

Boulder Housing Partners



Employee Benefit Guide



January 1, 2021 through December 31, 2021

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As a valued member of our team, Boulder Housing Partners strives to provide you with industry-leading benefits at a competitive cost. We are pleased to provide this Benefit Guide which includes a summary of the benefits offered to you and your family. We encourage you to review this guide and familiarize yourself with the available options.

Please contact the Human Resources Department if you have any questions or concerns prior to, during, or after the enrollment process.

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CONTACT INFORMATION

BENEFIT PLAN	INSURANCE CARRIER	CONTACT INFORMATION
Medical / R _x	Cigna - #00631571	1-800-997-1654 www.cigna.com
Dental	Delta Dental – #W2541	1-800-610-0201 www.deltadentalco.com
Vision	VSP - #30095927	1-800-877-7195 www.vsp.com
Basic Life/AD&D Voluntary Life/AD&D	Lincoln Financial – #10258771	1-800-423-2765 www.lfg.com
Long Term Disability	Lincoln Financial – #10258770	1-800-423-2765 www.lfg.com
Foundation Health	#19T093229	303-449-0517 www.experiencewell.com
Employee Assistance Plan (EAP)	Web ID = LINCOLN	1-855-327-4463 www.guidanceresources.com
Employee Assistance Plan (EAP)	Cigna	1-877-231-1492 www.mycigna.com
Flexible Spending Account (FSA)	Rocky Mountain Reserve	1-888-722-1223 www.rockymountainreserve.com
Health Savings Account (HSA)	Elevations Credit Union	1-800-429-7626 www.elevationscu.com
Colonial Life - Voluntary Benefits	Colonial Life – #E5567508	1-800-877-7195 www.coloniallife.com
Legal Shield/ID Shield – Voluntary Benefits	Legal Shield	303-549-9199 kathi@erbergroup.com

BOULDER HOUSING PARTNERS BENEFITS CONTACT INFORMATION

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ELIGIBILITY & BENEFITS START DATE

Employee Eligibility –

Eligible Full-Time and 3/4-time employees of Boulder Housing Partners may participate in various employer-sponsored benefit programs as outlined in this benefit guide. BHP's Full-Time and ¾ employees are defined as:

- Employees whose normal workweek averages a minimum of 30 or more hours per week.

Dependent Eligibility –

The Plan defines an eligible dependent as:

- Legal spouse (a copy of Marriage Certificate, Certified Civil Union, or Common Law affidavit may be required with enrollment paperwork); and/or
- Your dependent child(ren), up to 26 years of age;

Making Changes to Your Benefits

I understand that if I decline coverage for either myself or my eligible dependents, I may only be able to enroll myself or my dependents in the medical, dental, or vision plans at two other times:

1. During the next Annual Open Enrollment, effective January 1st each year; or
2. If I have a **Qualifying Life Event**, I will be able to enroll either myself or my eligible dependents only if I contact Human Resources within **30-days** of the Qualifying Event.

A Qualifying Event is defined as:

- Marriage, divorce, or legal separation;
- Death of a spouse or dependent;
- Birth or adoption of a child;
- A change in your or your spouse's employment status resulting in either a loss or gain of employer-sponsored benefits;

Waiving Coverage

If you do not enroll either yourself and/or your dependents for benefits by the last day of the month prior to when you first become eligible, then it will be presumed you are knowingly declining coverage. You will not be eligible to enroll for benefits again unless a Qualifying Life Event has occurred or during the annual open enrollment period.

Your Coverage Begins

If you enroll, benefits will be effective the 1st of the month following your date of hire.

COBRA CONTINUATION

Continuing Your Coverage Under COBRA –

Under certain circumstances, you may continue your benefit coverage when it would otherwise end. This is called COBRA continuation coverage.

Group health insurance coverage for COBRA participants is usually more expensive than health coverage for active employees because your company pays a significant portion of its employees' insurance premiums each month. Under COBRA, you pay the full monthly premium for continuing coverage plus an additional 2% administrative fee.

COBRA continuation applies to your Medical, Dental, and Vision insurance coverage. If you leave Boulder Housing Partners' employment, you will receive a COBRA continuation letter which will enable you to continue coverage for up to 18 months. The letter will contain your monthly COBRA rates plus a 2% administration fee.

CONTINUATION OF COVERAGE FOR 18 MONTHS	CONTINUATION OF COVERAGE FOR 29 MONTHS	CONTINUATION OF COVERAGE FOR 36 MONTHS
<ul style="list-style-type: none">▪ Employee's Termination of Employment▪ Employee's Reduction of Hours	<ul style="list-style-type: none">▪ Termination of Disabled Employee (<i>coverage beyond 18 months is subject to verification of disability</i>)	<ul style="list-style-type: none">▪ Death of Covered Employee▪ Divorce / Legal Separation / Annulment▪ Ineligibility of Dependent Child

If you have any questions about COBRA continuation, please contact the Human Resources Department.

MEDICAL / R_x PLAN

\$3,000 High Deductible Health Plan (HDHP) HSA (Health Savings Account) eligible



Medical / Rx Benefits		
Network – Local Plus	In-Network	Out-of-Network
Annual Deductible (Individual / Family)	\$3,000 / \$6,000	\$6,000 / \$12,000
Coinsurance	80%	50%
Annual Out-of-Pocket Maximum (Individual / Family) (Includes Deductible, Coinsurance, & Copays)	\$5,000 / \$10,000	\$17,000 / \$34,000
Primary Care Office Visit	Deductible then 20%	Deductible then 50%
Specialist Office Visit	Deductible then \$50 copay	Deductible then 50%
Telehealth	Deductible then 20%	Not covered
Preventive Services	Covered at 100%	Not covered
Laboratory	Deductible then 20%	Deductible then 50%
X-Ray	Deductible then 20%	Deductible then 50%
MRI / CT / PET Scan	Deductible then 20%	Deductible then 50%
Inpatient Hospital Care	Deductible then 20%	Deductible then 50%
Outpatient Procedures	Deductible then 20%	Deductible then 50%
Emergency Room Care	Deductible then 20%	Deductible then 20%
Urgent Care	Deductible then 20%	Deductible then 50%
Prescription Drugs Tier 1 - Generic Tier 2 – Brand Formulary Tier 3 - Brand Non-Formulary Mail Order (90 day supply)	Deductible then 20%	Not covered

This Summary of Benefits is provided for informational purposes only. In the event of a conflict between this benefit summary and the Summary Plan Description (SPD), the SPD will prevail.

MEDICAL / R_x PLAN

\$1,000 Deductible Copay Plan



Medical / Rx Benefits		
Network – Local Plus	In-Network	Out-of-Network
Annual Deductible (Individual / Family)	\$1,000 / \$2,000	\$2,000 / \$4,000
Coinsurance	80%	50%
Annual Out-of-Pocket Maximum (Individual / Family) (Includes Deductible, Coinsurance, & Copays)	\$4,000 / \$8,000	\$16,000 / \$32,000
Primary Care Office Visit	\$35 copay	Deductible then 50%
Specialist Office Visit	\$90 copay	Deductible then 50%
Telehealth	\$35 copay	Not covered
Preventive Services	Covered at 100%	Not covered
Laboratory	Covered at 100%	Deductible then 50%
X-Ray	Covered at 100%	Deductible then 50%
MRI / CT / PET Scan	\$500 copay, then plan pays 100%	Deductible then 50%
Inpatient Hospital Care	Deductible then 20%	Deductible then 50%
Outpatient Procedures	Deductible then 20%	Deductible then 50%
Emergency Room Care	\$500 copay, then plan pays 100%	\$500 copay, then plan pays 100%
Urgent Care	\$100 copay, then plan pays 100%	Deductible then 50%
Prescription Drugs		
Tier 1 - Generic	\$15	Not covered
Tier 2 – Brand Formulary	\$40	
Tier 3 - Brand Non-Formulary	\$70	
Tier 4 - Specialty	Deductible then 20%	
Mail Order (90 day supply)	2.5x copay	

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MEDICAL / R_x PLAN

\$250 Deductible Copay Plan



Medical / Rx Benefits		
Network – Local Plus	In-Network	Out-of-Network
Annual Deductible (Individual / Family)	\$250 / \$500	\$6,000 / \$12,000
Coinsurance	90%	50%
Annual Out-of-Pocket Maximum (Individual / Family) (Includes Deductible, Coinsurance, & Copays)	\$6,000 / \$12,000	\$24,000 / \$48,000
Primary Care Office Visit	\$40 copay	Deductible then 50%
Specialist Office Visit	\$100 copay	Deductible then 50%
Preventive Care	Covered at 100%	Not covered
Telehealth	\$0 copay	Not covered
Laboratory	Deductible then 10%	Deductible then 50%
X-Ray	Deductible then 10%	Deductible then 50%
MRI / CT / PET Scan	\$500 copay	Deductible then 50%
Inpatient Hospital Care	\$1250 copay per day, then 10%	Deductible then 50%
Outpatient Procedures	\$1250 per admission, then 10%	Deductible then 50%
Emergency Room Care	\$500 copay	\$500 copay
Urgent Care	\$100 copay	Deductible then 50%
Prescription Drugs		
Tier 1 - Generic	\$15	Not covered
Tier 2 – Brand Formulary	\$40	
Tier 3 - Brand Non-Formulary	\$70	
Tier 4 - Specialty	Deductible then 20%	
Mail Order (90 day supply)	2.5x copay	

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HOW TO FIND A CIGNA DOCTOR



FINDING A DOCTOR IN OUR DIRECTORY IS EASY



Is your doctor or hospital in your plan's Cigna network? Cigna's online directory makes it easy to find who (or what) you're looking for.

SEARCH YOUR PLAN'S NETWORK IN FOUR SIMPLE STEPS



Step 1

Go to **Cigna.com**, and click on "Find a Doctor" at the top of the screen. Then, under "How are you Covered?" select "Employer or School."

(If you're already a Cigna customer, log in to **myCigna.com** or the myCigna® app to search your current plan's network. To search other networks, use the **Cigna.com** directory.)



Step 2

Change the geographic location to the city/state or zip code you want to search. Select the search type and enter a name, specialty or other search term. Click on one of our suggestions or the magnifying glass icon to see your results.



Step 3

Answer any clarifying questions, and then verify where you live (as that will determine the networks available).



Step 4

Optional: Select one of the plans offered by your employer during open enrollment.

That's it! You can also refine your search results by distance, years in practice, specialty, languages spoken and more.

All Boulder Housing Partners medical plans utilize the **Local Plus** network.

Please visit www.mycigna.com and register for an account. If you had a previous Cigna account, please use the same username and password.

RATES & CONTRIBUTIONS

2021 Cigna Premium and Contributions

		Total Monthly Premium	BHP Monthly cost	Employee Monthly Cost
Full-Time Employees				
\$3,000 Deductible HDHP	Employee	\$438.02	\$306.61	\$131.41
	Employee + Spouse	\$1,007.42	\$705.19	\$302.23
	Employee + Child/ren	\$876.02	\$613.21	\$262.81
	Employee + Family	\$1,357.84	\$950.49	\$407.35
\$1,000 Deductible Copay	Employee	\$548.18	\$383.73	\$164.45
	Employee + Spouse	\$1,260.81	\$882.57	\$378.24
	Employee + Child/ren	\$1,096.34	\$767.44	\$328.90
	Employee + Family	\$1,699.34	\$1,189.54	\$509.80
\$250 Deductible Copay	Employee	\$541.60	\$379.12	\$162.48
	Employee + Spouse	\$1,245.69	\$871.98	\$373.71
	Employee + Child/ren	\$1,083.20	\$758.24	\$324.96
	Employee + Family	\$1,678.97	\$1,175.28	\$503.69
3/4 Time Employees				
\$3,000 Deductible HDHP	Employee	\$438.02	\$229.96	\$208.06
	Employee + Spouse	\$1,007.42	\$528.90	\$478.52
	Employee + Child/ren	\$876.02	\$459.91	\$416.11
	Employee + Family	\$1,357.84	\$712.87	\$644.97
\$1,000 Deductible Copay	Employee	\$548.18	\$287.79	\$260.39
	Employee + Spouse	\$1,260.81	\$661.93	\$598.88
	Employee + Child/ren	\$1,096.34	\$575.58	\$520.76
	Employee + Family	\$1,699.34	\$892.15	\$807.19
\$250 Deductible Copay	Employee	\$541.60	\$284.34	\$257.26
	Employee + Spouse	\$1,245.69	\$653.99	\$591.70
	Employee + Child/ren	\$1,083.20	\$568.68	\$514.52
	Employee + Family	\$1,678.97	\$881.46	\$797.51

FOUNDATION HEALTH

As a Boulder Housing Partners employee, you are eligible to receive Foundation Health membership. Foundation Health is a membership-based family practice that gives you improved quality and access to primary care services. Foundation Health is a fully functioning primary care office – but **better!**



We believe that there are three main things that constitute real care: access, quality of service, and affordability. We have built our model of care to ensure we offer these three things.



ACCESS

- 24/7 Access via phone, emails, or video conference
- Unlimited visits
- Same-day or next-day appointments
- 60-90 Minute primary care visits
- Extended office hours



QUALITY SERVICES

- Coordination of care with specialists, hospitals, labs and imaging
- A wellness coach to help with nutrition, supplement & lifestyle planning
- In-depth testing and follow-up



AFFORDABILITY

- Unlimited visits, without copays, coinsurance or deductibles
- Your first line of defense against the ER & Urgent Care
- Coordination with your Insurance

OUR SERVICES

GENERAL PRIMARY CARE SERVICES

- Comprehensive Physical Exam (Heart Disease, Cancer & Diabetes Assessments)
- Basic Vision Screening (Color & Near Vision)
- Fitness & Nutrition Coaching
- Health Risk Assessment
- Lifestyle & Risk-reduction Coaching
- Blood Pressure Screening
- Chronic Disease Management
- Prenatal Counseling
- General Family Medicine
- Gynecological Care
- Routine Pediatric Care

TREATMENT & PROCEDURES

- Fracture Care & Basic Splinting
- EKG
- Stitches
- Skin Biopsy (pathology not included in monthly fee)
- Mental Illness Screening & Management
- STI Screening
- Basic Wound Care
- Skin Cyst & Mole Removal
- Peak Flow Testing
- Suture & Staple Removal
- Nebulizer Treatment
- Ingrown Toenail Removal
- IUD Insertion & removal (IUD not included in monthly fee)

OPTIONAL LAB TESTS

The below tests are included in your membership:

- Lipids Test
- Complete Metabolic Panel
- Pregnancy test
- Stool blood test (FOBT)
- Hemoglobin A1C
- Strep throat test
- Blood glucose (finger stick)

**Certain medical devices and vaccines cannot be covered by Foundation Health membership, but will be discussed with the patient prior to administration.*

***In addition, if you need services that extend beyond the Foundation Health office, Foundation Health physicians can provide suggestions of accomplished, well-regarded specialists who can support your needs.*

WELLNESS

Boulder Rec
Center
Membership

Receive \$100
for completing a
biometric
screening for
2021

Receive up to
\$300 in wellness
reimbursements

Continuing in 2021, BHP will be providing Boulder Rec Center Membership to all regular employees (working 20 hours or more per week). Please create your online account by using your BHP email to see what options they have available.

BHP will also pay employees \$100 for completing their biometric screening (lab work) during their annual physical (simply submit a screenshot of your Explanation of Benefits, showing that the biometric screening was completed).

Once a biometric screening has been completed, the \$300 wellness reimbursement will be unlocked. Employees may submit receipts for home exercise equipment, gym membership, mindfulness Apps, Yoga, Foundation Health membership for dependents (if they are enrolled in the Cigna plan), a fitness device and more.

Not on BHP's Cigna plan? -no problem. These wellness benefits are available to all regular employees working 20 hours or more per week.

Fitness Squad

BHP will be allocating money towards a fitness squad, now accepting members. The fitness squad will be employee led and in charge of creating healthy initiatives. Whether it is lunch and learns, hiking groups, fitness challenges, etc. This is your time to customize.

Foundation Health

Foundation Health Membership will be provided to all employees at no cost that are enrolled in the Cigna plan. Employees do have the option of adding their dependents for an additional \$75 per month per dependent. If you are not enrolled in any of the Cigna plans offered by BHP, you can also add the Foundation Health membership for yourself or a dependent for \$75 per month per person.

DENTAL – LOW PLAN

We provide a comprehensive dental plan to all eligible employees and their dependents through **Delta Dental**. There are two plans to choose from: the Low Plan and the High Plan. Under these plans, you may see any licensed dentist for treatment. However, if you select a **PPO** dentist, your **out-of-pocket** costs are reduced, as participating dentists agree to accept Delta Dental's negotiated rate as payment in full for covered services. In addition, participating dentists file claims on your behalf. To locate an in-network provider, please visit www.deltadentalco.com, and select the **Delta Dental PPO Plus Premier** network.



Calendar Year Benefits	PPO dentist network	Premier and Non-Participating dentist
Annual Maximum	\$1,000 per covered member	
Deductible		
Individual	\$50	
Family	\$150	
Preventive Services Exams & Cleanings Bitewing & Full Mouth X-rays Fluoride Application Space Maintainers Sealants	100%, No Deductible	80%, No Deductible
Basic Services Fillings Extractions Endodontics (root canals) Periodontics Oral Surgery	80% after Deductible	50% after Deductible
Major Services Crowns Bridges Implants Dentures Repairs & Adjustments	50% after Deductible	50% after Deductible

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DENTAL – HIGH PLAN

We provide a comprehensive dental plan to all eligible employees and their dependents through **Delta Dental**. There are two plans to choose from: the Low Plan and the High Plan. Under these plans, you may see any licensed dentist for treatment. However, if you select a **PPO** dentist, your **out-of-pocket** costs are reduced, as participating dentists agree to accept Delta Dental's negotiated rate as payment in full for covered services. In addition, participating dentists file claims on your behalf. To locate an in-network provider, please visit www.deltadentalco.com, and select the **Delta Dental PPO Plus Premier** network.



Calendar Year Benefits	PPO dentist network	Premier and Non-Participating dentist
Annual Maximum	\$2,000 per covered member	
Deductible		
Individual	\$50	
Family	\$150	
Preventive Services Exams & Cleanings Bitewing & Full Mouth X-rays Fluoride Application Space Maintainers Sealants	100%, No Deductible	100%, No Deductible
Basic Services Fillings Extractions Endodontics (root canals) Periodontics Oral Surgery	80% after Deductible	80% after Deductible
Major Services Crowns Bridges Implants Dentures Repairs & Adjustments	50% after Deductible	50% after Deductible
Orthodontia (braces) available for children up to age 19	50% to \$2,000 lifetime maximum	50% to \$2,000 lifetime maximum

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VISION PLANS

Boulder Housing Partners provides a comprehensive vision plan to all eligible employees and their dependents through **VSP**. There are two plans to choose from: the Base Plan and the Buy-up Plan. If you choose an in-network provider, you'll get the most savings and virtually no paperwork. You can also choose to see a provider who is out of the network. If you do, you'll have to pay for the service in full at the time of the appointment and you'll need to submit a claim form to be reimbursed. You are responsible for paying any charges that are not covered under your plan. To locate an in-network provider, please visit www.vsp.com, and select the **VSP Choice Network**.



Covered Services	Base Plan In-Network Benefits	Buy-up Plan In-Network Benefits
Exam	Once Every 12 Months	Once Every 12 Months
Lenses	Once Every 12 Months	Once Every 12 Months
Frames	Once Every 24 Months	Once Every 12 Months
Routine Vision Examination	\$20 Copay	\$20 Copay
Lenses		
Single Vision	\$20 Copay	\$20 Copay
Bifocal Vision	\$20 Copay	\$20 Copay
Trifocal Vision	\$20 Copay	\$20 Copay
Lenticular Vision	\$20 Copay	\$20 Copay
Elective Contact Lenses	\$180 allowance	\$180 allowance
Contact lens exam & fitting	Up to \$60	Up to \$60
Frames	\$180 allowance, with 20% discount on balance; \$100 Costco/Walmart frame allowance	\$180 allowance, with 20% discount on balance; \$100 Costco/Walmart frame allowance
Laser Vision Correction	15% discount off regular price 5% off promotional price	15% discount off regular price 5% off promotional price
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DENTAL & VISION RATES

2021 Dental Premium and Contributions

		Total Monthly Premium	BHP Monthly cost	Employee Monthly Cost
Full-Time Employees				
Low Plan	Employee	\$26.01	\$18.21	\$7.80
	Employee + One	\$52.03	\$36.43	\$15.60
	Employee + Family	\$89.30	\$62.51	\$26.79
High Plan	Employee	\$44.25	\$30.98	\$13.27
	Employee + One	\$89.59	\$62.72	\$26.87
	Employee + Family	\$153.28	\$107.30	\$45.98
3/4 Time Employees				
Low Plan	Employee	\$26.01	\$13.66	\$12.35
	Employee + One	\$52.03	\$27.32	\$24.71
	Employee + Family	\$89.30	\$46.89	\$42.41
High Plan	Employee	\$44.25	\$23.24	\$21.01
	Employee + One	\$89.59	\$47.04	\$42.55
	Employee + Family	\$153.28	\$80.48	\$72.80

2021 Vision Premium and Contributions

		Total Monthly Premium	BHP Monthly cost	Employee Monthly Cost
Full-Time Employees				
Base Plan	Employee	\$8.60	\$6.02	\$2.58
	Employee + One	\$12.47	\$8.73	\$3.74
	Employee + Family	\$22.36	\$15.66	\$6.70
Buy-up Plan	Employee	\$10.47	\$7.33	\$3.14
	Employee + One	\$15.18	\$10.63	\$4.55
	Employee + Family	\$27.21	\$19.05	\$8.16
3/4 Time Employees				
Base Plan	Employee	\$8.60	\$4.52	\$4.08
	Employee + One	\$12.47	\$6.55	\$5.92
	Employee + Family	\$22.36	\$11.74	\$10.62
Buy-up Plan	Employee	\$10.47	\$5.50	\$4.97
	Employee + One	\$15.18	\$7.97	\$7.21
	Employee + Family	\$27.21	\$14.29	\$12.92

FLEXIBLE SPENDING ACCOUNT (FSA)



Flexible Spending Account (FSA)

Boulder Housing Partners provides the option to sign up for a Flexible Spending Account (FSA) through **Rocky Mountain Reserve**. You must be enrolled in either the \$250 deductible or \$1,000 deductible copay plans in order to participate in the FSA.

FSA's are a way for you to put away money on a pre-tax basis to use for eligible medical, dental, and vision expenses for you and your dependents. You choose how much you want deducted from your paycheck and put into the FSA. Expenses can be incurred from January 1, 2021 through March 15, 2022, as long as you are an active participant in the plan. However, the money in this account does not roll over. Any money remaining in the FSA that is not used will be forfeited. There is a grace period to submit for reimbursement through March 31, 2022. Please visit www.irs.gov for a full list of eligible expenses.

2021 FSA IRS ANNUAL CONTRIBUTION LIMIT

Per employee	\$2,750
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Dependent Care FSA

The Dependent Care FSA through **Rocky Mountain Reserve** allows employees to set aside pre-tax dollars to pay for eligible dependent care expenses for children up to age 13. The age limitation does not apply to disabled dependents. The maximum combined contribution per family towards the Dependent Care FSA is **\$5,000 per year**. If your spouse also has access to a Dependent Care FSA, each spouse may contribute up to **\$2,500**. Dependent care expenses are only reimbursable up to what has been deducted from payroll and deposited into your account.

Debit Card

New account holders will receive a debit card from Rocky Mountain Reserve in the mail. Take note, this card will arrive in an unmarked envelope. If you are enrolled in both the Healthcare and Dependent Care FSA you will only receive one debit card that will link to both of your accounts. You will use your debit card for the life of your Flexible Spending Account. If you throw your debit card away, you will need to contact Rocky Mountain Reserve at **888-722-1223** to be issued a new card.

Employees trying to maximize their PERA pension contributions and are within 4 years of a PERA retirement may not want to participate in a Flexible Spending Account, as it will reduce your pensionable wages. Please contact Human Resources for more information.

HEALTH SAVINGS ACCOUNT (HSA)

Health Savings Account (HSA)



If you are enrolled in the \$3,000 High Deductible Health Plan, you are eligible to enroll in a Health Savings Account (HSA) through **Elevations Credit Union**. HSA's are a way for you to put away money on a pre-tax basis to use for eligible medical expenses for you and your dependents. You choose how much you want deducted from your paycheck and put into the HSA. Any unused funds in your HSA will roll over from year to year, and you can take it with you if you ever leave your current employment. Please visit <https://www.irs.gov/pub/irs-pdf/p502.pdf> for a full list of eligible expenses.

Boulder Housing Partners makes the following contributions towards your HSA:

Enrollment Tier	BHP's annual contribution amount
Employee Only	\$500
Employee + Spouse	\$800
Employee + Child(ren)	\$800
Employee + Family	\$800

Employees may utilize the funds in their HSA account on any dependent family member as defined by the IRS and who can be claimed on your taxes. The dependent does not need to be enrolled in a qualified HDHP medical plan in order to utilize HSA funds. The medical plan offered through Cigna meets these requirements.

If HSA funds are utilized for ineligible expenses, you are subject to income tax and a 20% penalty.

The maximum amount which you can contribute to the HSA account in 2021 is **\$3,600** if you enroll for single coverage and **\$7,200** when you enroll dependent(s). Anyone 55 years of age or older can contribute an extra **\$1,000** per year.

You may be eligible to open an HSA if:

- You are not covered by any other non-qualified high deductible health plan, such as a spouse's plan;
- You are not enrolled in Medicare;
- You do not receive health benefits under TRICARE;
- You have not received Veterans Administration (VA) benefits within the past three months;
- You cannot be claimed as a dependent on another person's tax return;



LIFE INSURANCE

Basic Life / AD&D Insurance

Boulder Housing Partners pays for Basic Life Insurance through **Lincoln Financial** for all eligible employees working an average of 20 hours per week or more. Also included is a matching Accidental Death & Dismemberment (AD&D) insurance plan in an amount equal to your Basic Life Benefits.

If an employee is diagnosed with a terminal illness, they are eligible to receive an accelerated death benefit of their basic and/or voluntary life insurance.



BASIC LIFE AND AD&D BENEFITS

Life Benefit Amount	1 ½ x salary up to \$300,000
AD&D Benefit Amount	1 ½ x salary up to \$300,000
Age Reduction Schedule	Benefit reduces to 50% at age 70
Airbag & Seatbelt Benefit	Included
Portability & Conversion	Included

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Voluntary Life / AD&D Insurance

VOLUNTARY LIFE / AD&D BENEFITS

Life / AD& D Benefit Amount	<p>Employee – Increments of \$10,000 up to 5x Your Annual Salary or \$300,000 (whichever is less)</p> <p>Spouse – Increments of \$5,000 up to \$150,000, not to exceed 50% of employee amount.</p> <p>Children – Increments of \$1,000 up to \$10,000 Maximum</p>
Guarantee Issue Amount	<p>Employee – \$80,000</p> <p>Spouse – \$20,000</p> <p>Children – \$10,000</p>
Coverage Reduction Schedule	Benefit reduces to 65% at age 65; 50% at age 70; 35% at age 75
Airbag & Seatbelt Benefit	Included
Portability & Conversion	Included

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You must designate a beneficiary for Basic and Voluntary Life Insurance.

LONG TERM DISABILITY (LTD)

Long Term Disability

Boulder Housing Partners pays for Long Term Disability through **Lincoln Financial** for all eligible employees working an average of 20 hours per week or more.

Long Term Disability (LTD) protection is designed to help replace a portion of the employee's income and encourage a timely return to work. The LTD plan provides eligible employees a monthly benefit for disability due to sickness or off-job accidents. LTD benefits are reduced by the amount of other disability income you are eligible to receive, such as Social Security Disability Income (SSDI) benefits.



LONG-TERM DISABILITY (LTD)

Elimination Period	90 Days
Monthly Benefit Percentage	60% of your monthly covered earnings
Monthly Maximum Benefit Amount	\$8,000 per month
Maximum Benefit Duration	Social Security Normal Retirement Age (SSNRA)
Pre-Existing Condition Limitation	Three (3) Months Prior / Twelve (12) Months Insured
Mental Nervous / Substance Abuse	Twenty-Four (24) Months (Lifetime)
This summary of benefits is provided for informational purposes only. In the event of a conflict between this benefits summary and the Certificate of Coverage, the Certificate will prevail.	

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Help and support for personal and work-life matters.

EmployeeConnect Plus gives you and your loved ones the support, resources, and information you need to handle life's demands.



GuidanceConsultantsSM

When going through a difficult time, having someone to talk to can make a big difference in your state of mind. You and your loved ones have access to confidential counseling from trained counselors for:

- Stress, anxiety and depression
- Job pressures
- Relationship/marital conflicts
- Grief and loss
- Parenting questions
- Substance abuse

GuidanceResources[®] Online

Whenever you need guidance on important life matters, visit GuidanceResources.com or download the *GuidanceNowSM* mobile app. You'll find help on relationships, work, school, children, legal, financial concerns and more. You have access to:

- Timely articles, *HelpSheetsSM*, tutorials, streaming videos and self-assessments
- Child care, elder care, attorney and financial planner searches
- "Ask the Expert" personal responses to your questions
- Pet insurance discounts and care locator

Financial services

Everyone needs a bit of financial advice now and then. With *EmployeeConnect Plus*, you can speak with a *ComPsych[®]* financial expert to discuss:

- Managing personal financial challenges
- Financing for college
- Credit card and debt management
- Estate planning
- Budgeting
- Investment options
- Tax questions
- Mortgages, loans and refinancing
- Retirement planning

Legal services

You can easily feel overwhelmed when faced with legal issues. Fortunately, help is just a phone call away. *EmployeeConnect PlusSM* gives you access to a *ComPsych[®]* staff attorney. Get valuable legal help with:

- Family law
- Bankruptcy and credit issues
- Landlord/tenant issues
- Civil actions and small claims
- DUI/DWI
- Wills, living wills and trusts
- Name changes
- Contracts
- Probate matters
- Immigration

Along with unlimited phone access to staff attorneys, you can receive one free 30-minute consultation with a local network attorney (per legal issue), and 25% off network attorneys' customary legal fees.

Work-life services

When you need help resolving issues at home or work, *EmployeeConnect Plus* is here for you. Work-life specialists will research your question and will send you information based on your needs. Find help with:

- Childcare and before- and after-school care
- Elder care and assisted living services
- Relocation information
- Event planning and home improvement

EmployeeConnect PlusSM

EMPLOYEE ASSISTANCE PROGRAM SERVICES

24 hours a day, 7 days a week. Call 855-327-4463, or visit us online at www.GuidanceResources.com (Web ID = Lincoln)

- Family
- Emotional
- Relationships
- Parenting
- Legal
- Stress
- Addictions
- Financial

EMPLOYEE ASSISTANCE PROGRAM (EAP)

YOU'RE NOT ALONE.

Connecting you to resources for emotional health and well-being.



Your life is busy. Sometimes it's hard to know if what you are experiencing is depression or sadness, worry or anxiety. When these feelings become excessive, ongoing or interfere with your daily life, it's time to seek the help you need.

Our comprehensive support includes coverage for your emotional health, as well as tools and programs to support your general health and well-being. All of this is available to you as a Cigna health plan customer. We help you take control of your health – body and mind – whenever you need it, 24/7.

A network of health care providers

- › National network of clinicians – counselors, psychologists and psychiatrists
- › Live chat on [myCigna.com](https://mycigna.com)
- › 300+ substance use Centers of Excellence locations¹
- › Virtual counseling sessions with more than 14,000 clinicians available²
- › Support programs for autism, eating disorders, substance use and more

Self-service digital tools and resources



iPrevail offered through Cigna is a digital therapeutics program designed by experienced health care professionals to help you take control of the stresses of everyday life. It's loaded with interactive video lessons and one-on-one coaching to help with depression and anxiety.³



Happify offered through Cigna is a self-directed program with activities, science-based games and guided meditations, designed to help reduce stress and anxiety, gain confidence, defeat negative thoughts and boost overall health.³

To access iPrevail and Happify, log in to [myCigna.com](https://mycigna.com) and scroll down for direct links to download.

Programs to help manage life events⁴

- › Three face-to-face visits with a licensed behavioral health provider in Cigna's employee assistance program network
- › Live chat with an employee assistance program advocate
- › Unlimited telephone counseling and access to work-life resources
- › Access to legal services, including a 30-minute consultation with a network attorney for legal issues including civil, personal/family, and Internal Revenue Service (IRS) with a 25% discount off select fees if the network attorney is retained
- › Access to financial services such as 25% off tax preparation, and a 30-minute complimentary phone consultation with a financial specialist on debt counseling, student loans and more

Access these resources

- › Call 24/7 live assistance at **877.231.1492** or the number on your ID card
- › Visit [myCigna.com](https://mycigna.com)



COLONIAL LIFE - VOLUNTARY BENEFITS

***** The Accident and Critical Illness - Cancer benefit each include an annual \$50 wellness benefit – payable when a health screening has been completed. *****

Accident Insurance



Accident Insurance can help with medical or other costs associated with a covered accident or injury. Colonial Life pays cash directly to you! This coverage is available to you, your spouse, and your eligible dependent children, depending on who you select to cover.

Hospital Indemnity (medical bridge)

This insurance can help with medical costs that your health insurance may not cover. These benefits are available to you, your spouse, and your eligible dependent children.

Critical Illness - Cancer

When a cancer diagnosis takes life on an unexpected turn, your focus should be on treatment and recovery – not finances. Colonial Life's cancer insurance helps relieve the stress of financial worry by providing a lump sum benefit, payable directly to you to cover any expenses.

Short-Term Disability (STD)

Short Term Disability covers off-the-job accidents, injuries, or illnesses, and even includes maternity.

- Employees who have achieved full vesting (five years of service credit) with PERA are automatically eligible for short-term disability coverage and/or disability retirement.
- For those with less than five years of service, a Short-Term Disability plan is available for purchase through Colonial Life. Please contact Human Resources to help set up a consult with a Colonial Life rep.

SHORT-TERM DISABILITY (STD)

Monthly Benefit Amount	60% of Pre-Disability Salary
Maximum Monthly Benefit	\$6,500
Elimination Period	Benefits begin on the 1 st day for Accidents/ 15 th day for Sickness
Maximum Benefit Duration	3 months

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COLONIAL LIFE - RATES

2021 Colonial Life – Monthly Rates



Hospital Indemnity – (medical bridge)	Age	Benefit Amount	Employee	Employee + Spouse	Employee + Child/ren	Employee + Family
	17-99	See Plan	\$27.21	\$54.40	\$41.26	\$68.46

Accident	Age	Benefit Amount	Employee	Employee + Spouse	Employee + Child/ren	Employee + Family
	17-99	See Plan	\$13.04	\$21.10	\$22.61	\$30.66

Critical Illness – Cancer	Age	Benefit Amount	Employee	Employee + Spouse	Employee + Child/ren	Employee + Family
	17-74	\$1,000	\$12.28	\$19.50	\$12.28	\$19.50
	17-74	\$2,000	\$13.65	\$22.04	\$13.65	\$22.04
	17-74	\$3,000	\$15.02	\$24.58	\$15.02	\$24.58
	17-74	\$4,000	\$16.39	\$27.12	\$16.39	\$27.12
	17-74	\$5,000	\$17.76	\$29.66	\$17.76	\$29.66

Optional Infectious Disease Rider *only available in combination with Critical Illness – Cancer	Age	Benefit Amount	Employee	Employee + Spouse	Employee + Child/ren	Employee + Family
	17-74	\$1,000	\$12.28	\$19.50	\$12.28	\$19.50
	17-74	\$2,000	\$13.65	\$22.04	\$13.65	\$22.04
	17-74	\$3,000	\$15.02	\$24.58	\$15.02	\$24.58
	17-74	\$4,000	\$16.39	\$27.12	\$16.39	\$27.12
	17-74	\$5,000	\$17.76	\$29.66	\$17.76	\$29.66

Short-Term Disability	Age	Benefit Amount
	17-49	\$1.65 per \$1,000 of benefit
	50-64	\$1.93 per \$1,000 of benefit
	65-74	\$2.47 per \$1,000 of benefit

Example of STD Calculation:

Annual salary / 12 = monthly salary
 monthly salary * 60% = coverage amount (round down to nearest 100)
 rounded coverage amount x rate / 100 = monthly premium
 monthly premium x 12 / 24 = per pay period amount

LEGAL SHIELD



Have You Ever

- | | |
|--|--|
| <input type="checkbox"/> Needed your Will prepared or updated? | <input type="checkbox"/> Worried about being a victim of identity theft? |
| <input type="checkbox"/> Signed a contract? | <input type="checkbox"/> Been concerned about your child's identity? |
| <input type="checkbox"/> Received a moving traffic violation? | <input type="checkbox"/> Lost your wallet? |

The LegalShield Membership Includes:

- **Dedicated Law Firm Direct access**, no call center
- **Legal Advice/Consultation** on unlimited personal issues
- **Letters/Calls** made on your behalf
- **Contracts/Documents Reviewed** up to 15 pages each
- **Residential Loan Document Assistance** for the purchase of your primary residence
- **Will Preparation** - Living Will, Health Care Power of Attorney, Financial Power of Attorney
- **Speeding Ticket Assistance** Upload your speeding ticket from the mobile app directly to law firm
- **IRS Audit Assistance** (begins with the tax return due April 15th of the year you enroll)
- **Trial Defense** (if named defendant/respondent in a covered civil action suit)
- **Uncontested Divorce, Separation, Adoption and/or Name Change Representation** (available 90 days after enrollment)
- **25% Preferred Member Discount** (bankruptcy, criminal charges, DUI, personal injury, etc.)
- **24/7 Emergency Access** for covered situations

The IDShield Membership Includes:

- **1B Bureau Credit Monitoring** from TransUnion with activity alerts
- **High Risk Application and Transaction Monitoring** detects fraud up to 90 days earlier than traditional credit monitoring services. We carefully watch your accounts, reorders, loans and more. If a new account is opened, you will receive an alert
- **Social Media Monitoring** for privacy and reputational risks
- **Credit Inquiry Alerts** when your Personally Identifiable Information (PII) is used to apply for bank/credit cards, utilities or rentals, and many other types of loans
- **Consultation** on any cyber security question
- **\$1 Million Protection Policy** coverage for lost wages, legal defense fees, stolen funds and more
- **Unlimited Service Guarantee** ensures that we won't give up until your identity is restored!
- **Identity Restoration** performed by Licensed Private Investigators to restore your identity to its pre-theft status.
- **24/7 Emergency Access** in the event of an identity theft emergency

Plan	Family Price (24 pay period)	Individual Price (24 pay period)
LegalShield	\$11.98	\$11.98
IDShield	\$13.98	\$6.98
Combined	\$23.45	\$16.45

Prepared for: Boulder Housing Partners

For more information, contact your Independent Associate:

Kathi Erber
303-549-9199
Kathi@erbergroup.com

LegalShield legal plans cover the member; member's spouse; never married dependent children under 26 living at home; dependent children under the age 18 for whom the member is the legal guardian; never married dependent children up to age 26 if a full-time college student; or physically or mentally disabled dependent children.

IDShield is a product of Pre-Paid Legal Services, Inc. d/b/a LegalShield ("LegalShield"). LegalShield provides access to identity theft protection and restoration services. For complete terms, coverage and conditions, please see www.idshield.com. IDShield plans are available at individual or family rates. A family rate covers the named member, named member's spouse and up to 10 dependent children under the age of 18. It also provides consultation and restoration services for dependent children ages 18 to 26. All Licensed Private Investigators are licensed in the state of Oklahoma. A \$1 million protection policy is issued through a nationally recognized carrier. LegalShield/IDShield is not an insurance carrier. Certain limitations apply. Dependent children of the named member or named member's spouse under the age of 23 who permanently live in the same residence as the named member at the time of the stolen identity event are eligible for the protection policy coverage. For a summary description of benefits for the personal identity coverage see <https://idshield.cloud/summary-of-benefits>.

