


GRIFFIS  BLESSING
EMPLOYEE PERKS



Dear New GB Employee:

We are excited to welcome you to the Griffis/Blessing team and we look forward to helping you grow your career with us. We are committed to helping our employees enrich their lives through personal growth, professional development and a healthier way of life. Our benefits package and additional perks as a GB employee, we believe reflects our support of you.

Within this document you will find health care plans that offer flexible options, information on supplemental add-ons, our 401K and furthering education programs, as well as PTO and ways to "Cash In" with GB!

We care about your health and well-being and we hope with the support of our benefits packages you'll stay healthy and active.

We are all in this together, One Team, One Goal!

Be well,

A handwritten signature in black ink, appearing to read "William J. Hybl Jr.", written in a cursive style.

William "B.J." Hybl Jr.,
Chief Operating Officer

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MEDICAL INSURANCE


Griffis/Blessing offers a variety of options through Kaiser Permanente for our employee benefits program after 60 days of employment.

The plans have in-network and out of network coverage options depending on what meets your needs and range in price point for the individual employee and their family. Griffis/Blessing pays \$475* per month toward medical, dental and/or vision programs.

We hold an open enrollment in November with ERC Colorado, who explains each of the plans below in depth and will answer any questions you may have. For further information and detailed brochures describing insurance coverage, please contact ERC's Benefit Coordinator.

*subject to change



 KAISER PERMANENTE®	Kaiser HMO* 1000	Kaiser HMO 2000	Kaiser HMO* 1500
Out of Network Coverage	Yes Plus Benefits	Emergency Only	Yes Plus Benefits
Annual Deductible Individual/Family	\$1,000/ \$3,000	\$2,000/ \$4,000	\$1,500/ \$4,500
Coinsurance (Carrier/Employee)	70/30	80/20	90/10
Annual Maximum Out of Pocket	\$4,000/ \$12,000	\$4,000/ \$8,000	\$3,500/ \$7,000
Office Visits - Primary Care Provider Copay	\$30	\$20	\$25
Office Visits - Specialist Copay	\$50	\$40	\$50
Labs	Covered 100%	Covered 100%	Covered 100%
X-rays (high tech included)	30% after deductible	20% after deductible	10% after deductible
Urgent/After Hours Care Copay	\$50	\$50	\$50
Emergency Care	\$300 copay	\$300 copay	10% after deductible
Virtual Visit	\$0	\$0	\$0



Don't pay more than you have to!

A freestanding healthcare facility is one that is not integrated with, or a department of, a hospital. When you choose a freestanding facility rather than a hospital for radiology and/or outpatient surgery, you will pay less — and you won't have a copay.

	Kaiser HMO* 3000	Kaiser HMO H.S.A.	Kaiser HMO 5000	Kaiser H.S.A. 5000
Out of Network Coverage	Yes Plus Benefits	Emergency Only	Emergency Only	Emergency Only
Annual Deductible Individual/Family	\$3,000/ \$9,000	\$2,500/ \$5,000 aggregate	\$5,000/ \$10,000	\$5,000/ \$10,000
Coinsurance (Carrier/Employee)	70/30	90/10	60/40	60/40
Annual Maximum Out of Pocket	\$6,000/ \$12,000	\$3,400/ \$6,800	\$7,350/ \$14,700	\$6,450/ \$12,900
Office Visits - Primary Care Provider Copay	\$30	10% after deductible	\$40	40% after deductible
Office Visits - Specialist Copay	\$60	10% after deductible	\$75	40% after deductible
Labs	Covered 100%	10% after deductible	100% covered or 40% after deductible at Hospital	40% after deductible
X-rays (high tech included)	30% after deductible	10% after deductible	30% after deductible	40% after deductible
Urgent/After Hours Care Copay	\$60	10% after deductible	\$75 Copay at KP facility or 40% copinsurance after deductible	40% after deductible
Emergency Care	30% after deductible	10% after deductible	\$500 Copay	40% after deductible
Virtual Visit	\$0			

Good to Know: Health Insurance Terms

In-Network: Providers who are in the health plan's network and who have contracted with the health care plan for reimbursement at a negotiated discounted rate. Participants in the plan pay less using an in-network provider because of the contract terms with the physicians and facilities.

Coinsurance: The percentage amount the plan pays for covered eligible expenses under the group health plan after the deductible has been met.

Out-of-Network: Providers who have not contracted with the health plan for reimbursement at a negotiated rate. Participants may pay more out of pocket with an out-of-network provider, and may have more of an administrative burden, such as filing claims. Reimbursement is based on reasonable and customary charges; any amount above the allowed charges is paid by the participant.

Copay: The amount paid at the time of service by the participant.

Deductible: The amount of money an individual/family must pay for covered health expenses in a calendar year before the health plan covers the costs.

Out-of-Pocket Maximum: The maximum amount that an individual/family pays for expenses covered under the plan. Once the maximum amount is reached, the plan pays 100% for eligible covered expenses for the remainder of the calendar year.

GET THE RIGHT CARE - WHEN YOU NEED IT, HOW YOU WANT IT

From strains to pains, you never know when or why you might need treatment. But when that time comes, you can get the care that's right for you by choosing from a number of options that meet your needs and your lifestyle.



ROUTINE CARE

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

- Checkups
- Preventative Screenings
- Well-child visits



URGENT CARE

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

- Asthma flare-ups
- Earaches
- Minor sprains, wounds or burns

Explore your care at kp.org/getcare



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



APPOINTMENTS and ADVICE

- Call **303-338-4545 (TTY 711)** anytime, day or night, for medical advice or to schedule primary care and select specialty care appointments.
- For same-day care, phone appointments and online chat are available to get you the care you need quickly.
- Book an appointment online from your kp.org account.



CHAT ONLINE

Connect real time with a Kaiser Permanente physician.



PHONE

Save yourself an office visit by scheduling a call with a doctor.



EMAIL

Message your doctor's office with non-urgent questions anytime, and get a response within 24 hours.



VIDEO VISIT

Ask about this online alternative to an in-person appointment.



E-VISITS

Fill out an online questionnaire and a registered nurse will respond within 4 hours with a care plan.



IN PERSON

Same day appointments are often available.



ONLINE AND MOBILE ACCESS

Register at kp.org/register to actively manage care for you and your family. Get the Kaiser Permanente mobile app from the App Store or Google Play.

Manage your health, find locations and care when traveling, and more at kp.org/getcare.

1. Medicaid members need a referral for specialty care when seeking care with Kaiser Permanente specialists.
2. If you have a medical emergency, call 911 or go to the nearest hospital.
3. These features are available when you receive care at Kaiser Permanente medical offices
4. Check with your doctor's office to find out if video visits are available to you.
5. Kaiser Permanente is not responsible for the content or policies of the external websites of Apple Inc. and Google Inc. App Store is a service mark of Apple Inc. Android and Google Play are trademarks of Google Inc.

IN-PERSON CARE OPTIONS FOR YOU

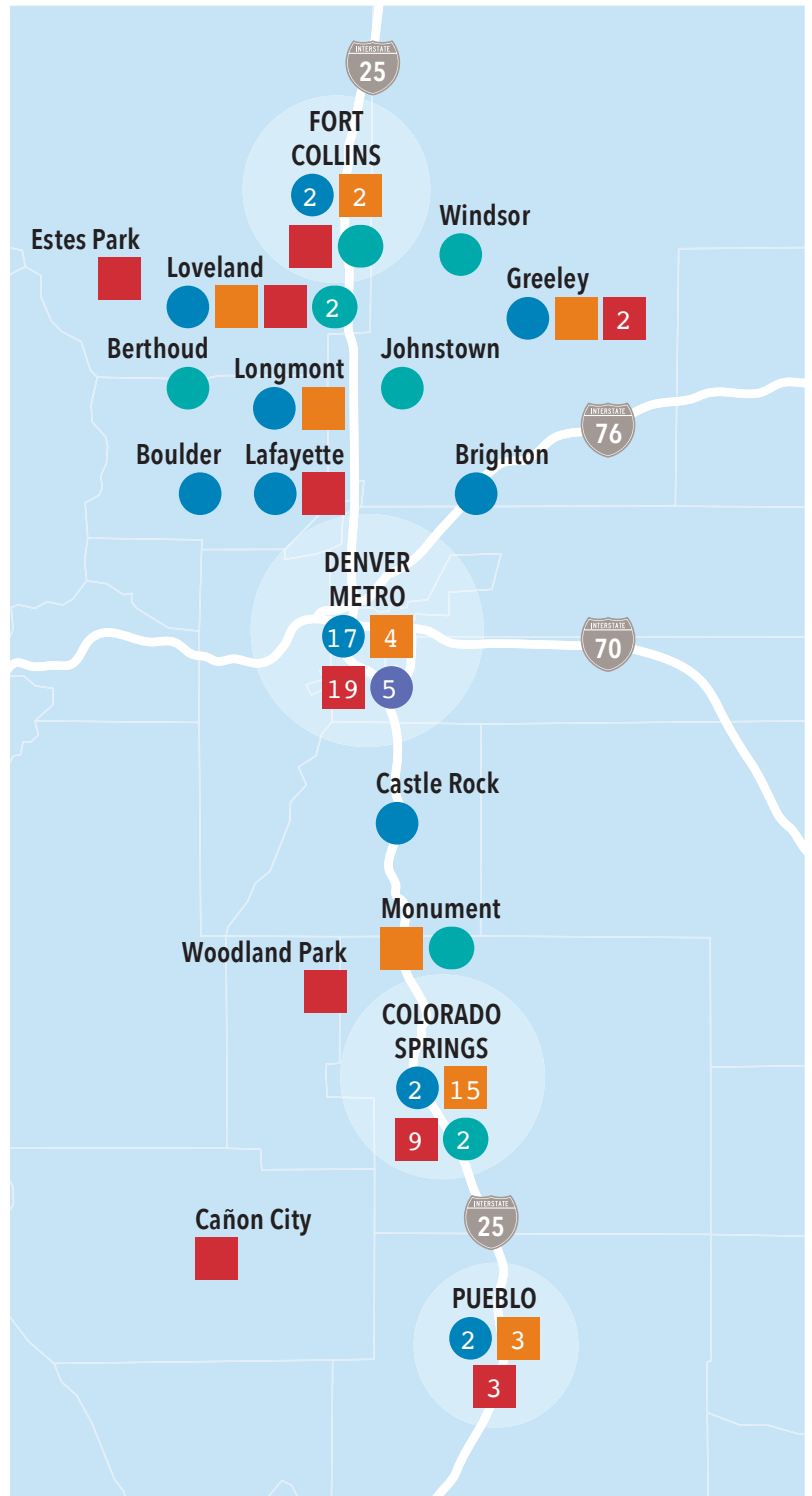
Find doctors and locations across Colorado

There are **1,200+** Kaiser Permanente physicians, and **15,000+** network providers at locations across Colorado.⁷ For a full list of providers included in your plan, visit kp.org/locations.

EVENING AND SATURDAY PRIMARY CARE HOURS

Now available at most Kaiser Permanente medical offices that offer primary care services, see page 6.

- Kaiser Permanente medical offices
 - Affiliated Providers with Extended Hours
 - Urgent care facility
 - Emergency care facility⁷
 - Behavioral health offices
(network providers available in Northern and Southern Colorado).
- ① Numbers indicate multiple locations in a city or metropolitan area.



DENTAL PROGRAMS

Griffis/Blessing is proud to offer you a choice between three different dental programs. The following is a high-level overview of the coverage available.



United Concordia Dental DPPO: With United Concordia's Preventive Incentive all covered diagnostic and preventive dental services do not count toward your annual plan maximum helping you stretch your calendar year maximum. This PPO plan offers you the freedom and flexibility to use the dentist of your choice. However, you will maximize your benefits and reduce your out-of-pocket costs if you choose a dentist who participates in the Elite Plus network. You can find an in network dentist online at www.unitedconcordia.com/findadentist, or by calling Customer Service at 1-800-332-0366.

Alpha: This is a discount plan similar to a club cards that provides discounted fees. Discounted fees have been pre-negotiated with every Alpha Dental Provider (ADP) so there are no hidden costs or expenses. Simply pay the agreed upon discounted amounts directly to your Alpha provider at the time services are rendered.

Blue Expert: This is a discount plan similar to the Alpha plan above but provides for out of area care.


	United Concordia Dental Insurance Plan	Alpha Dental Discount Program	Blue Expert Dental Discount Program
Type of Insurance	Comprehensive	Discount Only	Discount Only
Primary Dentist Required	No	Yes-Network Only	Yes-Network Only
Providers Available Nationally	Yes	No – Colorado Only	Yes
Deductible	N/A	N/A	N/A
Out of Network Coverage	Yes – 80%/80%/50%	No	No
Calendar Year Maximum (Per Person)	\$1,200	N/A	N/A
Preventative Services (Deductible does	100% Covered	Up to 100%	Up to 52%
Basic Services	100% Covered	Up to 80%	Up to 50%
Major / Ortho Wait Period	N/A	N/A	N/A
Major Services	50%	50%	Up to 50%
Cosmetic (Implants, Veneers, Bleaching)	No	Yes	Yes
Orthodontics (per person ≤ 19yrs)	Yes - \$1,000 Lifetime Max	Up to 58%	Up to 20%

VISION INSURANCE

We are proud to offer you a vision plan.

Superior Vision: Through this plan and their routine vision care products, you now have access to quality care through a diverse network of eye care professionals, including independent vision care locations, and leading retail optical chains including LensCrafters, Target Optical, Pearle Vision, Costco, Walmart, Sam's Club Optical, and many more.



 SuperiorVision™	Vision Plan Coverage
Coverage Type	In-Network Coverage
Exam with Dilation (once every 12 months)	\$10 Copay
Frame Allowance (once every 24 months)	\$150 Allowance (20% Off after exhausted allowance)
Contact Lenses Allowance (once every 12 months - conventional only)	\$150 Allowance
Standard Plastic Lenses (once every 12 months)	\$10 Copay (Single, Bifocal, Trifocals)
Standard Additional Lens Options	
UV Coating / Tint / Scratch Resistant	\$15 Copay
Anti-Reflective	\$50 Copay
Progressive	\$55 Copay
Polycarbonate	\$40 Copay
Other Add-ons and Services	20% off retail



Family and Medical Leave Act

Employees who have worked for ERC for at least 12 months and at least 1,250 hours during the prior 12 months may be eligible for an unpaid leave under the Family and Medical Leave Act (FMLA) for the following reasons:

MEDICAL LEAVES

Employee's serious health condition or pregnancy related disability

FAMILY LEAVES

Father's attendance at birth of child

Parent's care of child following birth

Placement of a child with employee for adoption or foster care

Serious health condition of employee's child under 18 years, or older child if disabled

Serious health condition of employee's spouse or parent

A Family or Medical Leave may be taken for up to a maximum of 12 weeks in a 12-month period. ERC uses the "rolling" 12-month period method to calculate the employee's leave year. This means that the first time the employee takes FMLA leave, the employee's leave year begins. Thereafter, each time the employee requests additional FMLA leave, ERC will look backward 12 months and determine how much FMLA leave has been used during that time and how much FMLA leave remains.

Aflac is different from health insurance; it's insurance for daily living. Major medical pays for doctors, hospitals, and prescriptions. AFLAC is insurance that pays cash benefits directly to you to help with daily expenses due to an illness or accident.

Accident

Aflac pays cash benefits directly to you, unless you choose otherwise. This means that you will have added financial resources to help with expenses incurred due to an injury, to help with ongoing living expenses, or to help with any purpose you choose. Aflac Accident Indemnity Advantage is designed to provide you with case benefits throughout the different stages of care, regardless of the severity of the injury.

Short-Term Disability

Aflac's Disability Income Protection Advantage benefits provide a source of income while you concentrate on getting better. Aflac's Short-Term Disability insurance policy provides you with options to help meet your income and financial needs. Monthly benefits range from \$500 - \$5,000 and can last for 3 or 6 months.

Critical Illness (Cancer)

Aflac's Group Critical Illness policy pays a covered member for being diagnosed with internal cancer, heart attack, stroke, major organ transplant, renal failure, Carcinoma in SITU, and/or coronary artery bypass surgery.

Hospital Advantage

Aflac's Hospital Protection policy provides benefits to help ease the stress of hospital stays due to illness, injury or even pregnancy. This policy pays out from hospital confinements to short stays and emergency room visits. Additional buy-up plan pays out for physician visits, imaging, and ambulance rides



FLEX SPENDING ACCOUNT (FSA)

We provide you with an opportunity to participate in a flexible spending account (FSA) administered through TASC. FSAs allow you to set aside a portion of your income, before taxes, to pay for qualified health care and/or dependent care expenses. Because that portion of your income is not taxed, you pay less in federal income, Social Security and Medicare taxes.

For 2021, you may contribute up to \$2,750 to cover qualified health care expenses incurred by you, your spouse and your children up to age 26. Some qualified expenses include:

- Coinsurance
- Copayments
- Deductibles
- Prescriptions
- Dental treatment
- Orthodontia
- Eye exams/eyeglasses
- Lasik eye surgery

For a complete list of eligible expenses, visit:
www.irs.gov/pub/irs-pdf/p502.pdf.

TRANSIT/PARKING

The Transportation Equity Act makes it possible for employees to contribute pre-tax dollars to a Transit and/or Parking Account in order to pay for qualified work related transportation expenses.

Transit:

- Public Transportation (bus, train, ferry, subway)
- Commuter Highway Vehicles (UberPOOL, LyftPlus, vanpool)

Parking:

- Park n' Ride, Parking Ramps

DEPENDENT CARE

The FlexSystem Dependent Care FSA allows you to use pretax dollars to pay for eligible expenses related to care for your child, disabled spouse, elderly parent, or other dependent who is physically or mentally incapable of self-care, so you (or your spouse) can work, look for work, or attend school full time. Medical expenses for your dependent are not eligible for reimbursement under the Dependent Care FSA.

FSA Rules

YOU MUST ENROLL EACH YEAR TO PARTICIPATE

Because FSAs can give you a significant tax advantage, they must be administered according to specific IRS rules:

Healthcare FSA: Unused funds up to \$500 from one year can carry over to the following year. Carryover funds will not count against or offset the amount that you can contribute annually. Unused funds over \$500 will NOT be returned to you or carried over to the following year.

Supplemental Life/AD&D (Employee-paid)

Griffis/Blessing offers life and accident insurance employee-paid benefits, which provide a degree of financial support for your family in the event of your serious injury or death. It is important that you name at least one beneficiary for your life and AD&D coverage.

Life Insurance provides your named beneficiary(ies) with a benefit in the event of your death. You may purchase additional coverage for yourself and your eligible family members.

Accidental Death and Dismemberment (AD&D) Insurance provides specified benefits to you in the event of a covered accidental bodily injury that directly causes dismemberment (i.e., the loss of a hand, foot, or eye). In the event that your death occurs due to a covered accident, both the Life and the AD&D benefit would be payable.



Life Insurance / AD&D (Accidental Death & Dismemberment Insurance)

Employee optional group term life and optional AD&D rates - Guarantee Issue (GI) of \$150,000 to max of \$500,000 or 5x annual salary
 Spouse GI is \$50,000 ~GI has one time modified open enrollment for current participants

AGE	Monthly Rate per \$1,000 of coverage	AGE	Monthly Rate per \$1,000 of coverage
<25	\$0.08	50-54	\$0.23
25-29	\$0.08	55-59	\$0.34
30-34	\$0.08	60-64	\$0.48
35-39	\$0.09	65-69	\$0.80
40-44	\$0.12	*70-74	\$1.71
45-49	\$0.16	*75+	\$2.76

Spouse optional group term life rates – BASED ON EMPLOYEE'S AGE & AT 100% OF EMPLOYEE'S ELECTION - GI \$50,000 - Max Amount \$250,000

AGE	Monthly Rate per \$1,000 of coverage	AGE	Monthly Rate per \$1,000 of coverage
<25	\$0.05	50-54	\$0.20
25-29	\$0.05	55-59	\$0.31
30-34	\$0.05	60-64	\$0.45
35-39	\$0.06	65-69	\$0.77
40-44	\$0.09	*70-74	\$1.68
45-49	\$0.13	*75+	\$2.73

Child optional group term life - \$10,000 face amount = \$2.40/month

~Maximum child coverage is \$10,000 regardless of number of children covered

*Benefit reduction schedule of 35% at age 70 and 50% at age 75.



Life is unpredictable. You never know what's around the corner. LegalShield gives you the confidence of knowing whatever comes your way, your provider law firm is there when you need it.

Legal Shield Pre-Paid Legal

Individual Monthly Premium: \$16.95 | Family Monthly Premium: \$18.95

IDShield is the only identity theft protection company armed with a team of licensed private investigators on call to restore your identity.

Employees Can Call Their Provider Law Firm

One of the most important and valuable benefits of the membership is the ability to talk with a lawyer about any personal legal issue employees might encounter.

- Any Personal Legal Matter
 - Phone Call Made On Their Behalf
 - Letter Written On Their Behalf
 - Review A Contract Or Legal Document
 - Will Prepared
 - Assistance With Traffic Citations
 - 24/7 Emergency Access For Covered Situations
 - 25% Preferred Member Discount
- ...and more!

IDShield

Individual Monthly Premium: \$8.95 | Family Monthly Premium: \$18.95

Coverage the will help Protect Against, and Resolve, Identity Theft Issues:

- Identity Theft Advisor
- Credit Report Review
- Consultation/Advice
- Credit Monitoring
- Restoration Services
- Monday - Friday 7am - 7pm CT
- 24/7 Emergency Access for Covered Situations

401-K: How easy is it to make more than just a paycheck, but an investment for the future using G/B's money?

Employees are eligible after 90 days of employment and can put up to 14% of their wages in the 401(k). Participation is optional. Matching contributions are as follows:

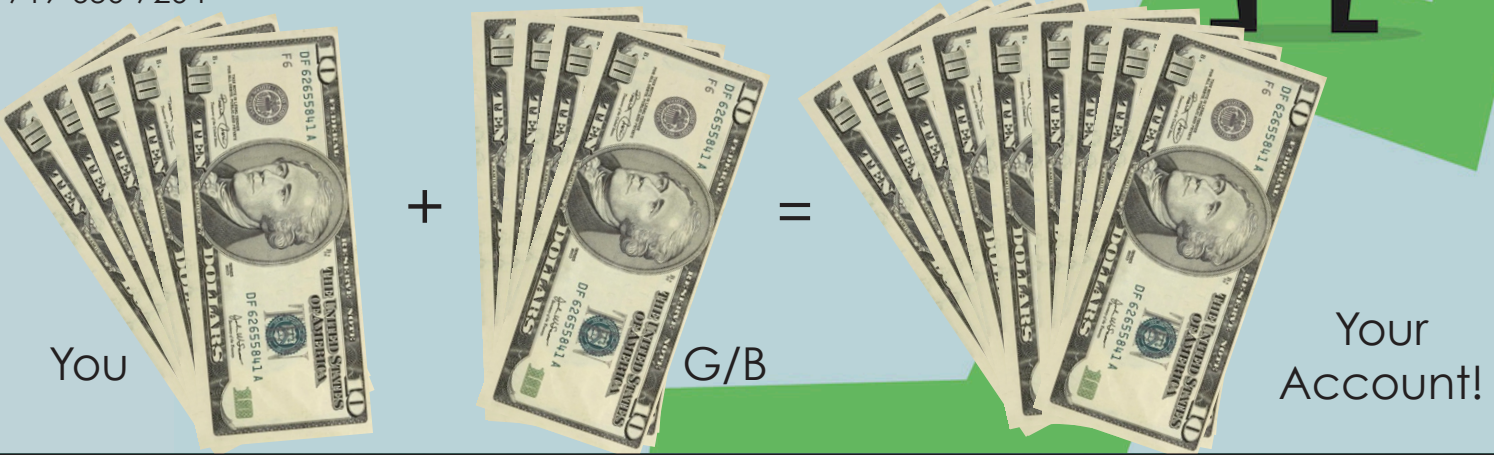
- 3% of salary contributed is matched at 100% dollar-for-dollar
- Next 2% of contributed salary is matched at 50%

This money is not taxed until they take it out in retirement.

For example, if your salary is \$1,000 each pay period and you contribute 5% to the 401(k) Plan (\$50), G/B will contribute (or match) 4% (\$40). In one year, your contributions will equal \$1,300 and GB's match totals \$1,040!

We have an investment advisor that will meet with employees for FREE and at our offices/locations.

Steve Dierks
719-630-7204



TUITION REIMBURSEMENT

Reflecting a commitment to employee-career development, Griffis/Blessing provides a tuition reimbursement program to help employees pay for courses which will benefit their current positions or future positions at Griffis/Blessing.

Education tuition reimbursement is \$1,250 for all full-time employees.

Courses do not have to be directly related to any employee's current job but must be related to Griffis/Blessing's operations.

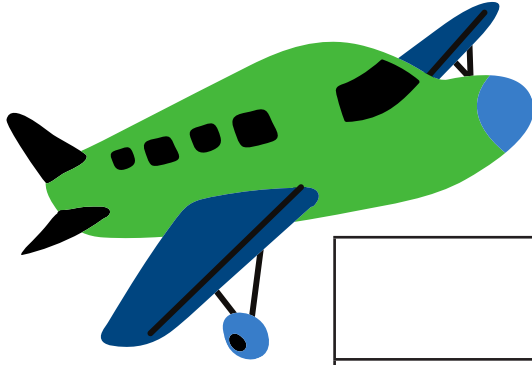
In order to be eligible for the benefit, you must get approval from your supervisor before enrolling in any course if requesting the tuition reimbursement benefit along with documentation detailing the cost of the course(s). Completed courses must earn a "C" or an equivalent satisfactory evaluation to be considered successfully completed.



TIME OFF

Griffis/Blessing offers full and part time employees who work 30 or more hours a week paid time off. Employees can use their time in a variety of ways:

- Enjoy time away from work
- Volunteer
- Take care of themselves when they are sick
- Celebrate their birthday in a special way
- Observe non-company holidays throughout the year



This is how time is accrued and earned depending on your tenure with GB:

	Full Time (30+ hours) Leave Per Year	Full Time Employees Bi-Weekly Accrual	Part Time Employees Bi-Weekly Accrual
Months 1 - 3 (90 days)	Accrual Only*	4.615 Hours	2.307 Hours
Months 4 - 35	120 Hours	4.615 Hours	2.307 Hours
Months 36 - 179	160 Hours	6.153 Hours	3.076 Hours
Months 180+	200 Hours	7.692 Hours	3.846 Hours

HOLIDAYS

In addition to PTO, Griffis/Blessing rewards employees with ten* paid holidays:

- New Year's Day (January 1)
- President's Day*
- Memorial Day (May)
- Juneteenth (June 19)
- Independence Day (July 4)
- Labor Day (September)
- Veterans Day**
- Thanksgiving Day (November)
- Friday after Thanksgiving***
- Christmas Eve/Day (December 24–25)

* President's Day & Juneteenth: Corporate Office is closed and Properties will be open with a skeleton staff. Employees may use a floating holiday within the two weeks' pay period of the holiday if not able to take holiday off.

** Veteran's Day: For all veterans who provide a copy of their DD214.

*** Day after Thanksgiving: Corporate Office will be closed. Properties will be open with a skeleton staff. Employees may use a floating holiday within the two weeks' pay period of the holiday if not able to take holiday off.



LET US SHOW YOU THE MONEY!!

Cash In with G/B: Griffis/Blessing offers employees the opportunity to receive cash by referring potential tenants, residents, and clients to G/B properties and services:

- **Rental Referrals:** \$50 to the G/B employee for the referral. Give your card to any apartment prospect when you are not at work.
- **Employee Referrals:** Up to \$500 to the G/B employee for a referral who is hired. See your supervisor for details.
- **Construction Referral:** Dependent on the value of the construction fee.
- **Management (Commercial or Residential) Business Referral:** Up to \$1,000.

G/B Anniversary Recognition: Employees receive a Visa gift card every year on their company anniversary.

Longevity Bonuses: Each December, Griffis/Blessing rewards employees with longevity bonuses of \$100 for each full year of employment. Griffis/Blessing also has special recognition for employment milestones. The values of the special anniversary bonuses are as follows:

- **5-Year Recognition: \$500**
- **10-Year Recognition: \$1,500**
- **15-Year Recognition: \$2,500**
- **20-Year Recognition: \$3,500**
- **25-Year Recognition: \$5,000**
- **30-Year Recognition: \$7,500**





Shots: Don't let the flu get you! Griffis/Blessing provides for its' employees flu shots through medical benefits or reimbursement every year.

Additionally, Hepatitis B Series vaccinations are available for any employee who may have exposure to bodily fluids when working on plumbing, cleaning, etc. Either Griffis/Blessing or the site will pay for the series of three shots.



Christmas Club: Employees can put money into an account to save for holiday shopping. They receive a check on the last payday before Thanksgiving for any money set aside in the Christmas Club.

FITNESS & EXERCISE

With the ChooseHealthy® program*, you also have access to contracted fitness centers in the Active&Fit Direct network.

Active&Fit Direct

The Active&Fit Direct program gives you access to a fitness center membership for just \$25 a month, plus a \$25 enrollment fee.* Choose from 9,000+ participating fitness centers and instructor-led classes nationwide and start exercising today.

After you sign up, you will not have to pay for an additional membership to any participating fitness center. Your credit card will be charged monthly by Active&Fit Direct and you can cancel any time after first 3 months.



Join and Get Moving

To enroll visit American Specialty Health's ChooseHealthy site for Kaiser Permanente members. Click on any of the Active&Fit Direct information tiles to find a fitness center near you. You can also call 1-877-335-2746 to learn more.

