

GRIFFIS  BLESSING
EMPLOYEE PERKS



Dear New GB Employee,

Welcome to the Griffis/Blessing team! We are excited to have you on board and look forward to supporting you as you grow your career with us. At GB, we are committed to enriching the lives of our employees through personal growth, professional development, and overall well-being.

As a valued team member, you'll have access to a comprehensive benefits package designed to support your health, financial future, and personal success. Inside this document, you'll find details on our flexible healthcare plans, supplemental add-ons, 401(k) options, educational assistance programs, paid time off, and opportunities to "Cash In" with GB.

Your health and well-being matter to us, and we hope our benefits will help you stay active, motivated, and fulfilled.

We're all in this together—One Team, One Goal!

Welcome to the team!

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 United Healthcare 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 \$725* per month toward medical, dental and/or vision programs.

We hold an open enrollment in November with Questco 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 Questco's Benefit Coordinator.

*subject to change



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.

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.

How to Enroll

ENROLLMENT IS EASY!



[CLICK HERE](#)

to enroll now or use
the QR code

SCHEDULE AN APPOINTMENT



[CLICK HERE](#)

Use the QR code to have a
Benefit Specialist assist you

INFORMATION PORTAL



[CLICK HERE](#)

Call (884) 780-0129
7 am - 7 pm CST to speak
to a Benefits Specialist
with questions

- OR -

- OR -

Things to Consider

Griffis Blessing contributes \$725 a month to your benefits.

With this cafeteria contribution strategy, Griffis Blessing contributes \$725 towards your monthly benefit premiums. The amount will be applied to medical then dental followed by vision. The cafeteria contribution works like a coupon code at check out. Once you select all of your benefits, you will see the \$725 come off your total premiums at the end. You can utilize any of the above options for benefit enrollment assistance. If you need help logging into your portal, you can utilize our Employee Care Center 888-595-8968.

KNOW YOUR BENEFITS

Benefits are a big part of your total compensation, so it's important that you get the maximum value from your benefit plans. Be sure to review all benefits carefully and make the elections that fit your personal or family's needs.

CHOOSE YOUR BENEFITS CAREFULLY

Your elections will remain in effect until the next open enrollment period, unless you experience a qualifying status change event.

SOCIAL SECURITY NUMBERS

Health insurers are required to report certain information about health plan members and their insurance coverage to the IRS each year, including member Social Security numbers. Be sure you have the Social Security number for each dependent you are enrolling in coverage.



Aetna plan name	MC OA \$3,000/70%	MC OA \$1,500/70%	MC OA HDHP \$3,500/80%	PPO OOA \$3,000/70%
Control/ Suffix	246890 - 16	246890 - 14	246892- 11	246894-12
MC Portfolio Plan Name	OA MC \$3,000/70%	OA MC \$1,500/70%	OA MC HDHP \$3,500/80%	PPO \$3,000/70%
Provider Directory Plan Name	Managed Choice® POS (Open Access)	Managed Choice® POS (Open Access)	Managed Choice® POS (Open Access)	Open Choice® PPO
Open Access	Yes	Yes	Yes	Yes
OON Reimbursement	105%/140%	105%/140%	105%/140%	105%/140%
HDHP Deductible/OOP Style	Embedded	Embedded	Embedded	Embedded
Member Services #	1-800-704-7287	1-800-704-7287	1-800-704-7287	1-800-704-7287
Plan Website Address	www.aetna.com	www.aetna.com	www.aetna.com	www.aetna.com
CVSH Virtual Care and Virtual Primary Care eligible	Yes	Yes	Yes	Yes
IN NETWORK				
Lifetime Max	Unlimited	Unlimited	Unlimited	Unlimited
Deductible/Family Deductible	\$3,000/2x	\$1,500/2x	\$3,500/2x	\$3,000/2x
Plan Coinsurance	30%	30%	20%	30%
Out of Pocket/Family OOP Limit (DED + COINS.+ COPAYS)	\$6,850/2x	\$4,500/2x	\$6,500/2x	\$6,850/2x
Physician Office Visit	\$40	\$35	20% after ded	\$40
Standard Virtual Office Visit (Teladoc)	\$40	\$35	\$56 consult fee until deductible is met, then 20% coinsurance	\$80
Specialist Office Visit	\$80	\$70	20% after ded	No Charge
Preventive Services	No Charge	No Charge	No Charge	30% after ded
Inpatient Hospital	30% after ded	30% after ded	20% after ded	30% after ded
Outpatient Hospital Expenses	30% after ded	30% after ded	20% after ded	30% after ded
Outpatient Surgery-Hospital	30% after ded	30% after ded	20% after ded	\$350
Emergency	\$350	\$350	20% after ded	\$350
Urgent Care	\$85	\$85	20% after ded	\$85
Diagnostic Bloodwork (Labs)	30% after ded	30% after ded	20% after ded	30% after ded
Diagnostic X-Ray	30% after ded	30% after ded	20% after ded	30% after ded
Rx Deductible	N/A	N/A	Medical ded applies, waived for preventive medications	N/A
Pharmacy - RX Copay Tier	\$10/45/70/30% (\$300 Max) 50% (\$500 Max)	\$10/45/70/30% (\$300 Max) 50% (\$500 Max)	\$10/45/70/ 30% (\$300 Max)/ 50% (\$500 Max)	\$10/45/70/30% (\$300 Max)/ 50% (\$500 Max)
Mail Order	2x	2x	2x	2x
OUT OF NETWORK				
Deductible/Family Deductible	\$9,000/2.5x	\$3,000/3x	\$7,000/2x	\$9,000/2.5x
Out of Pocket/Family OOP Limit (DED + COINS.)	\$14,000/3x	\$9,000/3x	\$13,000/2x	\$14,000/3x
Physician Office Visit	50% after ded	50% after ded	50% after ded	50% after ded
Standard Virtual Office Visit	50% after ded	50% after ded	50% after ded	50% after ded
Specialist Office Visit	50% after ded	50% after ded	50% after ded	50% after ded
Inpatient Hospital	50% after ded	50% after ded	50% after ded	50% after ded
Outpatient Hospital	50% after ded	50% after ded	50% after ded	50% after ded
Rx Deductible	N/A	N/A	N/A	N/A
Rx Deductible Waiver	N/A	N/A	N/A	N/A
Pharmacy - RX Copay Tier	50% after \$10/45/70	50% after \$10/45/70	50% after \$10/45/70 after ded	50% after \$10/45/70



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.



WHEN AM I CONSIDERED ELIGIBLE TO PARTICIPATE?

Full time active employees working at least 30 hours per week are eligible to participate.

WHEN WOULD MY COVERAGE BEGIN?

Coverage begins on the 1st of the month following your waiting period.

WHEN IS THE NEXT OPEN ENROLLMENT?

Open Enrollment will typically run 2 weeks to 1 month prior to the renewal's effective date. **The renewal for this medical plan is January 1st of every year.**

MEDICAL COVERAGE

To best meet your needs, your employer offers the following medical plan options. You may choose 1 medical plan or elect to waive all medical coverage.

WHAT DOES THE AETNA WEBSITE PROVIDE?

Aetna offers many services, tools, and resources to help you and your family manage your healthcare needs when you are enrolled in an Aetna plan. Just register at www.aetna.com. Log in and you'll see everything you need - your own personalized plan information, choices for where to go for care, budgeting tools and helpful wellness tips.

Once registered, you can use the website to:

- Find network doctors, compare costs, and see what's covered.
- View claims and account balances.
- Learn about your wellness benefits.
- Pursue your health goals.
- Join a healthy-living community.

With just a few steps on aetna.com[®] or the Aetna App[®] employees can:



Find a quality doctor, clinic, hospital, or lab that helps meet their needs.



Use multiple search options to filter results by location, gender, language, specialty, services offered, and more.



See provider ratings created by patients.



Review cost and care options before making an appointment to help control spending.



Access personalized cost and provider information specific to their benefit plan.



View claims information.

AETNA MATERNITY PROGRAM

By participating in this program, you'll learn more about:

- What to expect before and after delivery
- Early labor symptoms
- Newborn care
- Breastfeeding and more

And if you have certain risk factors, you'll also get special support to help avoid an early delivery. Plus, this program is part of your plan – there's no extra cost to you.

SIMPLE STEPS TO A HEALTHIER LIFE PROGRAM

This interactive online health and wellness program can help enhance your health. With its health assessment and online health coaching programs, this program helps lower health risks. It can help you stay healthy, productive and connected with Aetna care management support services.

AETNA BEHAVIORAL HEALTH

From time to time, we all feel a bit down or stressed but sometimes these feelings can persist and get in the way of daily life. They could be brought on by something related to physical health. It's important to know that these feelings are common and, most of all, treatable. But the condition must be diagnosed first.

Your medical plan includes behavioral health benefits. So you'll get the help and resources you may need to work toward feeling your best. These resources include:

- 24/7 support to help you find the right care
- Face-to-face counseling in the provider's office, virtually or through telehealth
- Online resources and tools, and more

AETNA ONE CHOICE

Helping you find your way through current health challenges. This program is an industry leading care management program. Our focus is to help you and your family work through the health system, which we know can be confusing. This lets you focus on what really matters – your health and well-being.

Your dedicated team will be right there to help you with short- and long-term care management. And they'll provide support based on what you want and need.

Visit [Aetna.com](https://www.aetna.com) for more information.

Aetna Member Website & Aetna Health App

MANAGE YOUR BENEFITS, CONNECT TO CARE, HANDLE CLAIMS – FROM ANYWHERE...

As a member, you can:

- ✓ View your health plan summary and get information about what's covered
- ✓ Track spending and progress toward your deductible or maximums for you and your family
- ✓ View and pay claims, and even see the breakdown of your costs, like what's covered by your plan and what you're responsible for
- ✓ Use tools to help you choose quality in-network providers
- ✓ Get personalized reminders to help improve your health

ONCE YOU'RE A MEMBER, HERE'S HOW YOU CAN CONNECT:

- **YOUR AETNA MEMBER WEBSITE**
Go to [Aetna.com](https://www.aetna.com) to create an account and log in to your member website
- **THE AETNA HEALTH APP**
Get the Aetna Health app by scanning the QR code or searching for Aetna Health in the [App Store](https://www.aetna.com) or [Google Play](https://www.aetna.com)
- **PROVIDER SEARCH TOOL**
You can find providers by name, speciality and location. You'll also find maps, directions and more. You can also look for providers who speak different languages. Visit [Aetna.com](https://www.aetna.com) to get started.



Aetna: (800) 704-7287 • [aetna.com](https://www.aetna.com)

Aetna takes care of the whole you—this means you'll get connected, convenient and affordable health care wherever—and whenever—you need it. With robust provider and pharmacy networks, telehealth, support programs, special discounts and more, you can relax knowing you'll have the tools and resources you need to live health and be your best. **If you have questions about the medical plans, call Aetna member services at 800-704-7287 (TTY: 711) or visit [Aetna.com](https://www.aetna.com).**

✓ **24-HOUR NURSE LINE**

Have questions about upcoming medical visits and choices? You can talk to a registered nurse for information about tests, procedures and treatment options, 24 hours a day, 7 days a week. And the call is free. To find the phone number, just visit [Aetna.com](https://www.aetna.com) and log in to your member website.

✓ **MINUTECLINIC AND CVS HEALTHHUB**
Access MinuteClinic and CVS HealthHUB services at a low cost to you.

✓ **PARTICIPATING RETAIL WALK-IN CLINICS**
Easy access, with no appointment needed. When you're a "little bit" sick and it's after office hours, try a retail clinic. Visit one for minor illnesses like strep throat, injuries like a sprain and even vaccines.

You'll enjoy:

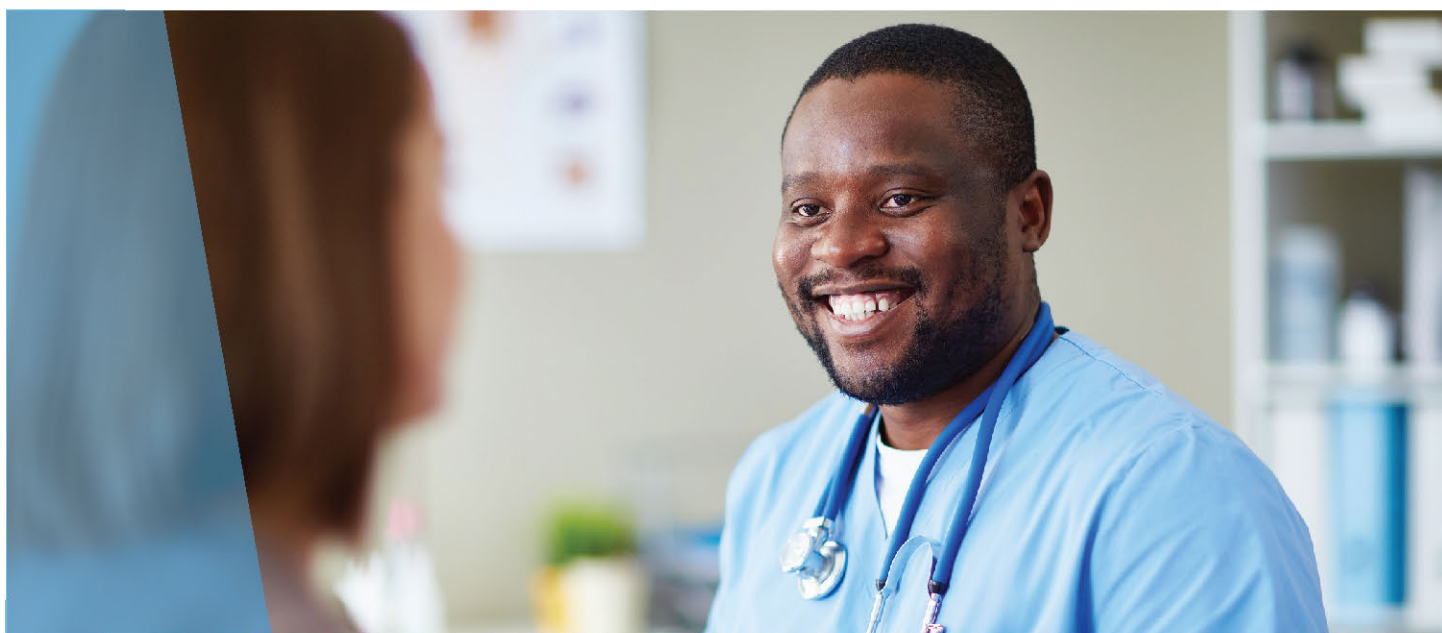
- **Convenient hours** with some open seven days a week with night and weekend hours
- **Lower prices**, such as an average of \$81 per clinic visit compared to \$750 to \$1,000 average emergency room (ER) price.*

We have many stand-alone and store-based clinics nationwide. Find them in our online directory at [Aetna.com](https://www.aetna.com)—just select "Find a doctor".*

*Member responsibility may vary based on plan design, for some plans, copays apply. ER copays are typically higher than walk-in clinic copays.

✓ **DIGITAL MEMBER ID CARD**
Access your member ID card whenever you need it. Have your digital ID card on hand, whenever you want, wherever you are with our Aetna HealthSM app. Or find it by going to [Aetna.com](https://www.aetna.com) and logging in to your member website. Want to print your ID card? No problem. Just look for that option at the top of the page.

✓ **DISCOUNT PROGRAM**
Instant savings on your favorite healthy-living products and services. Save on gym memberships, weight-loss programs, vision services, hearing aids and more – with any health plan. These built-in discounts aren't insurance. And there are no claims, referrals or limits on use. Just log in to your member website at [Aetna.com](https://www.aetna.com) to start saving.



Aetna: (800) 704-7287 • [aetna.com](https://www.aetna.com)

Dental Benefits



WHO IS IT FOR?

Everyone should have access to great dental coverage, which is why we offer comprehensive plans that are available through employers as part of your benefit offerings.

WHAT DOES IT COVER?

Dental insurance helps to protect your overall oral care. That includes services like preventative cleanings, x-rays, restorative services like fillings and other more serious forms of oral surgery if you every need them.

WHY SHOULD I CONSIDER IT?

Poor oral health isn't just aesthetic. It's also been linked to conditions including diabetes, heart disease, and strokes. So, while brushing and flossing every day can help keep your teeth clean, nothing should replace regular visits to the dentist.

IN-NETWORK BENEFITS SHOWN	LOW	HIGH	HIGH PLUS
Deductible (Waived for Preventive)	\$100 individual 3x family	\$100 individual 3x family	\$75 individual \$150 family
Annual Maximum (Applied to Preventive, Basic and Major services)	\$1,200	\$5,000	\$2,500
Preventive Services Oral Exams (once/6 months); Cleanings (once/6 months); XRays (Fullmouth series once/60 months); Fluoride Treatment (to age 19, once/6 months); Space Maintainers/Harmful Habit Appliance; Sealants (to age 16, once/36 months)	100%	100%	100%
Basic Services Fillings; Periodonal Services (eg Scaling and Root Planing); Periodontal Surgery; Simple Extractions; Endodontic Services (eg Root Canal); General Anesthesia	80%	80%	80%
Major Services Bridges & Dentures; Single Crowns; Complex Extractions; Repair & Maintenance of Crowns, Bridges & Dentures; Inlays, Onlays & Veneers; Implants	50%	50%	50%
Orthodontia (Lifetime Maximum)	N/A	\$1,000	\$1,200
In-Network Claim Payment Basis	Negotiated Fee Schedule	Negotiated Fee Schedule	Negotiated Fee Schedule
Out-of-Network	Fee Schedule	Fee Schedule	UCR 90th

Dependent Age Limit: 26; end of month

To find an In-Network provider, go to [metlife.com](https://www.metlife.com). Select 'Find a Dentist' and PDP Plus as Network type.

[CLICK HERE](#) for more information

MetLife: (800) 275-4638 • [metlife.com](https://www.metlife.com)

Taking care of your teeth is about more than just covering cavities and cleanings. It also means accounting for more expensive dental work, and your overall health.



Vision insurance helps protect the health of your eyes by providing benefits that often is not covered by medical insurance.

	VISION	VISION PLUS	OUT-OF-NETWORK ALLOWANCE <small>*Vision Plus Only</small>	FREQUENCY PERIOD
Exam Copay	\$20	\$0	\$45	12 months
Materials Copay	\$25	\$0	\$30	12 months
Eyeglass Lenses Allowances*				
Single Vision	\$0	\$0	\$30	12 months
Bifocal	\$0	\$0	\$50	12 months
Trifocal	\$0	\$0	\$65	12 months
Lenticular	\$0	\$0	\$100	12 months
Contact Lenses Allowance**				
Elective	\$100 max (copay waived)	\$200 max (copay waived)	\$105	12 months
Medically Necessary	\$0	\$0	\$210	12 months
Frame Retail Allowance (one per frequency period)	Up to \$100 + 20% off balance	Up to \$200 + 20% off balance	\$70	12 months
Second Pair Benefit				
This benefit gives you additional eyewear coverage. You can get:				
<ul style="list-style-type: none"> • Two pairs of prescription eyeglasses, or • One pair of prescription eyeglasses and an allowance towards contact lenses • Double your contact lens allowance 				

*Fees for additional lens options (scratch-resistant, UV coating, progressives) vary by provider and service.



WHO IS IT FOR?

If you rely on your income to pay for everyday expenses, then you should probably consider disability insurance. It helps ensure that you'll receive a partial income if you're injured or too sick to work.

WHAT DOES IT COVER?

Many disability insurance plans pay out a portion or percentage of your income if you're diagnosed with a serious illness or experience an injury that prevents you from doing your job.

WHY SHOULD I CONSIDER IT?

Accidents happen, and you can't always anticipate if or when you'll become sick or injured. That's why it's important to have a disability policy that helps you pay your bills in the event of being unable to collect your normal paycheck.

Disability insurance covers a part of your income, so you can pay your bills if you're injured or sick and can't work. Disability may be more common than you might realize, and people can be unable to work for all sorts of different reasons. There are times when many disabilities can be caused by illness, including common conditions like heart disease and arthritis. However, many disabilities aren't covered by workers' compensation.

	STD
Coverage Amount	Up to 60% of salary
Maximum payment period Maximum length of time you can receive disability benefits.	13 weeks
Accident and Illness benefits begin: The length of time you must be disabled before benefits begin	7/7 or 7/14
Premium waived if disabled Premium will not need to be paid when you are receiving benefits.	Yes

EARNINGS DEFINITION: Your covered salary is based on your previous year's W-2 statement

EXAMPLE

ELIMINATION PERIOD	ANNUAL SALARY	WEEKLY EARNINGS	COVERAGE AMOUNT	UNITS OF WEEKLY COVERED BENEFITS PER \$10	RATE PER \$100 COVERED MONTHLY SALARY	MONTHLY PREMIUM
Employee Paid 7/14	\$55,000	\$1,057.69	\$635	63.50	0.23	\$14.61
Employee Paid 7/7	\$55,000	\$1,057.69	\$635	63.50	0.275	\$17.46

[CLICK HERE](#) for more information

MetLife: (800) 275-4638 • metlife.com



Voluntary Long Term Disability Insurance



WHO IS IT FOR?

If you rely on your income to pay for everyday expenses, then you should probably consider disability insurance. It helps ensure that you'll receive a partial income if you're injured or too sick to work.

WHAT DOES IT COVER?

Many disability insurance plans pay out a portion or percentage of your income if you're diagnosed with a serious illness or experience an injury that prevents you from doing your job.

WHY SHOULD I CONSIDER IT?

Accidents happen, and you can't always anticipate if or when you'll become sick or injured. That's why it's important to have a disability policy that helps you pay your bills in the event of being unable to collect your normal paycheck.

Disability insurance covers a part of your income, so you can pay bills if you're injured or sick and can't work.

	LONG TERM DISABILITY
Coverage Amount	60% of salary
Maximum payment period Maximum length of time you can receive disability benefits.	Social Security Normal Retirement Age
Accident and Illness benefits begin The length of time you must be disabled before benefits begin	Day 91
Conversion Allows you to continue disability coverage after your group plan has terminated.	
Guarantee Issue	We guarantee issue \$5,000 in coverage during the initial enrollment period.
Premium waived if disabled Premium will not need to be paid when you are receiving benefits.	
Survivor benefit Additional benefit payable to your family if you die while disabled.	3 months

EARNINGS DEFINITION

Your covered salary is based on your previous year's W2 statement.

SPECIAL LIMITATIONS

Provides a 24-month benefit limit for specific conditions, including mental health and substance abuse. Conditions such as chronic fatigue are also included in this limitation. Refer to contract for details.

EXAMPLE

ELIMINATION PERIOD	COVERAGE + 60% OF MONTHLY EARNINGS	ANNUAL SALARY	MONTHLY EARNINGS	UNITS OF WEEKLY COVERED BENEFITS PER \$10	RATE PER \$100 COVERED MONTHLY SALARY	MONTHLY PREMIUM
90 Days	\$2,750	\$55,000	\$4,583.33	45.83	0.33	\$15.13
90 Days	\$15,000	\$300,000	\$25,000	250.00	0.33	\$82.50

[CLICK HERE](#) for more information

MetLife: (800) 275-4638 • metlife.com



10 or 20 Year Level - Term Life Insurance

CHUBB®

Life insurance is a great way to protect your most important assets and help provide the peace of mind your family deserves. This plan pays cash directly to your beneficiary to use however they choose.

EMPLOYEE COVERAGE

- You can elect up to \$100,000 in coverage on a guarantee issue basis.
- Portability allows you to keep this coverage if you change employers or if benefits are no longer available to you.
- **Rates do not increase for 10 or 20 years**
- At the end of the term period, policy automatically renews at current age, regardless of health.

CHILD(REN) COVERAGE

- Up to \$10,000
- You can elect to cover your child(ren) if you have employee coverage

SPOUSE COVERAGE

- Up to \$10,000
- You can elect to cover your spouse if you have employee coverage. Spouse coverage cannot exceed your (the employee) coverage amount.



You work hard to provide a good life for your family. However, what if something happened to you? Would your family be able to continue covering expenses you may have today like mortgage payments, childcare, credit card payments, college tuition and other household expenses? What about burial expenses or expenses for long term care like nursing home or assisted living care? LifeTime Benefit Term can help.

YOU DECIDE HOW YOU WANT TO USE LIFETIME BENEFIT TERM BENEFITS

When you make the promise to protect your family with LifeTime Benefit Term, there are several ways it can work.

AS LIFE INSURANCE

LifeTime Benefit Term protects your family with money that can be used any way they choose. It is most often used to pay for mortgage or rent, education for children and grandchildren, retirement, family debt, and final expenses.

FOR LONG-TERM CARE¹ (LTC)

If you become chronically ill², LifeTime Benefit Term will pay you 4% of your death benefit each month you receive Long Term Care. You can use this money any way you choose, and your life insurance premiums will be waived.

Your death benefit will reduce proportionately each month as you receive benefit payments for Long Term Care. After

25 months of receiving Long Term Care Benefits, your death benefit will reduce to zero.

With Extension of Benefits, if you continue to need LTC after you have exhausted your Death Benefits, you can receive up to 25 more months of benefits, for a total of 50 months of LTC benefits.

RESTORATION OF YOUR DEATH BENEFIT

Ordinarily, accelerating your life coverage for Long Term Care benefits can reduce your death benefit to \$0. While in force, this rider restores your life coverage to not less than 50% of the death benefit on which your LTC benefits were based, not to exceed \$50,000. This rider assures there will be a death benefit available for your beneficiary until you reach age 121.

BENEFIT FEATURES

GUARANTEED PREMIUMS

Life insurance premiums will never increase and are guaranteed to age 100. Thereafter no additional premium is due while the coverage can continue to age 121.

GUARANTEED BENEFITS DURING WORKING YEARS

Death Benefit is guaranteed 100% when it is needed most—during your working years when your family is relying on your income. While the policy is in force, the death benefit is 100% guaranteed for the longer of 25 years or age 70.

GUARANTEED BENEFITS AFTER AGE 70

Even after age 70, the full death benefit is designed to last through age 99 for nontobacco users and age 95 for tobacco users, based on the current interest rate and mortality assumptions. Regardless of interest rates, the death benefit after age 70 is guaranteed to always be at least 50% of the initial benefit and will likely be more given the current interest rate.

PAID-UP BENEFITS

After 10 years, paid-up benefits begin to accrue. At any point thereafter, if you stop paying the premium, a reduced paid-up benefit is issued and can never lapse. That means when you retire, you can stop paying the premium and have a death benefit for the rest of your life—guaranteed.

LONG TERM CARE (LTC)¹

If you need LTC, you can access your death benefit while you are

living for home health care, assisted living, adult day care and nursing home care. You get 4% of your death benefit per month while you are living for up to 25 months to help pay for LTC. Insurance premiums are waived while this benefit is being paid.

CONTINGENT BENEFIT

Your contract contains a guarantee that in the event any future increase to the LTC rider premium might cause you to lapse your coverage within 120 days of an increase, you'll have the option to retain LTC benefits of a reduced amount without any increase in premium.

EXTENSION OF BENEFITS¹

Extends the monthly Long Term Care benefit for up to an additional 25 months, after 100% of the base death benefit has been used for LTC.

TERMINAL ILLNESS

After your coverage has been in force for two years, you can receive 50% of your death benefit, up to \$100,000, if you are diagnosed as terminally ill.

FULLY PORTABLE AND GUARANTEED RENEWABLE FOR LIFE

Your coverage cannot be canceled as long as premiums are paid as due

[CLICK HERE](#) for more information

1. LTC and Extension of Benefits premiums may be adjusted based upon the experience of the group or other group characteristics that may affect results. Premiums will not be increased solely because of an independent claim. New premiums will be based on the insured's age and premium class on the rider's coverage date.

2. Chronically Ill Individual means an Insured who has been certified by a Licensed Health Care Practitioner as: 1) being unable to perform, without substantial human assistance, at least two activities of daily living (bathing, continence, dressing, eating, toileting, and transferring) for a period of 90 days; or 2) the Insured has a severe cognitive impairment that requires substantial supervision to protect the insured from threats to his or her health and safety. Certification by the Licensed Health Care Practitioner of the Chronically Ill Insured must occur at least once every 12 months.



Accident Insurance

CHUBB®

No one plans on getting injured, but just in case, we've got you covered.

You do everything you can to stay active and healthy, but accidents happen every day, including sports-related accidents. An injury that hurts an arm or a leg can hurt your finances too. That's where Accident Insurance can help.

Accident insurance pays cash benefits directly to you, regardless of other coverage you have.

SPORTS PACKAGE

Your benefits increase 25%, up to \$1,000 per person, for injuries resulting from participating in organized sports! Playing sports can lead to injuries and unwelcome expenses. We'll increase your benefits to help pay for those expenses.

WELLNESS BENEFIT

To promote good health, this pays a \$50 benefit for

each covered person once per year when they have a defined annual health screening or test.

REHABILITATION PACKAGE

We pay cash benefits for admission, daily confinement and recovery. Whether you are released to a rehabilitation center following a hospital stay or you recover at home, we pay a daily recovery benefit to help with your transition.

COVERAGE FEATURES

- Guaranteed Issue with no health questions
- Guaranteed renewable for life
- No exclusions or pre-existing conditions
- Employee, spouse and child coverage available
- **Portability allows you to keep this coverage if you change employers or if Questco benefits are no longer available to you**

ELIGIBILITY

- Active employees working at least 30 hours per week, ages 18+
- Spouses ages 18+. Includes legally married spouse, domestic partner and civil union partner
- Children ages 0-26, no student status required



For example, if your child gets injured at soccer practice and breaks her leg, here's how benefits may stack up.

Ambulance	\$400
ER Visit	\$200
X-Ray	\$250
Fracture	\$1,800
Crutches	\$1,000
Physical Therapy	\$500 (\$50 x 10 visits)
Follow-up Visits	\$200 (\$100 x 2 visits)
Subtotal	\$4,350
PLUS Sports Package <i>Increases the total benefit payment by 25%</i>	\$1,000
TOTAL PAYMENT	\$5,350

ACCIDENT RATES - 24 HOUR COVERAGE

Your monthly rates (12 pay cycles) will vary depending on the Plan and coverage level you choose.

	Diamond
Employee	\$9.36
Employee + Spouse	\$18.20
Employee + Child(ren)	\$21.84
Family	\$26.00

[CLICK HERE](#) for more information



Critical Illness Insurance

CHUBB®

No one plans on getting sick, but just in case, we've got you covered. Critical illnesses, such as heart attack, cancer and stroke, happen every day. They can have serious consequences, both physical and financial. That's where Critical Illness Insurance can help. Critical Illness Insurance pays cash benefits directly to you, regardless of other coverage you have.

COVERED CONDITIONS

You may receive a benefit if diagnosed with one of the following conditions:

- ALS
- Alzheimer's Disease
- Benign Brain Tumor
- Cancer
- Carcinoma in Situ (25%)
- Coma
- Coronary Artery Obstruction (50%)
- End Stage Renal (Kidney) Failure
- Heart Attack
- Loss of Sight, Speech or Hearing
- Major Organ Failure
- Multiple Sclerosis
- Paralysis or Dismemberment
- Parkinson's Disease
- Severe Burns
- Skin Cancer (\$500)
- Stroke
- Sudden Cardiac Arrest (50%)
- Transient Ischemic Attacks (10%)
- **Childhood Conditions** - Austim Spectrum Disorder, Cerebral Palsy, Congenital Brith Defects: Heart, Lung, Cleft Lip, Palate, etc; Cystic Fibrosis, Down Syndrome, Gaucher Disease, Muscular Dystrophy, Type 1 Diabetes)
- **Miscellaneous Disease Rider** - Addison's Disease, Cerebrospinal Meningitis, Diphtehria, Huntinton's Chorea, Legionnaire's Disease, Malaria, Myasthenia Gravis, Meningitis, Necrotizing Fasciitis, Osteomyelitis, Polio, Rabies, Scleroderma, Systemic Lupus, Tetanus, Tuberculosis
- **Occupation Package** -
 - Pays 100% of the face amount; Benefits payable for HIV or Hepatitis B, C, or D, MRSA, Rabies, Tetanus, or Tuberculosis contracted on the job.

Benefits are paid at 100% of the Face Amount unless otherwise specified. Covered condition must be diagnosed after the Certificate Effective Date.

COVERAGE FEATURES

- **Guarantee Issue:** Select \$10,000, \$20,000 or \$30,000 of coverage with no health questions asked.
- **Guaranteed renewable for life**
- **Family Coverage:** Employee, spouse and child coverage
 - available (Spouse and Child(ren) coverage is 50% of the employee face amount)
- **Portability:** You keep this coverage if you change employers or if Questco benefits are no longer available to you.

RECURRENCE BENEFIT

If we have paid a critical illness benefit for Benign Brain Tumor, Cancer, Coma, Coronary Artery Obstruction, Heart Attack, Major Organ Failure, Severe Burns, Stroke, or Sudden Cardiac Arrest and there is a recurrence, you can receive up to 100% of your Face Amount, as long as you were treatment free for 6 months. For a recurrence of Cancer, including Carcinoma in Situ you must be treatment free for 12 months prior to diagnosis and in complete remission. Complete remission is defined as having no symptoms and no signs to indicate the presence of Cancer. The Recurrence Benefit can be paid up to 2 times.

WELLNESS BENEFIT

Health screening tests can help diagnose a condition early or prevent an illness altogether. This benefit pays you \$50 for each covered person once per year when they have a defined annual health screening or test.

[CLICK HERE](#) for more information

MEDICAL ADVOCACY*

Medical Advocacy helps you find the best medical care for ongoing support throughout your recovery. It includes a medical review of your diagnosis and treatment plan, expert advice for your particular medical condition, and connects you with top-rated physicians.

**Not available in California*

ELIGIBILITY

- Active employees working at least 30 hours per week, ages 18+
- Spouses ages 18+. Includes legally married spouse, domestic partner and civil union partner
- Children ages 0-26, no student status required
- Employee must have underlying medical coverage to be eligible to apply for Critical Illness in the following states: California, Delaware, Georgia, Massachusetts, New Hampshire, Vermont.

SAMPLE RATES - \$30,000 FACE AMOUNT

Age 40	Monthly Rate
Employee	\$25.20
Employee + Spouse	\$39.60
Employee + Child(ren)	\$31.20
Family	\$45.60



A personalized approach to cancer management

Unfortunately, 1 in 3 women and 1 in 2 men will get cancer.¹ What if you could do more to help prepare yourself for a potential diagnosis? Chubb and healthŌme have partnered to introduce a first-of-its-kind cancer insurance with genetic benefits, designed to provide genetic information to help you proactively manage cancer risk and provide a personal, precise, proactive, and confidential way for you to manage your health.

A BENEFIT DESIGNED TO HELP SAVE LIVES

Cancer Advocate Plus is insurance that lasts a lifetime, offering personal and precise cancer management based on your DNA.

Cancer Advocate Plus features the following:

- Proactive Cancer Screening
- Genetic Counseling & Cancer Advocacy
- Pharmacogenetic Drug Response Testing
- Clinical Trial Identification & Enrollment Assistance
- Genetic Tumor Testing
- Expert Medical Review
- Precision Treatment Recommendation Report
- Dedicated Cancer Nurse Advocates
- Cash Benefits
- Cancer Recovery Support
- Recurrence Monitoring

CASH BENEFITS

- Diagnosis Cancer Benefit: \$5,000 Employee (\$2,500 for Spouse)
- Cancer Recovery First Payment: \$5,000 Employee (\$2,500 for Spouse)
- Cancer Recovery Second Payment: \$5,000 Employee (\$2,500 for Spouse)

COVERAGE FEATURES

- Guaranteed Issue with no health questions
- Automatically renewed as long as the insured is an eligible employee, premiums are paid and the policy is in force
- Employee and spouse coverage available
- Portability allows you to keep this coverage if you change employers or retire while the Policy is in force

SPOUSE BENEFITS

- Spouses are eligible for all of the Cancer Services and Tests
- Spouses' Cash Benefits are 50% of the employee and equal three payments of \$2,500

ELIGIBILITY

- Active employees working at least 30 hours per week, ages 18+
- Spouses ages 18+. Includes legally married spouse, domestic partner and civil union partner

HERE'S HOW THE CASH BENEFIT WORKS

Upon diagnosis of cancer, we send a lump sum cash payment directly to you, followed by two more cash payments over the next 12 months to help you with recovery. You can use your

cash benefit however you choose—to help with your everyday living expenses, pay your out-of-pocket medical costs or help replace lost income. Your benefit is paid in full regardless of any other insurance you may have.

Once Chubb pays a cancer benefit, if there is a recurrence, including Carcinoma In Situ, you can receive 50% of your maximum benefit amount, as long as you were treatment free for 12 months and in complete remission*.

Payment Upon Diagnosis of Cancer	\$5,000
Recovery Payment (6 months after diagnosis)	\$5,000
Recovery Payment (12 months after diagnosis)	\$5,000
Total Cash Payment	\$15,000

Cancer diagnosis must be on or after effective date for the benefits to be payable. This example is solely to illustrate a situation that can result in benefits payable for a claim. It is not based on an actual claim.

CANCER ADVOCATE PLUS RATES

Your monthly rates (12 pay cycles) are Attained Age, which means they will change as you move into new age brackets. If elected, spouse coverage is 50% of the Employee Face Amount. For full list of rates based on age, [CLICK HERE](#).

Face Amount: \$5,000 Employee/\$2,500 Spouse	Age 40
Employee	\$31.48
Employee + Spouse	\$62.16

¹ cancercenter.com/men-and-cancer; April 2022

NOTE: Applicant must have underlying medical coverage to be eligible to apply for Cancer Advocate Plus for the states: California, Massachusetts, New Jersey, New York, South Dakota, Vermont. Applicant is not eligible to apply for Cancer Advocate Plus if they are receiving Medicaid for the following states: Connecticut, Idaho, New Hampshire, Utah



Hospital Cash

CHUBB®

Hospital Cash pays money directly to you if you get hospitalized. It's not easy to pay hospital bills, especially since deductibles continue to rise.

With Hospital Cash, you can focus on your recovery instead of wondering how you are going to afford the bills. And since the cash goes directly to you, there are no restrictions on how you use your money.

COVERAGE FEATURES

- **Guarantee Issue:** no health questions
- **Family Coverage:** Employee, spouse and child coverage available
- **Portability:** You can keep this coverage if you leave your current employer

ELIGIBILITY

- Active employees working at least 30 hours per week
- Dependent children covered to age 26

PLAN 1

Hospital Admission Benefit	\$500; four benefits per calendar year
Hospital ICU Admission Benefit	\$1,000; four benefits per calendar year
Hospital Confinement Benefit (Days 2-16)	\$100 per day, up to 15 days per calendar year
Hospital Confinement ICU Benefit (Days 2-16)	\$200 per day, up to 15 days per calendar year
Newborn Nursery Benefit	\$25 per day, up to 2 days
Wellness Benefit	\$50 once per calendar year

PLAN 2

Hospital Admission Benefit	\$1,500; four benefits per calendar year
Hospital ICU Admission Benefit	\$3,000; four benefits per calendar year
Hospital Confinement Benefit (Days 2-16)	\$300 per day, up to 15 days per calendar year
Hospital Confinement ICU Benefit (Days 2-16)	\$600 per day, up to 15 days per calendar year
Newborn Nursery Benefit	\$50 per day, up to 2 days
Wellness Benefit	\$50 once per calendar year

MONTHLY RATES

	Plan 1	Plan 2
Employee	\$7.76	\$19.24
Employee + Spouse	\$16.68	\$42.64
Employee + Child(ren)	\$13.64	\$35.36
Family	\$22.56	\$58.76

Flexible Spending Accounts



A flexible spending account (FSA) lets you save money by setting aside pre-tax dollars to pay for eligible medical, dental, vision and dependent care expenses incurred by you, your spouse or your eligible dependents.

WHAT IS AN FSA?

A health care flexible spending account (FSA) is an employer-sponsored benefit that allows you to set aside pre-tax dollars to be used for qualified out-of-pocket medical expenses not covered by your health plan. Questco offers an FSA option to all eligible employees at no additional cost to your employer.

WHO DOES IT COVER?

An FSA covers qualified medical expenses for you and your dependents. Please consult your tax professional for more information on those individuals that may qualify as dependents for purposes of the FSA.

TAX BENEFITS

Contributions to the FSA are deducted from your paycheck on a pre-tax basis, reducing your taxable income. On average, employees save 30%* of what it would otherwise cost for them to pay for eligible medical expenses.

FUND AVAILABILITY

There's no waiting - you'll have immediate access to your full annual election on the first day of the plan year, regardless of the amount you have actually contributed to date.

ROLLOVER

You may carry over \$640 into the new year. Any unused funds over the \$640 will be lost to you as the employee.

WHAT EXPENSES ARE CONSIDERED ELIGIBLE?

Common eligible expenses:

- Health plan co-pays
- Deductibles
- Co-Insurance
- Dental and/or Vision
- Over the counter (OTC) medicines
- Contact Lenses/Eyeglasses
- Prescription Medicines

For a complete list of eligible expenses as defined by the IRS, view IRS publication 502.

LIMITED PURPOSE FSA

A Limited Purpose Medical FSA (LPFSA) works with a qualified high deductible health plan (HDHP) and Health Savings Account (HSA). A limited FSA only allows reimbursement for vision and dental expenses.

DEPENDENT CARE FSA

A Dependent Care FSA allows reimbursement of dependent care expenses, such as daycare, incurred by eligible dependents.

COMMUTER FSA

A Commuter FSA (Parking/Transit) allows you to set aside pre-tax funds in separate accounts to pay for qualified mass transit and parking expenses associated with you commute to work.

[CLICK HERE](#) for more information

ThrivePass: (866) 855-2844 • thrivepass.com



DEBIT CARD

Our benefits debit card is the fastest and most convenient way to access your funds and pay for eligible expenses.

CONTRIBUTION LIMITS

The IRS sets the maximum dollar amount you can elect and contribute to an FSA. The 2024 annual contribution limit is:

\$3,200

For 2025 rates, visit [IRS.gov](https://irs.gov)



Health Savings Account (HSA)

An HSA is a health savings account. It is a tax-advantaged savings account that belongs to you. It is always paired with a qualified high-deductible health plan (HDHP).

IT'S YOURS

An HSA isn't a "use it or lose it" account. Unspent funds roll over every year, and the account remains yours even when you switch employers. When you reach age 65, you can withdraw money (without penalty) and use it for anything, including non-healthcare expenses.

SPEND, SAVE AND INVEST

Your funds can be spent on current eligible healthcare expenses, saved for future healthcare needs, or invested for retirement.

FLEXIBILITY

You can adjust your payroll deductions or contributions at any time, no questions asked.

SAVE ON TAXES 3 WAYS

The money you contribute, your earnings from investments, and withdraws for eligible expenses, are all tax-free.

WHAT DOES IT COVER?

There are thousands of eligible items, including but not limited to:

- Copays, coinsurance, insurance premiums
- Doctor visits and surgeries
- Over-the-counter medications (first aid, allergy, asthma, cold/flu, heartburn, etc.)
- Prescription drugs
- Dental, orthodontia, and vision expenses such as frames, contacts, prescription sunglasses, etc.

CAN I ENROLL?

You must be enrolled in a high-deductible health plan (HDHP) in order to enroll in the HSA.

You can make tax-free deposits into your HSA, as long as you are enrolled in a qualified HDHP and you are also not enrolled in other health care coverage that will disqualify you. The HDHP provides you protection from medical costs, such as catastrophic illness, prolonged hospitalization, and excessive medical bills. When you're enrolled in the Aetna HDHP and HSA, you can make your tax-free HSA deposits via convenient payroll deduction.

The HSA can be used for out-of-pocket medical expenses. What you don't spend, you can keep in your account - to use for future medical expenses, or even retirement income.

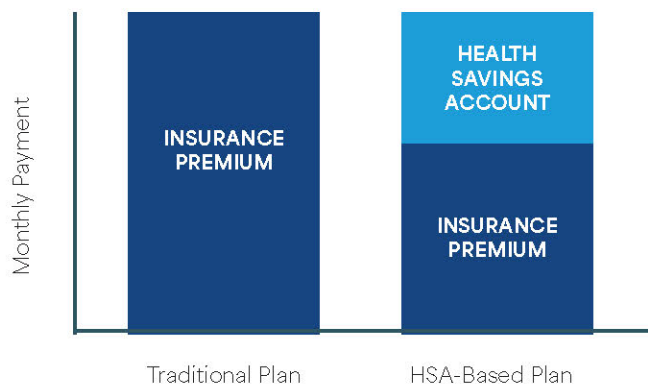
[CLICK HERE](#) for more information

ThrivePass: (866) 855-2844 • thrivepass.com



DEBIT CARD

Our benefits debit card is the fastest and most convenient way to access your funds and pay for eligible expenses.



CONTRIBUTION LIMITS & IRS REGULATIONS

The IRS sets the maximum dollar amount you can elect and contribute to an HSA. The 2025 annual contribution limit is:

Single coverage: \$4,300

Family coverage: \$8,550

Individuals age 55 and older may make an additional \$1,000 "catch-up" contribution to their HSAs.



Employee Assistance Program (EAP)



Questco has partnered with Acentra (formerly ESPYR) to provide employees and eligible family members with a comprehensive EAP to help with a variety of personal and work life matters. The EAP is a free and confidential resource available 24/7.

LEGAL ASSISTANCE

Legal assistance for issues such as divorce, family law, wills, adoption, and more. Identity Theft Recovery and mediation services are also available. Get a free 30-minute consultation and 25% discount off the mediator or attorney fees for services rendered beyond the EAP.

FINANCIAL CONSULTATION

Financial consultation regarding debt matters, investment options, money management, taxes, and retirement planning. Financial personnel services are discounted at 25% as are CPA tax preparation fees.

WORK LIFE BALANCE

Work-Life specialists provide consultation, information, resources, and verified referrals for most all personal and family needs such as:

- Childcare and Eldercare
- Adoption
- Academic
- Health and Wellness
- Pet Care
- Relocation
- Concierge

COUNSELING SUPPORT

Counseling Support for stress, marital and family problems, job related concerns, life transitions, work-life challenges, emotional issues, and other concerns.

- TalkNow provides immediate access to counselors for in-the-moment support, and guidance.
- Up to 6 EAP sessions for assessment, short-term counseling, and referral.
- Telephonic, video, and in-person options available.



Legal Protection



LegalShield provides the legal protection you and your family need and deserve.



DIRECT ACCESS TO A DEDICATED PROVIDER LAW FIRM

You will receive unlimited legal consultation and advice on personal legal matters. 100% of matters are covered in-network and your provider firm is even available for emergency situations.



FAST RESPONSE

An attorney will respond to your legal matter within four business hours or less.



DOCUMENT REVIEW AND PREPARATION

An attorney can help you review and prepare common legal documents for Wills, Trusts, and more.



COURT REPRESENTATION

You will receive representation for legal matters such as traffic tickets and even house closings.



LETTERS AND PHONE CALLS

Letters and phone calls can be made on your behalf to resolve legal matters such as warranty disputes or a dispute with a creditor.



SPEEDING TICKET ASSISTANCE

Your provider law firm will review your speeding ticket and even attend court on your behalf if required. You can easily upload your ticket using LegalShield mobile app.



MOBILE APP

The LegalShield mobile app allows you to call your provider law firm directly and makes it easy to upload and prepare documents for fast legal review.



	LEGAL PROTECTION	LEGAL & ID PROTECTION BUNDLE
Employee	\$15.75/month	\$24.70/month
Employee + Family	\$15.75/month	\$32.50/month

[CLICK HERE](#)
for more information

Legal Shield:
(888) 807-0407
LegalShield.com

Identity Theft and Privacy Protection



Protect your identity and privacy while giving yourself peace of mind.

IDShield provides a scan of your social media accounts alerting you of posts and images that could be harmful to your reputation.



360 DEGREE PROTECTION

IDShield monitors your identity, credit, financial accounts, social media accounts, and provides device and online privacy reputation management services.



REAL-TIME ALERTS

If a threat is detected to your identity or credit, you will receive an alert. You can view your alerts on the IDShield mobile app, member portal and receive them by email.



FULL-SERVICE RESTORATION AND UNLIMITED CONSULTATION

If your identity is stolen, IDShield provides you direct access to a dedicated Licensed Private Investigator, who will restore your identity to its pre-theft status, guaranteed. You can also talk to an identity theft specialist about any identity theft or online privacy concern. In the event of an emergency, IDShield provides 24/7 emergency assistance.



FINANCIAL PROTECTION

Financial account monitoring and a \$1 Million Identity Fraud Protection Plan for unauthorized electronic fund transfers and identity theft related expenses.



MOBILE APP

The IDShield mobile app makes it easy for you to protect your identity and privacy and track your credit score with IDShield's monthly credit score tracker.



	ID PROTECTION	ID & LEGAL PROTECTION BUNDLE
Employee	\$9.95/month	\$24.70/month
Employee + Family	\$18.75/month	\$32.50/month

[CLICK HERE](#)
for more information

ID Shield:
(888) 807-0407
IDShield.com

Identity Theft and Privacy Protection



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Employee	\$9.95/month	\$24.70/month
Employee + Family	\$18.75/month	\$32.50/month

[CLICK HERE](#)
for more information

ID Shield:
(888) 807-0407
IDShield.com

Total Pet Plan

Your pets are part of your family, and you'll do anything to keep them happy and healthy. But with the cost of pet care on the rise, it isn't always easy.

That's why we're offering Total Pet Plan, which makes pet care more affordable. Enroll in Total Pet and get the same high-quality products and services your pets are used to, just at a lower price! Total Pet is payroll deducted.



DISCOUNTS ON PRODUCTS & RX

- Up to 40% off on products like prescriptions, preventatives, food, toys and more
- Shipping is always free and same-day pickup is available for most human-grade prescriptions

DISCOUNTS ON VETERINARY CARE

- Instant 25% savings on all of your pet's in-house medical services at participating vets
- No exclusions due to age, health, pre-existing conditions or type of pet



24/7 PET TELEHEALTH

- Access real-time vet support, even when your vet's office is closed
- Unlimited support on your pet's health, wellness, behavior and more

LOST PET RECOVERY SERVICE

- Durable tag can be scanned from any smart phone to access your contact information, helping lost pets return home quicker than a microchip
- Easily update your information online with no need to request a new tag

[CLICK HERE](#) for more information



One Pet
\$11.75/month



Family Plan (2+ pets)
\$18.50/month

LEARN MORE OR ENROLL

WWW.PETBENEFITS.COM/LAND/QUESTCO

(800) 891-2565

Nobody wants to imagine their pet getting sick or injured—but when it comes to your pet’s health, it’s best to expect the unexpected. Wishbone Pet Insurance is accepted at any vet in the U.S., including emergency hospitals. Our simple online claims process means you get your money back fast, whether it’s for routine care or an accident. This true pet insurance is NOT payroll deducted.

Wishbone offers different plan options to fit your budget. Enroll in both for maximum coverage.

Accident & Illness Coverage

for the unexpected

- 90% reimbursement
- \$250 deductible
- \$25,000 annual limit
- Includes lost pet recovery service and 24/7 pet telehealth

Rates based on your pet’s age, breed and zip code

[CLICK HERE](#) for more information

Wellness Coverage

for regular routine visits

	PEDIGREE PLAN	BEST IN SHOW PLAN
<i>No deductible</i>		
Premiums	\$14/mo	\$23/mo
Spay/neuter or teeth cleaning	\$0	\$150
Rabies	\$15	\$15
Flea-tick prevention	\$50	\$65
Heartworm prevention	\$30	\$30
Vaccination/titer	\$30	\$40
Wellness Exam	\$50	\$50
Heartworm test or FELV screen	\$25	\$30
Blood, fecal, parasite exam	\$50	\$70
Microchip	\$20	\$40
Urinalysis or ERD	\$15	\$25
Deworming	\$20	\$20
TOTAL ANNUAL BENEFITS	\$305	\$535



LEARN MORE OR ENROLL

[WISHBONEINSURANCE.COM/QUESTCO](https://www.wishboneinsurance.com/questco)

(800) 887-5708

ZayZoon's Earned Wage Access helps bridge the gap between paydays. Access your wages when you need them with ZayZoon and avoid unnecessary late fees, payday loans, or overdraft fees.

HOW DOES IT WORK?

SIGN UP

Follow the sign-up instructions provided by your employer or payroll provider. ZayZoon will automatically receive your earnings history through your payroll system. Upload a picture of your driver's license to verify your identity.

GET PAID

Select how much of your wages you'd like to access and how you'd like to access them with our flexible payout destinations.

NEED HELP?

ZayZoon offers customer support through our mobile app or at support@zayzoon.com.

Mon to Fri: 8:00 AM to 8:00 PM (MT)

Sat & Sun: 10:00 AM to 6:00 PM (MT)

FAQ

WHAT'S THE INTEREST RATE?

There is no interest charged. ZayZoon is not a loan and instead charges \$5 at most for an employee to access up to \$200 at a time.

HOW LONG DOES IT TAKE TO SIGN UP AND ACCESS FUNDS?

It takes 5 minutes to sign up for ZayZoon. You can send funds to your payout method of choice, instantly.

WHAT'S A REPAYMENT?

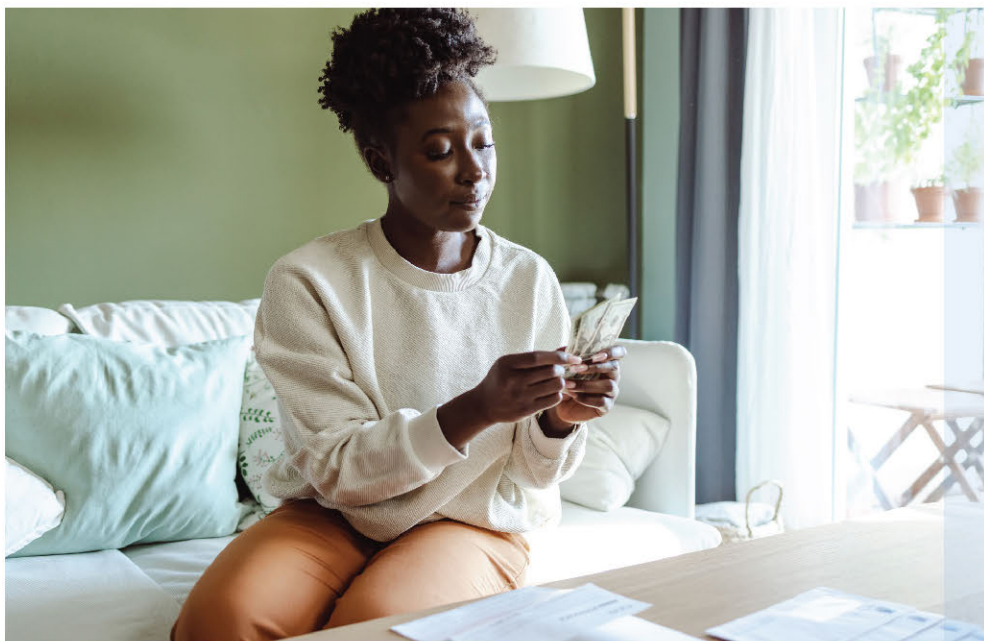
Payouts are automatically repaid through payroll direct deposit on your next payday.

HOW LONG UNTIL I RECEIVE MY MONEY?

By linking your current debit card, funds are transferred to your account instantly.

NO DEBIT CARD? USE OUR FEE-FREE OPTIONS.

You can take a payout in the form of a virtual gift card worth up to 25% more with our Boost Gift Cards.



Sign up today



Thousands of Discounts on Your Favorite Brands

Questco cares about the financial well-being of your employees.

We have introduced the Questco Perks at Work—a new savings program free to employees and their families.

Enjoy exclusive savings on favorite brands, travel, dining and more.



SIGN-UP OR LOGIN AT [PERKSATWORK.COM/LOGIN](https://perksatwork.com/login)

The site offers thousands of discounts on your favorite merchants. It is also designed to help you find perks that matter to you; from employee-only programs, to savings on your favorite brands.

CUSTOMIZED EXPERIENCE

- As you shop, create a profile, and provide feedback, Questco Perks at Work will help you find perks that matter to you.
- We are mobile-friendly; just start from your smart phone by going to www.perksatwork.com.

EMPLOYEE PRICING

- Save time and money on everything you need to buy, from 30,000 merchants nationwide.
- Continue to earn rewards called “WOWPoints” as you shop and redeem your earned WOWPoints at any merchant, any time.

PERKS WITH MEANING

- Perks, programs, and events that are exclusive to employees are front and center, so you stay connected.
- As an added benefit, employees can invite up to five family members.

SAVE ON THE THINGS THAT MATTER



PERSONAL TRAVEL

- Flights
- Car rentals
- Hotels
- Vacation packages



ENTERTAINMENT

- Movie tickets
- Broadway
- Theme parks
- Sports



ELECTRONICS

- Microsoft
- Lenovo
- HP
- Dell
- Cell phones



HOME

- Lowe’s
- Sears
- Walmart



APPAREL

- Nordstrom
- Macy’s
- Brooks Brothers



FITNESS

- Gyms
- Nutrition
- Lifestyle
- Gear

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. Participation is optional. There are pre-tax and post-tax plans available. Matching contributions are as follows:

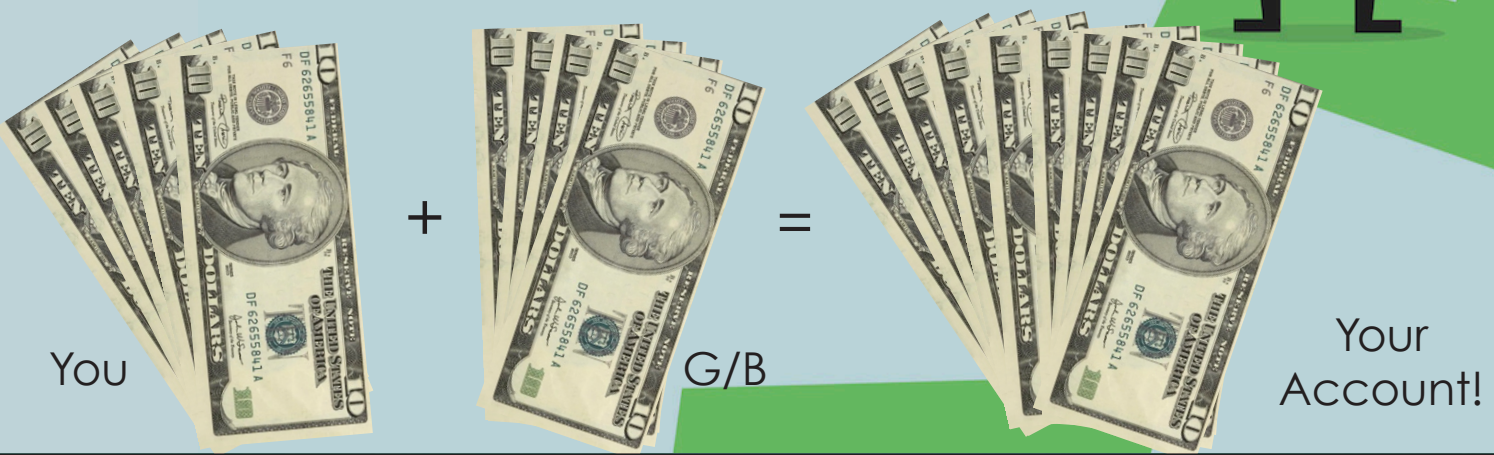
- 3% of salary contributed is matched at 100% dollar-for-dollar
- Next 2% of contributed salary is matched at 50%

For example, if your salary is \$1,000 each pay period and you contribute 5% to the 401(k) Plan (\$50), Griffis/Blessing 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.

Andrew Clyne
(303) 300-5043 Ext. 222

andrew.clyne@aggregatewealthmgmt.com
<https://capitalgroup.retirementpartner.com/>



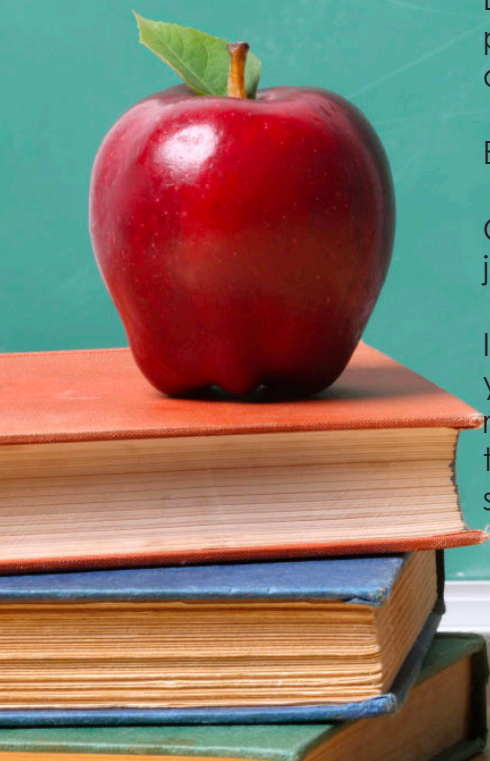
TUITION REIMBURSEMENT

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.

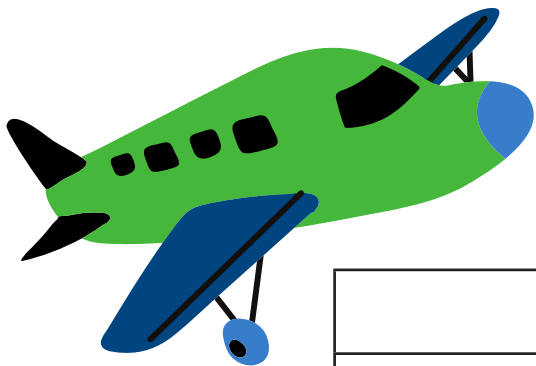
In order to be eligible for the benefit, you must get approval from your supervisor before enrolling in any course if requesting the tuition reimbursement benefit along with documentation detailing the cost of the course(s). Completed courses must earn a "C" or an equivalent satisfactory evaluation to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

	GB Employee Leave Per Year	Accrual Per Hour Worked	Bi-Weekly Accrual
Day 1 - 35 Months	120 Hours	0.05769 Hours	4.62 Hours
Months 36-107	160 Hours	0.07691 Hours	6.15 Hours
Months 108-239	200 Hours	0.09612 Hours	7.69 Hours
Months 240+	240 Hours	0.11538 Hours	9.23 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)

* The day after Thanksgiving: 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.

** President's Day and Juneteenth (June 19th): Corporate Offices and Properties will be open with a skeleton staff. Employees may use a Floating holiday within the two-week pay period of the holiday if not able to take the holiday off.

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

Multifamily sites are closed on Easter Sunday; however, this is not a paid holiday.



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**

