

# The Benefits of Working at Great-West Financial® and Empower Retirement

**TAKE  
CHARGE**  
myBenefits



From health and well-being to income protection, long-term financial planning and work-life balance, Great-West Financial® and Empower Retirement offer a range of benefits designed to meet your needs.



If any information in this summary differs from the information in the plan documents, summary plan descriptions (SPD) or corporate policies, as applicable, the plan documents, SPDs and corporate policies will prevail.

# Your health and well-being

## Medical

We offer two medical plan options through UnitedHealthcare. Both options include coverage for preventive care, sick care and prescription drugs.

- National network of providers
- Health savings account (HSA) available with company contributions
- Virtual M.D. visits

## Dental

We offer two dental plan options that provide coverage for preventive, basic and major services. Both options are through Delta Dental of Colorado.

- Two preventive exams per calendar year
- Orthodontia care available for children and adults

## Vision

We offer a vision plan through UnitedHealthcare.

- One comprehensive vision and eye-health examination per year
- Glasses and contact lenses allowance

## Flexible spending accounts

Flexible spending accounts allow you to set aside pretax money to pay for eligible healthcare and dependent care expenses.

- Option to contribute up to the allowable IRS limits
- Two healthcare options: general purpose and limited-purpose (for those who contribute to an HSA); \$500 carryover for unused balance
- Dependent care option for child care and elder care
- Convenient tools, including a mobile app and a healthcare debit card

## Wellness

We provide free or low-cost wellness tools and programs to help you stay healthy and make informed healthcare decisions.

- Wellness incentives
- 24-hour nurseline
- On-site health and wellness center and fitness center at some locations
- Free and confidential life assistance program
- Healthy rewards program
- Will preparation services, secure travel assistance and identity theft prevention
- Tobacco cessation programs



You are eligible to participate in company benefits on the date you become an employee who is regularly scheduled to work at least 20 hours per week. Coverage for most benefits begins on your date of hire.

## Summaries of benefits

MEDICAL AND PRESCRIPTION DRUGS (THE AMOUNT YOU PAY IN NETWORK)	PREFERRED PROVIDER ORGANIZATION (PPO) PLAN	HIGH-DEDUCTIBLE HEALTH PLAN WITH HEALTH SAVINGS ACCOUNT (HDHP WITH HSA)
HSA annual company contribution	N/A	\$500 individual \$1,000 family <sup>1</sup>
Annual deductible <i>The amount that you pay before the plan covers eligible expenses</i>	\$500 individual \$1,500 family	\$1,500 individual \$3,000 family <sup>1</sup>
Annual out-of-pocket maximum <i>The maximum that you pay in a year, including the deductible</i>	\$2,500 individual \$7,500 family	\$3,000 individual \$6,000 family <sup>1</sup>
Preventive care	100% covered	100% covered
Virtual M.D. visits	\$10/visit	20% after meeting deductible (full cost is \$40-\$50/visit)
On-site health and wellness center at our Greenwood Village location	\$0/visit	\$0/visit for preventive and health coaching 20% after meeting deductible for all other services
Office visits (primary care)	\$20/visit	20% after meeting deductible
Specialist/urgent care visits	\$35/visit	
Diagnostic lab and X-ray services	20% after meeting deductible	
Emergency room visits		
Infertility treatment <i>Lifetime maximum: \$35,000</i>		
Other services <i>Maximums may apply</i>		
Prescription drugs		
Deductible	\$0	Must meet medical deductible before plan starts to pay
Preventive <sup>2</sup>	100% covered	100% covered (no deductible)
Tier 1	\$5 per prescription	20% after meeting deductible
Tier 2	20% (up to \$25 maximum)	20% after meeting deductible
Tier 3	20% (up to \$45 maximum)	20% after meeting deductible
Tier 4 (specialty drugs)	20% (up to \$50 maximum)	20% after meeting deductible

<sup>1</sup> For this purpose, family coverage means employee plus spouse/domestic partner, employee plus child(ren) and family. Under the HDHP, if you cover dependents, you must satisfy the entire family deductible before the plan starts paying for services. You must also meet the entire family out-of-pocket maximum before the plan covers 100% of eligible expenses for the rest of the year.

<sup>2</sup> The Affordable Care Act defines preventive care drugs.

Learn more

To get more information about our medical, dental and vision plans or to see if your providers are in the network, go to [welcometouhc.com/greatwest](http://welcometouhc.com/greatwest) or [deltadentalco.com](http://deltadentalco.com).

## Summaries of benefits (continued)

<b>DENTAL (THE AMOUNT YOU PAY IN NETWORK AND OUT OF NETWORK<sup>3</sup>)</b>	<b>BASIC</b>	<b>BUY UP</b>
Annual deductible (applies to basic, major and orthodontia)	\$50 per person \$100 family maximum	\$50 per person \$100 family maximum
Annual maximum benefit (excluding orthodontia)	\$1,500 per person	\$2,000 per person
Preventive care <sup>4</sup>	100% covered	
Basic services	20% after meeting deductible	
Major services	50% after meeting deductible	
Orthodontia services (children and adults)	Not covered	50% after meeting deductible
Lifetime orthodontia benefit	Not covered	\$2,000 per person

<b>VISION (THE AMOUNT YOU PAY IN NETWORK)</b>	
Exam (one per year)	\$0 copay
Lenses (one pair per year)	\$10 copay
Frames (one pair per year)	Plan pays up to \$150
Contact lenses	Plan pays up to \$150 <sup>5</sup>

<sup>3</sup> You must pay the amount of the dentist's fee, if any, that is greater than the eligible expense.

<sup>4</sup> In-network pediatric oral exams (two per calendar year) do not apply toward the annual maximum benefit.

<sup>5</sup> Includes exam and four boxes of contact lenses.

## Costs per pay period

	<b>EMPLOYEE ONLY</b>	<b>EMPLOYEE + SPOUSE/DOMESTIC PARTNER</b>	<b>EMPLOYEE + CHILD(REN)</b>	<b>FAMILY</b>
Medical and prescription drugs (rates include wellness credit)				
PPO	\$41	\$92	\$85	\$150
HDHP with HSA	\$9	\$45	\$38	\$92
Dental				
Basic	\$3	\$7	\$6	\$10
Buy up	\$5	\$12	\$10	\$18
Vision	\$2	\$4	\$3	\$6

# Your retirement, your security

## **401(k) retirement savings**

Our 401(k) plan offers immediate vesting of company-matched funds and numerous investment options from which to choose. This plan is available to all employees, including casual and temporary employees, who are at least age 21 (or, if under age 21, have completed one year of service) regardless of schedule.

- Automatically enrolled at 3% of your salary with the option to change your contribution or to opt out
- Company match of 50 cents on the dollar for the first 8% you contribute on a pretax or Roth basis
- Immediate vesting of matched funds
- Option to contribute on a pretax, after-tax or Roth basis
- Administered by Empower

## **401(k) advisory services**

Empower Retirement Advisory Services (Advisory Services) offered by Advised Assets Group, LLC (AAG), a federally registered investment adviser and a wholly owned subsidiary of Great-West Life & Annuity Insurance Company, is a behavioral-based approach to investing. It provides investment advisory tools and services based on the level of involvement that you desire in managing your investments. You can choose as much or as little help as you need.

## **Life insurance**

We provide basic life insurance coverage at one times your annual compensation and basic accidental death and dismemberment (AD&D) of \$5,000 at no cost to you. Additional low-cost life insurance is available for you and your family.

- Elect supplemental life for you up to seven times your eligible pay.
- Supplemental AD&D for you is also available up to \$250,000.
- Supplemental dependent life insurance is available for your spouse or domestic partner up to \$100,000 and for each eligible child up to \$10,000.

## **Disability protection**

We provide short-term disability (including maternity leave) and basic long-term disability at no cost to you. You can purchase supplemental long-term disability on a pretax basis.



# Your work-life balance

## **Paid annual leave**

We're committed to your work-life balance. As a new employee, you start accruing paid annual leave (PAL) on your date of hire, if eligible. Plus, each calendar year, we provide nine paid holidays and up to three floating holidays for you to use at your discretion.

- PAL
  - During your first and second years of service, you receive 15 days of PAL (accrued at 1.25 days per month).
  - During your third year of service, you receive 21 days of PAL (accrued at 1.75 days per month).
  - You may carry over PAL from year to year up to a maximum amount.
- U.S. paid holiday schedule<sup>6</sup>
  - New Year's Day
  - Martin Luther King Jr. Day
  - Presidents Day
  - Good Friday
  - Memorial Day
  - Independence Day
  - Labor Day
  - Thanksgiving Day
  - Christmas Day
  - Three floating holidays<sup>7</sup>
- Paid leave benefits
  - Bereavement leave
  - Military leave (active duty and reserve training)
  - Jury duty
  - Maternity leave
  - Parental leave
- Flexible work hours and a business-casual environment

<sup>6</sup> Employees who work on a company-recognized holiday will receive their regular compensation as well as additional PAL for working on the holiday.

<sup>7</sup> Employees hired between April 1 and June 30 are eligible for two floating holidays. Employees hired between July 1 and September 30 are eligible for one floating holiday. Employees hired after September 30 are not eligible for floating holidays in the calendar year of hire, but they would be eligible for three floating holidays in the following year.



### **Adoption assistance program**

- Available to all full-time and part-time (20 hours or more) employees
- Reimburses up to a total of \$10,000 per adoption (includes agency and legal fees and travel costs associated with the adoption)

### **Tuition reimbursement**

- Available to all full-time and part-time (20 hours or more) employees
- Up to \$5,250 per calendar year for business-related college degrees (i.e., B.S., MBA)
- Must maintain a GPA of 2.0 or higher for each course
- Eligible to participate on your date of hire

### **Commuter program**

- Nationwide commuter program for public transportation or parking
- Transit or parking passes that you can purchase via pretax payroll deductions
- Option to set up a standing order for passes or purchase as needed
- Free covered parking at most Great-West Financial and Empower offices

### **Paid volunteer time**

We provide employees with paid time off to volunteer with the charities of their choice.

### **Employee-match programs**

At Great-West Financial and Empower, corporate citizenship is a priority. We empower you to make a positive impact in the communities where we operate by matching your financial donations and personal volunteer time up to \$5,000 annually.

### **Perks**

We provide several on-site services at our larger locations, including fitness centers, health and wellness centers, cafeterias, convenience stores and dry cleaning. We also offer electric vehicle charging stations, banking services, public transportation and bike share programs.

### **Discounts and savings**

You have exclusive access to more than 150,000 local and national discounts, perks and savings through Abenity<sup>®</sup>, including:

- Movie, concert, event and theme park tickets.
- Restaurants, coffee shops and grocery stores.
- Electronics, fashion, spas, airfares and hotels.
- Planned daytrips, tours and adventures.
- A concierge service.



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