, vocational or trade school.

**Account Control:** The account owner is always in control of the account.

**Beneficiary Options:** You name the beneficiary, and have the ability to change the beneficiary as you chose.

### FOUR DISTINCT SAVINGS PLANS WITH 31 INVESTMENT OPTIONS

- **Direct Portfolio**
  - Managed by Ascensus, Vanguard
  - Over \$5.8 billion in assets
  - Ranked above average by Morningstar
- **Scholars Choice**
  - Managed by Nuveen/TIAA
  - Over \$5.4 billion in assets
  - Available exclusively through financial professionals
- **Smart Choice**
  - Managed by FirstBank
  - FDIC insured
  - \$85 million in assets
- **Stable Value Plus**
  - Guaranteed by Nationwide Life Insurance Company
  - Insured program that protects principal and guarantees annual interest
  - \$161 million in assets
    - As of June 30, 2021

Go to [www.collegeinvest.org/enroll-529-savings-plan/](https://www.collegeinvest.org/enroll-529-savings-plan/) to find and enroll in which plan best fits you and your family's needs!



# First Step Program

**WE HAVE A FREE \$100 GIFT TO HELP YOU START SAVING FOR YOUR NEWBORN. REALLY!**

## Who Qualifies?

Any child born or adopted on or after January 1, 2020 in Colorado is eligible to receive a free \$100 contribution to a CollegeInvest 529 savings account. Go to [www.collegeinvest.org/first-step](http://www.collegeinvest.org/first-step) for details and apply.

## Next Steps:

If you do not already have one, open a CollegeInvest college savings account at [www.collegeinvest.org](http://www.collegeinvest.org). (The Account Owner must be a parent/legal guardian and the eligible child as the beneficiary). Your savings and earnings grow tax free, as long as the funds are used for the approved expenses.

- Contributions you make to your account are eligible for a Colorado income tax deduction for Colorado taxpayers.
- Savings can be used anywhere in the country, at almost any college, university, community college, trade school, or vocational program.

Next, apply for the program online at [www.collegeinvest.org/first-step](http://www.collegeinvest.org/first-step). You will need the child's savings account number and their birth certificate state file number. If you and the beneficiary meet all of the eligibility requirements, you will be notified by email from CollegeInvest and the \$100 contribution will be deposited in your CollegeInvest account within 30 business days.

## Who Qualifies?

All First Step recipients! Once you receive the \$100 from First Step, we'll match your future contributions dollar-for-dollar, up to \$500 per year for the next 5 years. You could receive up to \$2,500 in matching funds!

## Next Steps!

The best thing is... you don't need to do anything! We'll contact you in January each year to confirm your account information. You'll be auto enrolled all the contributions up to \$500 per year that you make in the next calendar year will be matched.

For more information about the Terms & Conditions, go to [www.collegeinvest.org/first-step](http://www.collegeinvest.org/first-step). Contact us at [info@collegeinvest.org](mailto:info@collegeinvest.org) or call (800) 448-2424.



## Jury Duty

Rio Grande Co. recognizes jury duty as a civic responsibility for 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.



## Rio Grande Co. observes the following holidays:

- New Year's Day
- Memorial Day
- Fourth of July
- Labor Day
- Thanksgiving Day
- The day after Thanksgiving (non-paid)
- Christmas Day

\*\* You must work the day before and the day after, unless on vacation, to get paid. When a holiday falls on a Sunday, it is observed the following Monday. When a holiday falls on a Saturday, it is observed 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.

# Paid Time Off!

## Vacation

All vacations must be scheduled in advanced with your supervisors approval. Vacations are scheduled in a manner that minimizes interruptions to company operations. Upon termination, employees receive pay for earned unused vacation. See the company policy 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+ years of continuous employment

## Sick Time

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 ADP at a rate of 1 hour of paid sick time for every 30 hours worked. The sick time will not expire and any available balance will roll into the next year.

## Bereavement

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



# 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 2024 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.**

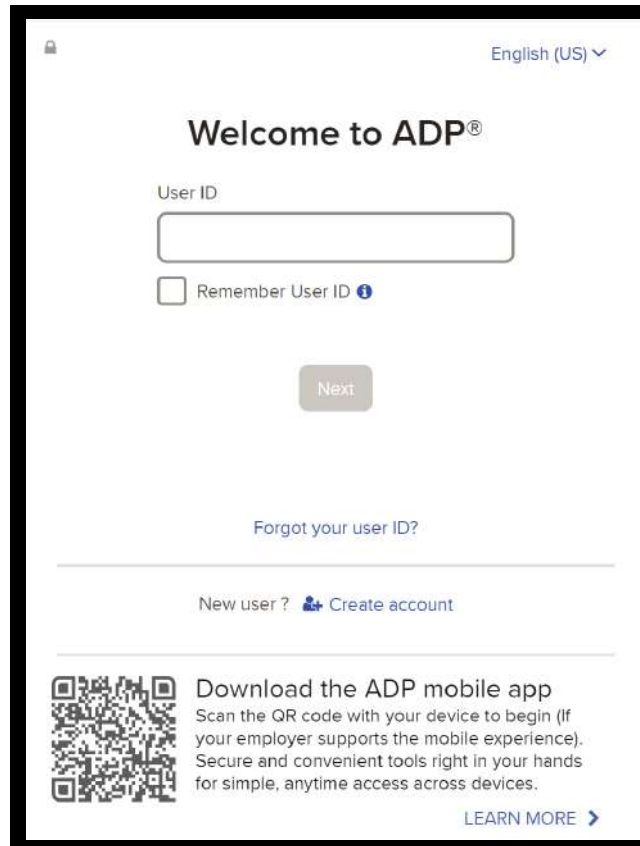
## **How Will You Know What's Right for You?**

- Consider your options. You can choose from one of three medical plans:
  - 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 the costs listed in this guide to determine the monthly cost under each plan option.
- Utilize extra resources. Check out United Healthcare's website ([www.uhc.com](http://www.uhc.com)) for access to additional plan information, and more, to assist in making the right choices for you. You do not need to enroll in Rio Grande Co. medical plan to access content.

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

Log onto Workforce Now to access the Employee Self Service Website\*

<https://workforcenow.adp.com>



English (US) ▼

## Welcome to ADP®

User ID

☐ Remember User ID ⓘ


Next

[Forgot your user ID?](#)

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New user ? ⓘ [Create account](#)

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 Download the ADP mobile app  
Scan the QR code with your device to begin (if your employer supports the mobile experience).  
Secure and convenient tools right in your hands for simple, anytime access across devices.

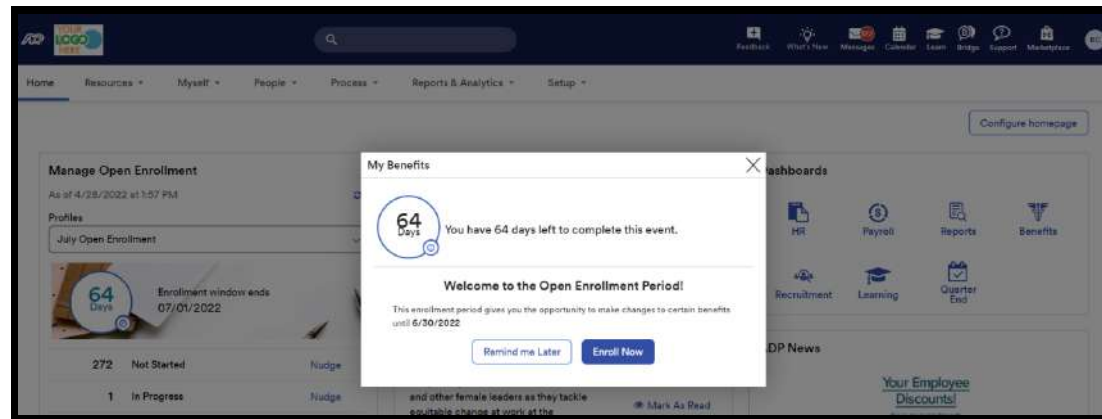
[LEARN MORE >](#)

Enter your User ID and password, and then click 'Sign In'.

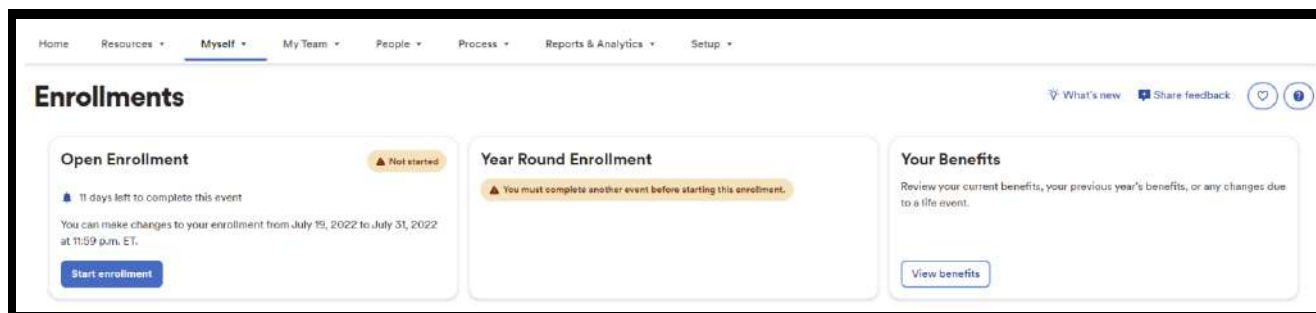
**Note:** If this is your first time logging in, click 'Create Account'. If you are unsure of the registration code, please contact your HR team.

Upon logging in, you will be presented with a pop-up showing important information about this Open Enrollment period. You can click 'Enroll Now' or 'Remind Me Later'.

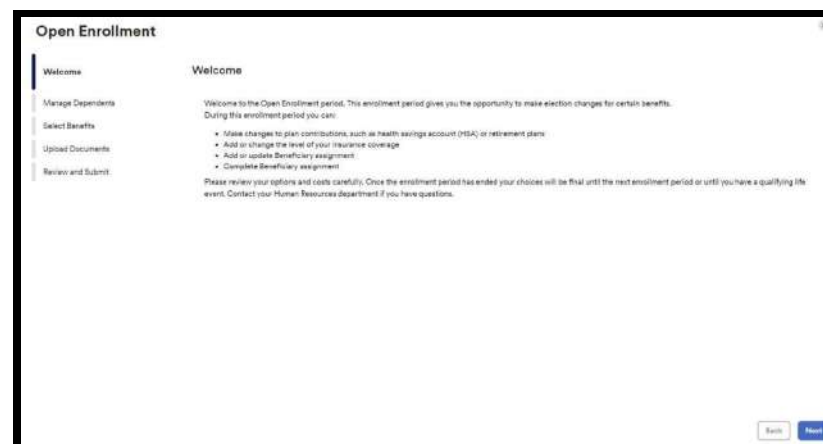
**Note:** This pop-up is displayed each time you log in during the Open Enrollment period. 24-hours after submitting your selections, the pop-up will no longer display.



By selecting 'Enroll Now', it will bring you to the Myself - Benefits - Enrollments screen, where you can click 'Start Enrollment'.

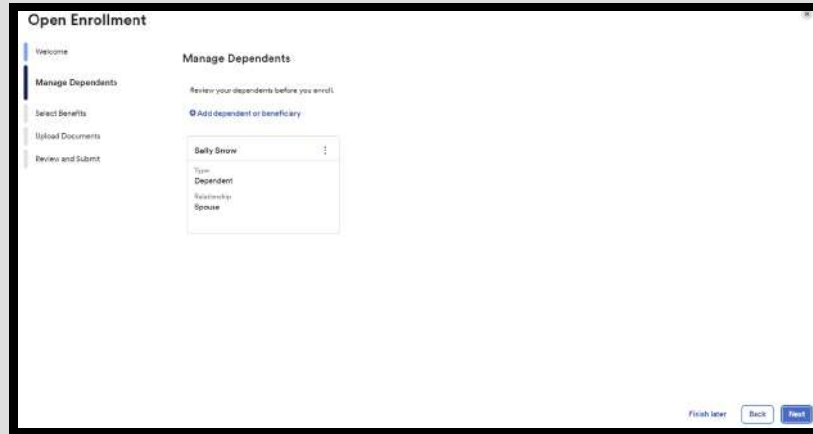


You will be taken to the Welcome Note. Please review all information of this page, as there are often important details regarding your Open Enrollment options. Click 'Next' after reviewing the Welcome Note to move to the 'Manage Dependents' page.



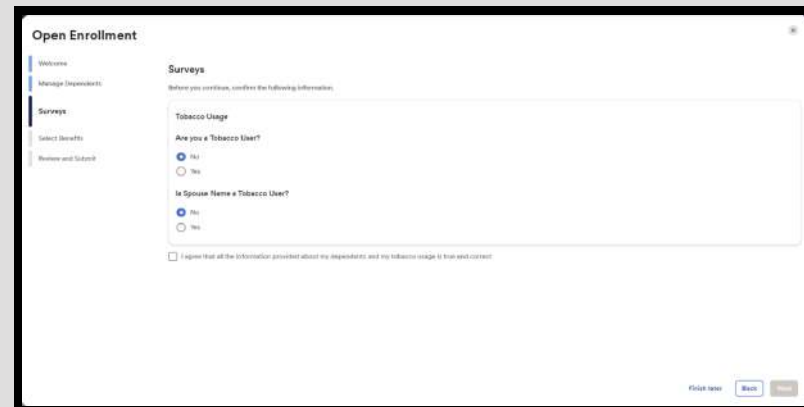
The 'Manage Dependents' page is where you can add/view/edit your dependents and beneficiaries. Select 'Add dependent or beneficiary' to add a new dependent/beneficiary.

Use the 3-dot action icon to view/edit an existing dependent/beneficiary.

A screenshot of the 'Open Enrollment' web application. The left sidebar contains a navigation menu with 'Welcome', 'Manage Dependents', 'Select Benefits', 'Upload Documents', and 'Review and Submit'. The main content area is titled 'Manage Dependents' and includes a sub-header 'Review your dependents before you enroll.' Below this is a link 'Add dependent or beneficiary'. A table lists a dependent named 'Betsy Snow' with a 3-dot action icon. The table has columns for 'Type', 'Dependent', 'Relationship', and 'Spouse'. At the bottom right are buttons for 'Finish later', 'Back', and 'Next'.

Click 'Next' to proceed to Surveys.

The survey screen will prompt only if applicable based on the settings within the enrollment profile itself. If any tobacco attestation is required, you must acknowledge the attestation ("I agree that all the information provided about my dependents and my tobacco usage is true and correct") in order for 'Next' to be available and allow you to continue to the 'Select Benefits' page.

A screenshot of the 'Open Enrollment' web application, showing the 'Surveys' section. The left sidebar is the same as the previous screenshot. The main content area is titled 'Surveys' and includes a sub-header 'Before you continue, confirm the following information:'. Under the heading 'Tobacco Usage', there are two questions: 'Are you a Tobacco User?' and 'Is Spouse Name a Tobacco User?'. Both have radio button options for 'Yes' and 'No'. At the bottom, there is a checkbox for 'I agree that all the information provided about my dependents and my tobacco usage is true and correct.' At the bottom right are buttons for 'Finish later', 'Back', and 'Next'.

Employee Self Service is split up into three sections: Action Required, Selected Plans, and Eligible Benefits.

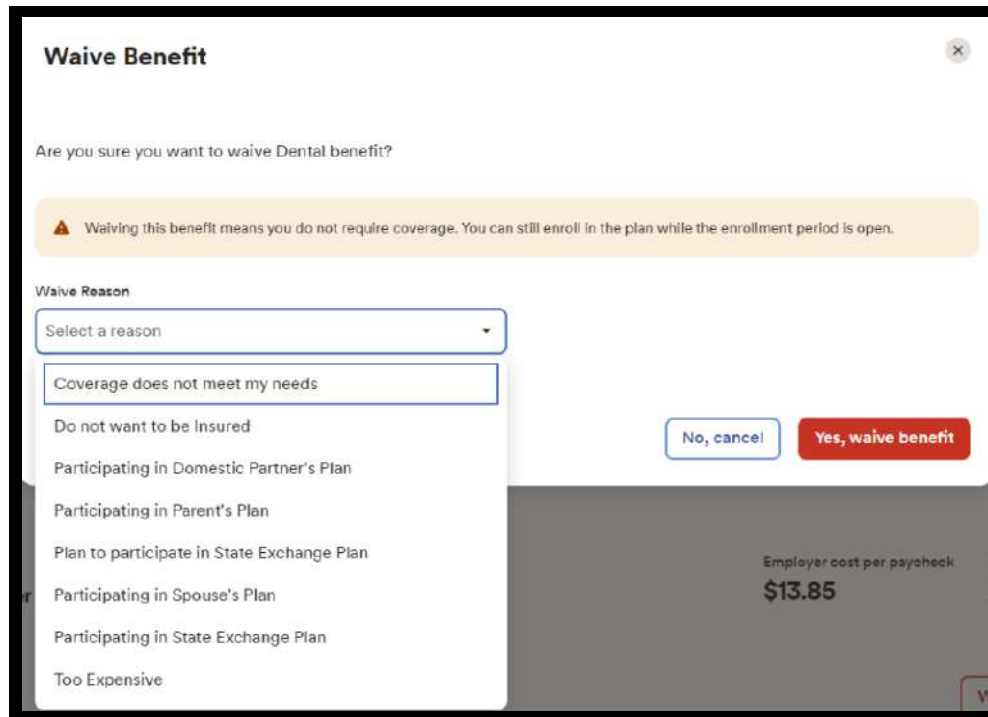
- **Action Required** - These are items that need to be reviewed to move forward. These actions could require a beneficiary to be designated or a waiver reason to be provided.



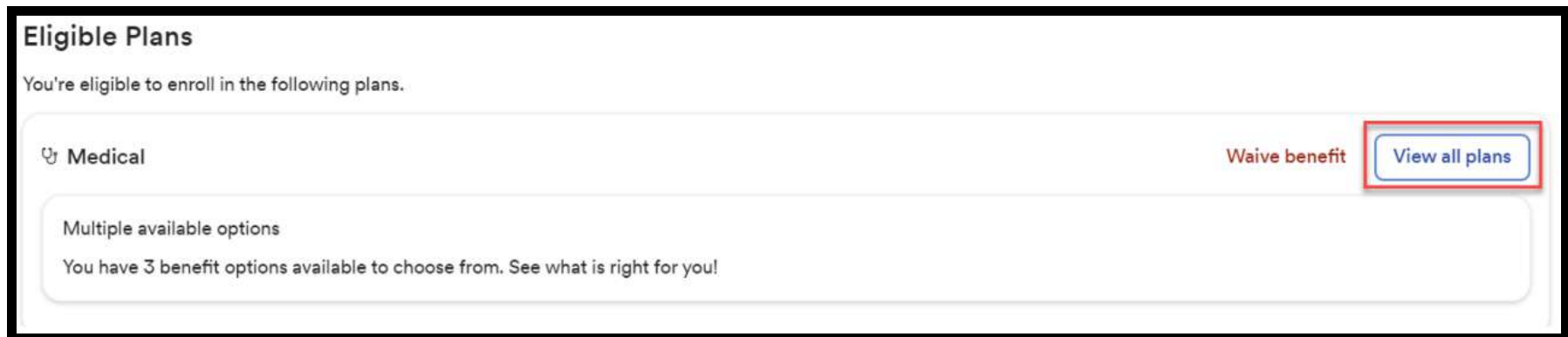
- **Selected Plans** - These are benefit plans that you are already enrolled in and can make changes to. This section also displays any enrollments that are pending additional approval.

- **Eligible Benefits** - These are other benefit plans that are available for you to enroll in. If you select a benefit plan in the 'Eligible Benefits' section, the enrollment will be moved to the 'Enrolled Benefits' section.

'Waive Benefits' should only display for benefit plan types that require a waive reason. Employees should only select 'Waive Benefits' if you do not want to continue enrollment in a benefit or are not enrolled currently and a waive reason is required. If you choose to waive a benefit, you will be required to select a 'Waiver Reason'.

A screenshot of a 'Waive Benefit' modal form. At the top, it asks 'Are you sure you want to waive Dental benefit?'. Below this is a warning message: 'Waiving this benefit means you do not require coverage. You can still enroll in the plan while the enrollment period is open.' The 'Waive Reason' section features a dropdown menu with 'Select a reason' as the placeholder. The dropdown is open, showing several options: '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', and 'Too Expensive'. To the right of the dropdown are two buttons: 'No, cancel' and 'Yes, waive benefit'. At the bottom right, it displays 'Employer cost per paycheck' as '\$13.85'.

'View all plans' will allow the employee to view the plans that are available in that plan grouping.

A screenshot of the 'Eligible Plans' section. It starts with the heading 'Eligible Plans' and the text 'You're eligible to enroll in the following plans.' Below this, there's a section for 'Medical' plans, indicated by a medical icon. To the right of the 'Medical' label are two buttons: 'Waive benefit' and 'View all plans', with the latter being highlighted by a red box. Below the 'Medical' label, it says 'Multiple available options' and 'You have 3 benefit options available to choose from. See what is right for you!'.

While enrolling in a plan, be sure to indicate which dependents should be covered in the 'Covered Individuals' section, if applicable. Then proceed with your enrollment.

**Available Plans**

**Medical**  
Select the plan that meets your needs and add the dependents you want to cover.

Your company requires you to enter a reason to waive this coverage.

**Covered Individuals**

☒ John Snow (You) ☐ Sally Snow (Spouse)

**4 Plans Available** → Plan comparison

Plan	Employer cost per paycheck	Your cost per paycheck
<b>Aetna Choice PPO</b> (1 individual selected) Provider: <b>Aetna Inc.</b>	\$245.90	\$112.52
<b>RC HDHP</b> (1 individual selected) → Additional details		

[Select plan](#)

[Waive benefit](#) [Back](#)

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

When you chose to enroll in a plan, it will display the 'Per Paycheck Cost' for the employee and employer.

**RC PPO, Medical PPO**  
(1 individual selected)

Provider  
**Aetna Inc.**

	Employer cost per paycheck	Your cost per paycheck
	<b>\$60.00</b>	<b>\$57.00</b>

⚠ Confirm the details for this plan selection or waive this benefit.

[Confirm details](#)

'Confirm details' may include some additional information needed (i.e. PCP-ID).

**Confirm Details**

**Aetna Inc.: RC PPO**  
Medical PPO

**Covered Individual**  
You

**Primary Care Physician Details**  
John Snow  
Enter Primary Care Physician Details

First Name	Last Name	ID Number
<input type="text"/>	<input type="text"/>	<input type="text"/>

**Per Paycheck Costs**  
Total Cost Per Paycheck  
**\$57.00**

[Back](#) [Confirm](#)

Review your enrollment, costs, and covered individuals carefully before clicking on 'Confirm'. Once confirmed, you will receive a confirmation message that you are now enrolled and the enrollment will be displayed under 'Selected Plans'.

The screenshot shows the 'Select Benefits' page. At the top, a green box states 'You enrolled in RC PPO, Medical PPO.' Below this, a summary bar indicates '47 days left to enroll' (Effective: October 1, 2022), 'Employer cost per paycheck \$60.00', and 'Your cost per paycheck \$57.00'. A 'Go to section' button is on the right. The 'Selected Plans' section follows, stating 'You are enrolled in the following plans. You can make changes until the enrollment period closes.' Under the 'Medical' category, the 'RC PPO' plan is listed as 'Selected' (Effective: October 1, 2022). It shows 'Who is covered?' as 'You' and 'Per Paycheck' cost as '\$57.00'. There are 'Waive benefit' and 'View all plans' links.

### Voluntary Life Elections and Beneficiaries:

When you elect Voluntary Life, you will also need to designate your beneficiaries. Start by clicking 'View all Plans', and then choose the amount of coverage you want to elect from the drop down.

The screenshot shows the 'Available Plans' page for 'Voluntary Life'. It lists 'Covered Individual' as 'John Snow (You)'. Under '1 Plan Available', the 'BT - Voluntary Life' plan (1 individual selected) is shown with 'Provider: Guardian Life'. The 'Select Coverage Amount' section shows 'Additional Coverage' as '\$240,000.00' and 'Total Actual Coverage Amount' as '\$240,000.00'. Two warning messages are displayed: 'Evidence of Insurability will be required for this enrollment.' and 'Over The Limit - Approval Required' (The Total Actual Coverage Amount is over the guarantee issue amount of \$150,000.00. That amount requires Evidence of Insurability (EOI) and approval from the insurance carrier.). At the bottom, 'Per Paycheck Costs' are listed: 'Employer cost per paycheck \$0.00' and 'Your cost per paycheck \$17.50'. A 'Back' button is in the bottom right corner.

If the amount selected is over the guarantee issue amount, additional approval will be required, and you will be asked to complete an Evidence of Insurability (EOI) and submit it to your employer. Your full election amount will not be approved until this process is completed.

Next, you will want to enter your beneficiary designation. Including Primary and Secondary, if applicable. All beneficiary delegation percentages combined must equal 100% for each category (Primary and Secondary).



**Beneficiaries** [Add beneficiary](#)

Allocate the percentages of your benefits payout. You can divide the percent paid to as many beneficiaries as you want, but the total must equal 100%.

Beneficiary	Primary	Secondary
<b>Sally Snow</b> Spouse	100 %	0 %
<b>Total</b>	<b>100.00%</b>	<b>0.00%</b>

⚠ Confirm the details for this plan selection. [Confirm details](#)

Click 'Confirm Details' and review your selections and beneficiary delegations. Then click 'Confirm' to continue with your enrollment elections.

**Confirm Details**

Guardian Life: BT - Voluntary Life

Covered Individual  
You

Coverage  
Total Actual Coverage Amount  
**\$240,000.00**

Beneficiaries  
Sally Snow (Spouse) Primary (100.00%)

Per Paycheck Costs  
Employee Cost: \$0.00  
Your Cost: \$17.50

[Back](#) [Confirm](#)

Continue through each step until all elections are complete and all tasks under the 'Action Required' section are addressed. When you're ready to proceed to the 'Summary' page, click 'Next' to proceed to the 'Review' and 'Submit' step.

**Open Enrollment**

Welcome  
Manage Dependents  
Surveys  
**Select Benefits**  
Review and Submit

**Select Benefits**

46 days left to enroll  
Effective: October 1, 2022

Employer cost per paycheck: **\$553.26**  
Your cost per paycheck: **\$293.17** [Go to section](#)

**Selected Plans**  
You are enrolled in the following plans. You can make changes until the enrollment period closes.

**Medical** [Waive benefit](#) [View all plans](#)

**Aetna Choice PPO**  
Effective: October 1, 2022  
Who is covered?  
You and Sally Snow  
Per Paycheck: **\$253.17** [Sched](#)

**Dental** [View all plans](#)

Finish later [Back](#) [Next](#)

Review all of your selections/changes. When you have confirmed them, click 'Submit Enrollment'. Note that your benefit elections will not be processed until you click 'Submit Enrollment'. If you click 'Save for Later' instead, these enrollments will not be submitted to your HR team until you fully submit the enrollment changes.

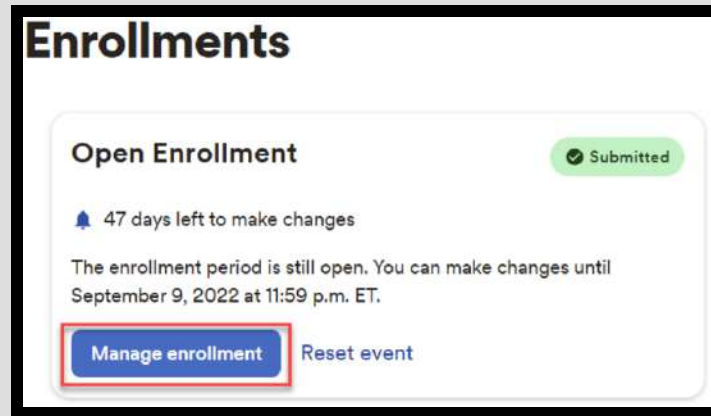
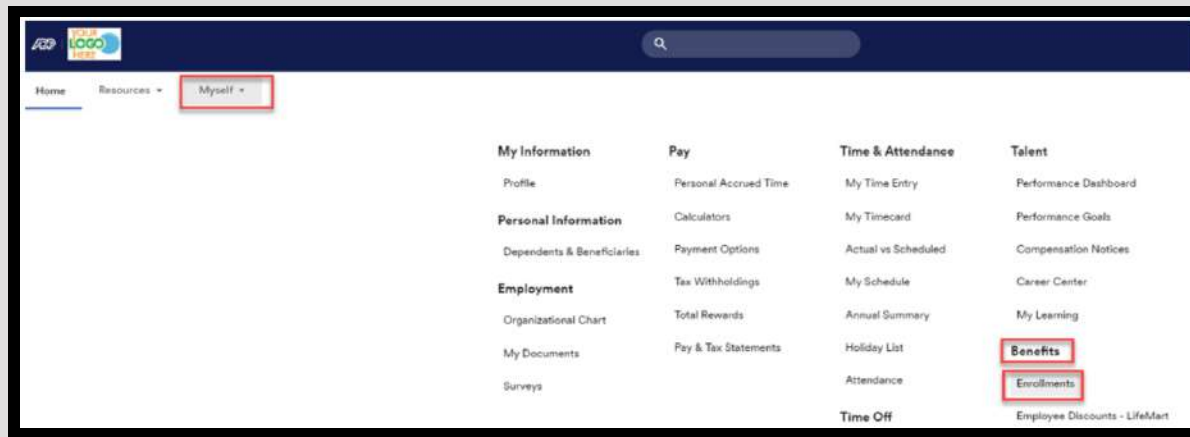
The screenshot shows the 'Open Enrollment' interface with a sidebar on the left containing links: 'Welcome', 'Manage Dependents', 'Salarys', 'Select Benefits', and 'Review and Submit'. The main content area is titled 'Review and Submit' and includes a summary of the enrollment period: '46 days left to enroll' (Effective: October 1, 2022). It displays two cost options: 'Employee/dependent poolshare' at \$553.26 and 'Your employee poolshare' at \$293.17. A yellow warning banner states: 'Your benefit elections will not be effective until you click Submit enrollment.' Below this, the 'Enrolled plans' section shows a 'Medical' plan, 'Effective: October 1, 2022', 'Aetna Choice PPO', and a cost of '\$253.17 Per Paycheck' for 'You and Sally Snow'. At the bottom right, there are three buttons: 'Finish later', 'Back', and 'Submit enrollment'.

There will be a pop-up confirming your submission noting the date and time of submission. Please ensure you've received the confirmation note indicating your elections have been submitted.

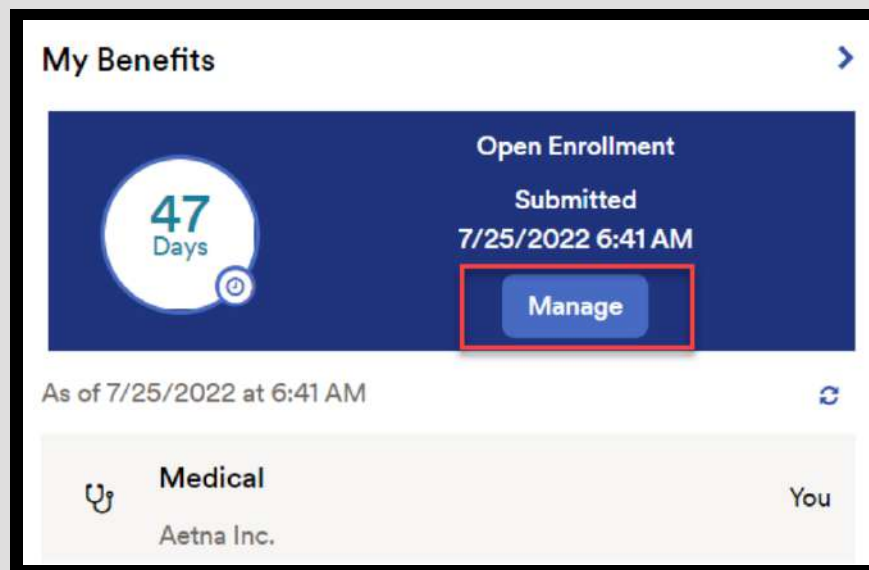
The screenshot shows a 'Submit enrollment' pop-up window. It contains the text: 'You are about to submit your enrollment. Do you want to continue?' and 'You can make changes until September 9, 2022 11:59 PM EDT.' At the bottom right, there are two buttons: 'No' and 'Yes'.

The screenshot shows the 'Enrollments' page. At the top, a green banner with a checkmark icon contains the message: 'You have completed your enrollment. You have successfully completed your Open Enrollment October 2022 enrollment.' Below this, the 'Open Enrollment' section shows '46 days left to make changes' and the period 'You can make changes to your enrollment from July 5, 2022 to September 9, 2022 at 11:59 p.m. ET.' with a 'Manage enrollment' button. To the right, the 'Your Benefits' section has a 'View benefits' button. A red box highlights the 'Submitted' status icon in the 'Open Enrollment' section.

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 'Manage Enrollment' option in the Open Enrollment box. This will bring you back to the beginning of your profile to make any desired election changes.



You may also navigate by finding the 'My Benefits' tile on the homepage and select 'Manage'. The tile will also reflect the 'Submitted' status with the date and time of submission.



## Questions? Contact...

Melody Zorgdrager  
(303) 218-6365  
mzorgdrager@riograndeco.com

Dawn Telesco  
(303) 218-6363  
dtelesco@riograndeco.com



# Default Elections

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

<b>MEDICAL</b>	<b>You will not have medical coverage.</b>
<b>DENTAL</b>	<b>You will not have dental coverage.</b>
<b>VISION</b>	<b>You will not have vision coverage.</b>
<b>HEALTH SAVINGS ACCOUNT (HSA)</b>	<b>If you enroll in Choice Plus with Health Savings Account, you must make an active election for 2024. Your current election will not carry over automatically.</b>
<b>FLEXIBLE SPENDING ACCOUNT (FSA)</b>	<b>You will not be able to participate in an FSA.</b>
<b>BASIC LIFE INSURANCE</b>	<b>Your Basic Life Insurance will be \$15,000.</b>
<b>SUPPLEMENTAL LIFE &amp; AD&amp;D</b>	<b>You will not have Supplemental Life and AD&amp;D Insurance.</b>
<b>SHORT TERM DISABILITY</b>	<b>Non-Exempt Employees will be automatically enrolled.</b>
<b>LONG TERM DISABILITY</b>	<b>You will not have Long Term Disability coverage.</b>
<b>ACCIDENT INSURANCE</b>	<b>You will not have Accident Insurance.</b>
<b>TRAVEL ASSISTANCE</b>	<b>All employees are automatically enrolled.</b>
<b>PET INSURANCE</b>	<b>You must enroll at 1-800-891-2565 or <a href="http://www.wishboneinsurance.com">www.wishboneinsurance.com</a>.</b>
<b>EMPLOYEE ASSISTANCE PROGRAM</b>	<b>All employees will be automatically enrolled.</b>
<b>PROFIT SHARING/401(K) PLAN</b>	<b>Your current election will remain unchanged.</b>

Current Employees: After 11:59 (MT) on November 15, 2023, you will not be able to change your medical, dental, vision, FSA, or Voluntary Life/AD&D elections until the 2025 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 Plans	United Healthcare	<a href="http://www.myuhc.com">www.myuhc.com</a>	HDHP: (866) 314-0336 PPO: (888) 332-8885 HMO: (844) 376-0313
Virtual Medical	HealthiestYou	<a href="http://www.healthiestyou.com">www.healthiestyou.com</a>	(886) 703-1259
Vision	Principal/VSP	<a href="http://www.vsp.com">www.vsp.com</a>	(800) 877-7195
Dental	Sun Life	<a href="http://www.sunlife.com/us">www.sunlife.com/us</a>	(800) 247-6875
Dental	Principal	<a href="http://www.principal.com/dentist">www.principal.com/dentist</a>	(800) 247-4695
Flexible Spending Accounts	Discovery Benefits	<a href="http://www.discoverybenefits.com/contact">www.discoverybenefits.com/contact</a>	(866) 451-3399
Health Savings Account	Discovery Benefits	<a href="http://www.discoverybenefits.com/contact">www.discoverybenefits.com/contact</a>	(866) 451-3399
Short/Long Term Disability	Principal	<a href="http://www.principal.com">www.principal.com</a>	(800) 245-1522
Basic & Supplemental Life Insurance	Principal	<a href="http://www.principal.com">www.principal.com</a>	(800) 986-3343
Accident Insurance	Lincoln Financial	<a href="http://www.lfg.com">www.lfg.com</a> Reference ID: RIOGRANDE1	(877) 275-5462
Employee Assistance Program	Magellan Ascend	<a href="http://www.magellanascend.com">www.magellanascend.com</a>	(800) 356-7089
Profit Sharing 401(k) Plan	Fidelity	<a href="http://www.401k.com">www.401k.com</a>	(800) 835-5095
Travel Insurance	AXA	<a href="http://www.principal.com/travelassistance.com">www.principal.com/travelassistance.com</a>	Worldwide: (630) 766-7696 U.S.: (888) 547-2611
Pet Insurance	Pet Benefit Solutions	<a href="http://www.wishboneinsurance.com/riograndeco">www.wishboneinsurance.com/riograndeco</a>	(800) 891-2565
Accident Death & Dismemberment Insurance	Principal	<a href="http://www.principal.com">www.principal.com</a>	(800) 986-3343