



# TEAM MEMBER BENEFITS SUMMARY

2025 Plan Year



This document provides a summary of the benefits provided by Goodwill NCW. It does not contain all the details described in the official plan documents and contracts. If there are any discrepancies between what is summarized here or any verbal descriptions of the plan and the official plan documents or contract, the plan documents and contracts will govern. Goodwill NCW reserves the right to change, amend, suspend, or terminate any or all the plans described in the handout at any time and for any reason. This is not a contract, and participation in any of the plans does not guarantee employment.

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## WHY WORK AT GOODWILL NCW?

Working at Goodwill NCW makes a difference in the communities we serve through our mission of Elevating People by Eliminating Barriers to Employment through sustained employment, financial stability, and skill building. As we strive to care for our Team Members, we are excited to share with you a highlight of the benefits offered to Goodwill NCW Team Members.

## HOW DOES INSURANCE WORK AT GOODWILL NCW?

Goodwill NCW self-funds our health insurance plan. That means Goodwill NCW pays Team Member health and disability claims with the company's own money. We believe in investing in our Team Members. Based on the plans in which you enroll, Goodwill NCW pays between 70% and 82% of your total monthly premiums.

Take the time to review your benefit materials, watch a benefit overview video and ask questions. By understanding your options, you will be able to make the most of the benefits Goodwill NCW offers to Team Members.

## IMPORTANT INSURANCE TERMINOLOGY

Insurance terminology can be confusing. Review the terms below to help you understand the information found in this summary guide.

**Premium:** The amount you pay each pay period to participate in the plan.

**Deductible:** The amount of money you must spend before your health insurance is paid.

**Co-insurance:** A percentage of the costs you pay after you've paid your deductible for care provided.

**Co-pay:** A flat fee for doctor visits and prescriptions.

**High Deductible Health Plan:** A plan that does not include copays but does require members to pay the full cost of medical and prescriptions until reaching the deductible.

**Maximum out-of-pocket:** The maximum amount of deductible and co-insurance you are responsible for each year.

**In Network:** A group of providers who are contracted with an insurance company to provide care at a lower negotiated rate.

### Types of Care:

- Preventive – care you receive to prevent illness and/or diseases (annual physical, pap smear, colonoscopy, mammogram, or a Well-Baby checkup).
- Diagnostic – care you receive for symptoms or health issues.
- Routine – care you receive for diagnosed conditions (diabetes, high blood pressure, etc.).

**Prescription Drug Formulary:** Each carrier or pharmacy benefit manager (PBM) has a list of covered prescription drugs called a formulary. The formulary also includes what tier the prescription drug is considered, so you can understand what your copay or coinsurance amount will be.

### Types of Prescription Drugs:

- ⌘ Preventive: drugs that are at no cost to the member per ACA guidelines.
- \$ Generic: drugs that have the same active-ingredient formula as a brand-name drug.
- \$\$ Brand: drugs under a specific name or trademark that is protected by a patent and sold by a drug company.
- \$\$\$ Specialty: high-cost drugs used to treat complex or rare chronic conditions. These drugs often require special handling such as refrigeration.

## HOW TO ENROLL

Log in to Paycom Employee Self Service on a laptop or mobile device. To view additional information about the benefits available to you, click 'Benefits' and choose the plan year you wish to enroll. As you move through each benefit, your total premium will adjust so you always know what to expect per pay period.

## ENROLLMENT REMINDERS

Benefit enrollment in Paycom begins on your first day and is open for 30 days. Failure to enroll in benefits during your first 30 days of employment and/or during open enrollment means you are waiving benefits for the rest of the calendar year unless you experience a qualifying life event such as marriage, divorce, birth, death or loss of coverage.

## LIFE QUALIFYING EVENTS

If you have a qualifying life event, log on to Paycom Employee Self Service to submit the event under Benefits, Qualifying Life Event. You will provide an effective date along with the appropriate documentation as proof of your event. Qualifying events must be submitted within 30 days of the event date.

### You may be able to make changes to your coverage throughout the plan year for one of the following reasons:

- |   |   |
|---|---|
| <ul style="list-style-type: none"><li>• Marriage</li><li>• Birth, adoption, placement for adoption</li><li>• Divorce, legal separation, or annulment</li><li>• Change in employment status (yourself or spouse)</li><li>• Gain/Loss of other coverage</li></ul> | <ul style="list-style-type: none"><li>• Death of a spouse or child</li><li>• Gain/Loss of Medicare/Medicaid or State Children's Health Insurance Program (CHIP)</li><li>• Childcare judgment/order</li><li>• Child no longer satisfies eligibility requirements</li></ul> |
|---|---|



**IMPORTANT!** When you have a life qualifying event change, you have 30 days from the event to make the change by logging on to Paycom Employee Self Service. If you miss the 30-day enrollment window, you can enroll again at next year's open enrollment.

## QUESTIONS or NEED ASSISTANCE?

Reach out to our Human Resources team or our Benefit Specialist with any questions. We are here to provide the information to help you make the right choices to best fit your needs.

- HR Line at 920-968-6213, option 2
- Benefit Specialist 920-968-6834 or [dduchow@goodwillncw.org](mailto:dduchow@goodwillncw.org)
- Paycom Employee Self Service – Ask Here





## MEDICAL & PRESCRIPTION DRUG BENEFITS (Full-time 40 or 30 hours)



UMR (TPA) | 800-207-3172 | <https://www.umar.com>

**Costco Health Services** (PBM) | 800-607-6861 | <https://costco.com//pharmacy>  
(no need to be a Costco member)

Goodwill NCW's medical plans are administered by **UMR**, and the pharmacy benefits portion of the medical plan is administered by **Costco Health Services**. Two Medical plans are offered to benefit eligible Team Members for plan year 2025. The summary below includes in-network coverage information only. For out of network coverage information, please refer to your 2025 Summary of Benefits and Coverage (SBC) or Summary Plan Document (SPD).

		Choice Plus \$3,000 Copay Plan	Choice Plus \$4,000 HDHP HSA Plan
In Network Provider Lookup→ UnitedHealthcare Choice Plus Network		<a href="https://www.umar.com">https://www.umar.com</a> Select <b>Find a Provider</b> Customer Service: 800-607-6861	
Annual Deductible		In Network	In Network
Single		\$3,000	\$4,000
Family		\$6,000	\$8,000
Deductible Type		Embedded	
Coinsurance			
		20%	0%
Annual Out of Pocket Max			
Single		\$6,850	\$4,000
Family		\$13,700	\$8,000
Covered Services			
Preventive Care		You pay \$0	You pay \$0
<b>Teladoc</b> Virtual Visits		You pay \$0	You pay \$57+ per visit until Deductible is met
Primary Care – Virtual/In Person		You pay \$20	You pay \$0 after Deductible
Mental/Behavioral Health Visit		You pay \$20	You pay \$0 after Deductible
Specialist Office Visit		You pay \$50	You pay \$0 after Deductible
Urgent Care		You pay \$75	You pay \$0 after Deductible
Emergency Room		You pay 20% after \$250 copay	You pay \$0 after Deductible
Diagnostic Lab & X-Ray after 7 days of an office visit		You pay 20% after deductible	You pay \$0 after Deductible
Advanced Diagnostic, Imaging, CT/PET Scans, MRI		You pay 20% after deductible	You pay \$0 after Deductible
Outpatient Surgery ASC = Freestanding Ambulatory Surgical Center		ASC: Covered 100%; All Others: You pay 20% after Deductible	You pay \$0 after Deductible
Hospital Stay		You pay 20% after Deductible	You pay \$0 after Deductible
Pharmacy Benefits - Retail Pharmacy 30-Day Supply			
 	Tier 1	<b>Smith Pharmacy or Costco Retail Pharmacy:</b> You pay \$0 --- <b>All Other In-Network Pharmacies:</b> You pay \$20 copay	You pay 0% after Deductible
	Tier 2	You pay 25% coinsurance up to \$50	You pay 0% after Deductible
	Tier 3	You pay 25% coinsurance up to \$80	You pay 0% after Deductible

Additional pharmacy benefits are shared on the next page.

## MEDICAL & PRESCRIPTION DRUG BENEFITS (Full-time 40 or 30 hours) cont.

Specialty Medications – 30-Day Supply	Choice Plus \$3,000 Copay Plan (cont.)	Choice Plus \$4,000 HDHP HSA Plan (cont.)
Costco Specialty – Mail Delivery Rx Valet – Mail Delivery	You pay 25% up to \$300 See Specialty Medication information below	You pay \$0 after Deductible

### MAINTENANCE MEDICATIONS (up to 90 day-supply)

- 90 day Mail Order Prescriptions are available and must be filled through **Costco Mail Order** 800-607-6861 (no need to be a Costco member), or **Smith Pharmacy** 920-788-8888.
- Tier 1 medications are available at **NO COST to you!** (Copay plan only).

### SPECIALTY MEDICATIONS (up to a 30 day-supply)

- Specialty medications must be filled through Costco Specialty Pharmacy and/or coordinated with Rx Valet as mentioned below.

### REQUIRED DRUG MANAGEMENT PROGRAM (DMP) – Starting 1/1/2025

- Certain brand and specialty medications must be filled through **Rx Valet's** DMP. Rx Valet, a Costco Health Solutions partner, helps plan members manage high-cost specialty medications, from dispensing to delivery. It reduces both the plan's costs and plan member's out-of-pocket costs.
- Plan members are **required** to coordinate medications with Rx Valet if medication is eligible for Rx Valet's DMP. When eligible, if Rx Valet does not coordinate medication, there is no coverage for the medication under the Goodwill NCW medical plan. Indication of Rx Valet's program availability happens at the point an eligible medication is initiated for dispensing.



**IMPORTANT!** If **Rx Valet** contacts you via phone or mail, respond immediately to avoid medication disruption. Rx Valet can be reached at 888-377-6382.

	Enrollment Tier	Goodwill NCW Premium Per Pay Period	Team Member Premium Per Pay Period
<b>\$3000 Copay Plan</b>	Team Member Only	\$308.72	\$70.08
	Team Member & Spouse*	\$524.50	\$203.97
	Team Member & 1 Child	\$560.92	\$167.55
	Team Member & Family*	\$754.70	\$265.16

	Enrollment Tier	Goodwill NCW Premium Per Pay Period	Team Member Premium Per Pay Period
<b>\$4000 HDHP Plan</b>	Team Member Only	\$314.34	\$83.56
	Team Member & Spouse*	\$535.64	\$229.56
	Team Member & 1 Child	\$566.25	\$198.95
	Team Member & Family*	\$749.89	\$321.38



### \*Note regarding spousal surcharge and GW NCW medical plan coverage:

If your spouse has access to other group medical plan coverage but chooses to enroll in a Goodwill NCW plan, a spousal surcharge of **\$60.00 per pay period** will apply to rates shown above. This surcharge helps manage rising healthcare costs by encouraging spouses to utilize their own employer-sponsored coverage when available, ensuring that Goodwill NCW's plan resources are focused on Team Members and those who do not have other options for group insurance.

## MEDICAL & PRESCRIPTION DRUG BENEFITS (Full-time 40 or 30 hours) cont.

### **RIGHT CARE AT THE RIGHT TIME: Where To Go When You Need Medical Care**

The chart below outlines the different care options available, from the most cost-effective care options (FREE) like Teladoc, Goodwill NCW's-sponsored clinic through Anovia Health, physical therapy through Advanced Physical Therapy (APT), to more costly alternatives such as urgent care and ER visits. It also highlights differences in your costs of care based on the Goodwill NCW medical plan you enrolled in. Review this chart to make informed decisions based on your needs and budget.

Care Options	Business Hours	Possible Needs for Care (Not all-inclusive lists)	Goodwill NCW Medical Plans	
			Cost of Care	
			\$3000 Copay Plan	\$4000 HDHP Plan
Virtual <b>Teladoc</b> telemedicine	24/7	<ul style="list-style-type: none"> <li>Cold &amp; Flu</li> <li>Bronchitis</li> <li>Allergies Pink Eye</li> <li>Earache</li> <li>Moles/Warts</li> <li>Urinary Tract Infection</li> <li>Dermatology</li> <li>Asthma</li> <li>Allergies</li> <li>Lab screening</li> <li>Earache</li> <li>Headache</li> <li>Cold and flu</li> <li>Injuries</li> <li>Minor burns</li> <li>Pink eye</li> </ul>	<b>Free</b>	\$57+: general medical \$85+: dermatology
 <b>GW NCW/ Anovia Health Clinic,</b> including virtual visits	Normal business hours	<ul style="list-style-type: none"> <li>Urinary tract infection</li> <li>Sinus infection</li> <li>Skin rash</li> <li>Injuries</li> <li>Insect bites</li> <li>Respiratory infection</li> <li>Stomachache</li> </ul>	<b>Free</b>	
<b>Primary Care Physician</b> visit including virtual visits	Normal business hours	<ul style="list-style-type: none"> <li>Urinary tract infection</li> <li>Sinus infection</li> <li>Skin rash</li> <li>Injuries</li> <li>Insect bites</li> <li>Respiratory infection</li> <li>Stomachache</li> </ul>	You pay \$20	Must meet your Deductible
 Physical Therapy visits through <b>APT and other Kinexcare partners</b>	Normal Business hours	Experiencing Pain: <ul style="list-style-type: none"> <li>Low back</li> <li>Neck</li> <li>Ankle</li> <li>Hip</li> <li>Elbow</li> <li>Shoulder</li> </ul>	<b>Free</b>	Not available
<b>Urgent Care visit</b>	Extended business hours and weekends	Similar care needs as noted above for Anovia and Primary Care clinics, as well as: <ul style="list-style-type: none"> <li>Severe back pain</li> <li>Severe Injuries</li> </ul>	You Pay \$75	Must meet your Deductible
<b>Emergency Room visit or Call 911</b>	24/7	<ul style="list-style-type: none"> <li>Chest pain</li> <li>Shortness of breath</li> <li>Slurred speech</li> <li>Severe asthma attack</li> <li>Major burns</li> <li>Severe injuries</li> <li>Kidney stones</li> <li>Life threatening illnesses</li> </ul>	You pay \$250, then 20% coinsurance	Must meet your Deductible



## MEDICAL & PRESCRIPTION DRUG BENEFITS (Full-time 40 or 30 hours) cont.

### TELADOC TELEMEDICINE SERVICE THROUGH UMR



#### Available at **NO or LOW COST** to covered UMR Copay plan members!

Teladoc is available through your enrolled UMR medical plan, and it offers a convenient, affordable way to get the care you need - anytime, anywhere. Whether you are dealing with a minor illness or need quick medical advice, Teladoc connects you with licensed doctors for general medical care and dermatology by phone or video at no cost or low-cost dependent on the GW NCW medical plan you enroll in. Teladoc is an excellent option to save money without sacrificing quality care.

Prior to using Teladoc, you will need to set up an account and register via <https://member.teladoc.com/registrations/get-started>. Have your UMR ID card available along with medical history when you use the service to ensure your visit cost is applied to your medical plan appropriately.

Plan member out-of-pocket costs for Teladoc visits are outlined below based on enrolled GW NCW medical plan.

Treatment Type	Teladoc Consult Fee <b>\$3000 Copay Plan</b>	Teladoc Consult Fee <b>4000 HDHP Plan</b>
General Medical Visit	You pay \$0	You pay \$57+ per visit until the deductible is met
Dermatology Visit	You pay \$0	You pay \$85+ per visit until the deductible is met

Plan ahead to make the right choice to connect with Teladoc when it's needed!

- Visit <https://teladoc.com>;
- Download the Teladoc App; or
- Call 800-Teladoc (835-2362)

### GET/STAY FIT WITH UMR'S ONE PASS SELECT

Team and family members enrolled in a Goodwill NCW medical plan are eligible for the One Pass Select discount membership by way of your medical plan coverage through UMR. This program offers discounted access to gyms, virtual fitness classes, wellness services nationwide, and a convenient option for grocery delivery.

Whether at a gym or from home, One Pass Select can support your physical and mental well-being while helping you save on fitness costs.

Regarding access to One Pass Select:

- Register for One Pass Select at [www.onepassselect.com](http://www.onepassselect.com), making sure to have your UMR medical ID card available.
- The cost for One Pass Select (access options shown below) is arranged for during the online registration process and requires electronic banking or credit card information at the time of registration. Note: A one-time enrollment fee of \$29.00 will apply at time of registration for Team Member only.

Category	Digital	Classic	Standard	Premium	Elite
Monthly fee*	\$10	\$29	\$64	\$99	\$144
Gym network size	N/A (online fitness classes)	11,000+ gym locations	12,000+ gym and premium locations	14,000+ gym and premium locations	16,000+ gym and premium locations
Grocery delivery	✗	✓	✓	✓	✓

\*A one-time enrollment fee will apply



Learn more about  
One Pass Select®  
at [OnePassSelect.com](http://OnePassSelect.com)





## MEDICAL & PRESCRIPTION DRUG BENEFITS (Full-time 40 or 30 hours) cont.

### **GOODWILL NCW SPONSORED - ANOVIA HEALTH CLINIC**

**Available at NO COST to Goodwill NCW team and family members covered under a Goodwill NCW medical plan!**

Goodwill NCW sponsors near-site clinics near many Goodwill NCW store locations and the clinics are managed by Anovia Health Clinic. Team and family members +2 years or older enrolled in a Goodwill NCW medical plan are eligible to treat at the Anovia Clinic. All services are provided by licensed practitioners and are available at NO COST! If medications are needed, practitioners can prescribe and have your prescription sent to your preferred pharmacy.

Primary Care services provided at the Goodwill NCW Sponsored Anovia Health clinic include:

Personal attention and longer appointments!	Urgent care	Routine check-ups, physicals, sports exams	Extensive lab screenings	Chronic disease management	Treatment of minor injuries or laceration repair
No cost onsite and virtual visits available!	Sprain, fractures, strain management	Medication management	Women and Men's health services	Specialty referrals	Mental health screening and referral

**Current Anovia Health Clinic Locations:** call to make an appointment **on or after 1/1/2025**

- 59 Park Place Suite 100, **Appleton**, WI (920) 764-8677
- 510 Ackley St. Suite 2, **Antigo**, WI (715) 500-4651
- 1200 N. Enterprise Dr., **De Pere**, WI (920) 289-4206
- 270 N. Main St., **Clintonville**, WI (715) 468-6098
- 203 W. Upham St. **Marshfield**, WI (715) 506-5328
- 1401 E. Main St. Suite A, **Merrill**, WI (715) 804-1313
- 2417 Post Rd., **Stevens Point**, WI (715) 883-3200
- 7402 Stone Ridge Dr. Suite 3, **Weston**, WI (715) 636-0590



Ability to utilize all Anovia Health clinic locations -

Scan to view:



**More Anovia Health clinic locations opening soon – stay tuned for updates!**



#### **IMPORTANT!**

- If there is no Anovia Clinic near you, you can still get no cost care via a virtual visit. Call a listed Anovia clinic to request a virtual appointment.
- Make sure at the time you request an appointment with Anovia clinic (onsite or virtual) that you mention you are a **team or family member covered under a Goodwill NCW medical plan!**

## MEDICAL & PRESCRIPTION DRUG BENEFITS (Full-time 40 or 30 hours) cont.

### GOODWILL NCW SPONSORED – PHYSICAL THERAPY SERVICES

Available at **NO COST** to Goodwill NCW team and family members covered under the **Goodwill NCW \$3000 Copay Plan!**

Goodwill NCW partners with **Advanced Physical Therapy** (and other affiliated Kinexcare therapy vendors shown below) to provide team and family members covered under a Goodwill NCW medical plan with **no cost** physical therapy services when rendered by an Advanced Physical Therapy or other Kinexcare partner.

The Advanced Physical Therapy team offers:

- Board certified specialists in both orthopedics and sports, offering specialty services for low back, neck, foot, ankle, hip, hand, elbow and shoulder pain and other specialty programs.
- Therapy is essential for restoring mobility, reducing pain, and preventing long-term damage.
- Faster recovery, regaining strength, avoiding future injuries, and improving the overall quality of life.

To be eligible for no cost physical therapy services, call a phone number by location as shown below. **Make sure to let them know you are a team or family member covered under a medical plan of Goodwill NCW.**



Appleton East [920-968-1010]  
Appleton North [920-991-2561]  
Appleton West [920-903-8545]  
Appleton Touchmark [920-903-8545]  
Appleton Champion Center [920-560-1123]  
Door County [920-818-0419]  
Fond du Lac [920-929-9712]  
Green Bay East [920-425-7140]  
Green Bay Hand Therapy [920-965-4715]  
Green Bay West [920-497-3538]  
Hobart [920-425-7140]  
Iola [715-445-2300]  
Manitowoc [920-560-3803]  
Marinette [715-735-5500]  
Menominee (MI) [906-352-4033]  
Neenah [920-215-6225]  
New London [920-982-0100]  
Oshkosh 20th Ave YMCA [920-305-7910]  
Oshkosh Downtown YMCA [920-305-7910]  
Ripon [920-896-0430]  
Shawano [715-526-5221]  
Sheboygan [920-226-3132]  
Stevens Point North [715-345-2797]  
Stevens Point South [715-345-2126]  
Waupaca [715-942-2553]



Antigo [715-623-2292]  
Crandon [715-478-6168]  
Eagle River [715-477-1523]  
Marshfield [715-898-1600]  
Merrill [715-722-1101]  
Rhinelander [715-365-5252]  
Tomahawk [715-453-6650]  
Wausau [715-870-2225]



Barron [715-637-3610]  
Eau Claire [715-855-0408]  
Lake Hallie [715-855-0426]  
Menomonie [715-233-6230]  
Rice Lake [715-236-3610]



Amherst [715-803-7617]  
Plainfield [715-529-3487]  
Wisconsin Rapids [715-529-3487]



Onalaska [608-729-3963]  
La Crosse [608-729-3963]



**IMPORTANT!** To receive no cost PT services, when calling to schedule an appointment, make sure to let the PT provider office know you are a team or family member covered under a Goodwill NCW medical plan.

## LIFESTYLE, FLEXIBLE SPENDING & HEALTH SAVINGS ACCOUNTS THROUGH ASSOCIATED BANK

Associated Bank | 800-270-7731



### **LIFESTYLE SPENDING ACCOUNT (LSA) FOR DECLINED MEDICAL COVERAGE** **(Full-time 40 or 30 hours)**

If you are not a member of Goodwill NCW's UMR health plan and you elect the Lifestyle Spending Account, Goodwill NCW puts money onto a SmartVISA card for you. These dollars can be used for gym memberships, fitness centers, groceries, travel expenses like bus, Uber, or Lyft and more.

If your hourly rate is less than \$20/hour, you will receive \$100 per payroll. A Financial Wellness Services course and counseling will be required to assist in making the best use of these dollars per pay period. If your hourly rate is more than \$20/hour, you will receive \$50 per pay period.

You will be required to save and submit a receipt for purchases made using your LSA – SmartVISA card. You will only be able to spend what is in your account at that point in time, just like a bank debit card account. Only \$200 will carry over to the following year after 31 days of runout. The remaining LSA dollars **do not** roll over; therefore, spend your LSA funds accordingly.

### **MEDICAL FLEXIBLE SPENDING ACCOUNT (FSA) (Full-time 40 or 30 hours AND Enrolled in Copay Medical Plan)**

Under the medical FSA, you can deduct pre-tax dollars for medical expenses which include payments for deductibles, co-pays, transportation costs to get medical care, prescriptions, elective surgeries, and other eligible health products.

The maximum amount you can contribute to your Medical FSA is \$3,300 (IRS limit for 2025) per year. As you determine your election for the FSA, remember, only the max IRS allowed amount will carry over to the following year. The remaining FSA dollars **do not** roll over year-to-year; therefore, make your elections accordingly. Plan year 2025 medical FSA dollars must be used towards the same plan year services dates.

Medical FSA dollars are front loaded with your Associated Bank account at the beginning of the year. Your deductions will occur every pay period. If you elect to deduct \$5 per pay period, that calculates to \$130 ( $\$26 \times \$5 = \$130$ ) for the year. When you reach \$130 in claims, you will have spent your account, but you will continue to see the deductions throughout the year. There is a \$50.00 minimum contribution per year.

### **MEDICAL HEALTH SAVINGS ACCOUNT (HSA) (Full-time 40 or 30 hours AND Enrolled in High Deductible Health Medical Plan)**

If Enrolled in the Goodwill NCW High Deductible Health Plan, you may set up a Health Savings Account (HSA).

HSA plans allow you to automatically put money into a special savings account that you may use to pay for certain medical expenses. This money can be deducted from the total amount that you must pay for income taxes.

The most you may contribute to an HSA in 2025 is \$4,300 (single coverage) and \$8,550 (family coverage). If you are over 55 you may contribute an additional \$1,000 per calendar year. If you become Medicare eligible, please consult your tax advisor before contributing to an HSA.

Medical HSA dollars are loaded to your Associated Bank account on a bi-weekly basis with payroll processing. Your deductions will occur every pay period. If you elect to deduct \$5 per pay period, that calculates to \$130 ( $\$26 \times \$5 = \$130$ ) for the calendar year. You will only be able to spend what is in your account at that point in time, just like a bank debit card account. Money is yours from year to year and does not leave you if you leave or change to another plan next year. There is a \$50.00 minimum contribution per year.

## LIFESTYLE, FLEXIBLE SPENDING & HEALTH SAVINGS ACCOUNTS THROUGH ASSOCIATED BANK cont.

### **DEPENDENT CARE FLEXIBLE SPENDING (Full-time 40 or 30 hours)**

Under the Dependent Care Account, you can deduct pre-tax dollars for childcare or adult daycare expenses from daycare and home care providers, pre-school and latch-key programs. Eligible dependents are considered anyone under 13 years old and adults who have mental illness or are physically incapable of self-care. Both you and your spouse, if married, must be working or a full-time student to take advantage of a Dependent Care Account.

The maximum amount you can contribute is \$5,000 per year to your Dependent Care Account. Dependent Care dollars are NOT front loaded which means you cannot use the dollars until they are in your account after each pay period. Deductions happen per pay period and claims must be submitted throughout the year. Dependent Care dollars do not roll over year-to-year; therefore, make your elections accordingly. There is a \$50.00 minimum contribution per year.

### **DENTAL BENEFITS (Full-time 40 or 30 hours)**



**Delta Dental of Wisconsin, Inc.** | 800-236-3712 | [www.deltadentalwi.com](http://www.deltadentalwi.com)

Goodwill NCW offers the Delta Dental PPO dental plan. Always use in-network Delta Dental providers to obtain the highest level of benefits. If an out of network dentist is used, no provider discounts apply to services, and Delta Dental will send coverage check directly to the plan member to reimburse the treating dentist.

In Network Provider Lookup		
<a href="https://www.deltadentalwi.com/s/find-a-provider">https://www.deltadentalwi.com/s/find-a-provider</a>		
Annual Deductible	In Network	Out of Network*
Single/Family	\$50/\$150	\$50/\$150
Annual Maximum		
	\$1,000	\$1,000
Preventive Services		
Delta Dental <b>Check-up Plus Program</b>	<i>Preventive Services do not reduce plan's Annual Maximum</i>	---
Oral Exam	You pay \$0	Covered at 100% to MPA
Bitewing & Full Mouth X-Ray	You pay \$0	Covered at 100% to MPA
Cleaning/Scaling	You pay \$0	Covered at 100% to MPA
Periodontal Cleanings (codes 4910 and 4346)	You pay \$0	Covered at 100% to MPA
Fluoride (to Age 19)	You pay \$0	Covered at 100% to MPA
Sealants (to Age 19)	You pay \$0	Covered at 100% to MPA
Basic & Major Services		
Simple Extraction	You pay 20% after Deductible	You pay 20% after Deductible*
Filling	You pay 20% after Deductible	You pay 20% after Deductible*
Oral Surgery	You pay 20% after Deductible	You pay 20% after Deductible*
Endodontics /Root Canals	You pay 20% after Deductible	You pay 20% after Deductible*
Periodontics (other codes)	You pay 20% after Deductible	You pay 20% after Deductible*
Crowns	You pay 50% after Deductible	You pay 50% after Deductible*
Dentures	You pay 50% after Deductible	You pay 50% after Deductible*
Denture Repair	You pay 50% after Deductible	You pay 50% after Deductible
Bridgework	You pay 50% after Deductible	You pay 50% after Deductible*
Implant Services	You pay 50% after Deductible	You pay 50% after Deductible*
Orthodontia		
Benefits Paid at	You pay 50%	You pay 50%
Lifetime Max (Team Member, Spouse, Dependent to Age 26)	\$1,500	\$1,500

## DENTAL BENEFITS (Full-time 40 or 30 hours) cont.

*\*When dental treatment is rendered by an out of network dentist, plan member is responsible for amounts charged that are more than Delta Dental's Maximum Plan Allowance (MPA).*

**Evidenced-Based Integrated Care Plan (EBICP):** Enhanced Dental Program for Goodwill NCW plan members

Delta Dental's EBICP offers enhanced dental benefits for plan members with health conditions that impact oral health (diabetes, pregnancy, cardiac conditions, cancer, kidney conditions, suppressed immune system conditions). To participate, eligible plan members or their providers can set a health condition indicator online [www.deltadentalwi.org](http://www.deltadentalwi.org) or by phone (800) 236-3712 with Delta Dental of Wisconsin.

### **Amplicon Hearing Healthcare:**

Goodwill NCW's plan members covered by Delta Dental enjoy discounts on hearing tests and the lowest prices on hearing aids. Call 888-901-0132 or visit [www.amplifonusa.com/deltadentalWI](http://www.amplifonusa.com/deltadentalWI) for details.

	Enrollment Tier	Goodwill NCW Premium Per Pay Period	Team Member Premium Per Pay Period
Dental	Team Member Only	\$8.66	\$4.47
	Team Member & Family	\$27.41	\$14.86

## VOLUNTARY VISION BENEFIT (Full-time 40 or 30 hours)



**Delta Dental of Wisconsin, Inc.** | 800-236-3712 | [www.deltavisionwi.com](http://www.deltavisionwi.com)

Goodwill NCW offers the Delta Vision Full-Service Plan. Always use an in-network Delta Vision provider to obtain the highest level of benefits. Allowances mentioned are one-time per period; there is no remaining balance if entire allowance is not used at initial purchase.

	In Network	Out of Network
In Network Provider Lookup	Insight Network: <a href="https://www.deltavisionwi.com">https://www.deltavisionwi.com</a>	
<b>Exam</b>	Covered once every 12 months	
Comprehensive Exam Diabetic eye care includes an additional exam when diabetes applies	You pay \$0	Up to \$35 Covered
<b>Lenses*</b>	Covered once every 12 months	
Single Vision	You pay \$0	Up to \$25 Covered
Bifocal	You pay \$0	Up to \$40 Covered
Trifocal	You pay \$0	Up to \$55 Covered
Standard Progressive	You pay \$65	Up to \$40 Covered
Standard Polycarbonate	You pay \$40	Not Covered
Other Lens Options	See Plan Benefit Summary for details	Not Covered
<b>Contact Lenses*</b>	Covered once every 12 months	
Standard Contact Lens Fit & Follow-Up	You pay \$40	Not Covered
Elective Conventional	You pay \$0 to \$250 allowance then 15% off remaining balance	Up to \$200 Covered
Elective Disposable	You pay \$0 to \$250 allowance	Up to \$200 Covered
Medically Necessary	You pay \$0	Up to \$200 Covered
<b>Frames</b>	Covered once every 12 months	
	You pay \$0 to \$250 frame allowance then 20% off remaining balance	Up to \$125 Covered
<b>Lasik or PRK</b>	Covered as a Discount	
	15% off retail price or 5% off promotional price	Not Covered

\*Lens allowance will cover either eye glass lenses or contact lenses.

### Special In-Network Discounts Apply to Goodwill NCW Plan Members:

- 40% discount on complete eyeglass purchases after plan benefits have been fully used (includes prescription sunglasses).
- Plan members can purchase eyeglasses online and apply in-network eye benefits at [www.glasses.com](http://www.glasses.com).
- Plan members can purchase contact lenses online and apply in-network benefits at [www.contactsdirect.com](http://www.contactsdirect.com)

	Enrollment Tier	Team Member Premium Per Pay Period
<b>Vision</b>	Team Member Only	\$6.54
	Team Member & Family	\$16.27



## RETIREMENT PLAN DEFINED CONTRIBUTION 403(b) (All Team Members and Paid Program Participants are Eligible)



**Associated Bank Retirement** | 800-431-4649

All Team Members and paid participants are eligible to contribute their own funds to a defined contribution retirement plan immediately upon the start of employment. In addition, all Team Members and paid participants over the age of 18 are eligible for the organization's match immediately when you join the plan and begin contributing. Goodwill NCW offers a match of 100% up to 5% for all Team Members every payroll.

For example, this means if you choose to put 3% into our 403(b) plan, Goodwill NCW will also put in 3%. Or, if you choose to put in 5% or more, Goodwill NCW will also put in 5%. Options for Retirement are Roth (post-tax) or Traditional (pre-tax)

Vesting Service Years	Vesting Percentage
Less than one year of service	0%
One year of service	25%
Two years of service	50%
Three years of service	100%

## ANCILLARY INSURANCE PLANS (Full-time 40 or 30 hours)



**Mutual Of Omaha** | 800-775-6000 | [www.mutualofomaha.com](http://www.mutualofomaha.com)

### **BASIC LIFE AND AD&D INSURANCE**

Goodwill NCW provides full-time Team Members basic life and accidental death & dismemberment (AD&D) insurance through Mutual of Omaha at no cost to you. This coverage offers financial protection for your loved ones in the event of your passing, and AD&D provides additional benefits if your death or severe injury is due to an accident. It is an important part of your benefits package to help provide peace of mind for you. Coverage begins the first of the month following 30 days of employment.

	Benefit Coverage	Cost of Coverage
<b>Team Member Benefit</b>	2 times Annual Salary	Goodwill NCW covers 100% premium
Team Member Guarantee Issue Limit	\$400,000	Goodwill NCW covers 100% premium
Team Member Maximum	\$400,000	Goodwill NCW covers 100% premium
<b>Voluntary Spouse Benefit</b>	\$10,000	Team Member pays cost of coverage premiums
Spouse Guarantee Issue Limit	\$10,000	\$1.29 Per Pay Period
Spouse Maximum	\$10,000	
<b>Voluntary Dependent Benefit</b>	\$5,000	Team Member pays cost of coverage premiums
Dependent Guarantee Issue Limit	\$5,000	\$1.29 Per Pay Period
Dependent Maximum	\$5,000	
Portability	No	N/A
Conversion	Yes	Team Member



## ANCILLARY INSURANCE PLANS (Full-time 40 or 30 hours) cont.

**Life Insurance benefits:** May reduce at certain ages, please refer to policy for more details. You may be able to continue these life policies after you terminate employment or reduce worked hours (see Conversion information below). For more details, please see your Mutual of Omaha policy and/or Human Resources.

### What is Guarantee Issue?

Maximum benefit amount a Team Member or spouse is eligible for without completing medical questionnaires at time of new hire eligibility.

### What is Conversion?

Conversion allows eligible insured employees to "convert" a Group Life insurance plan into an individual life insurance policy without having to go through the approval process when they are losing coverage due to being voluntarily or involuntarily terminated from employment.

### **SHORT-TERM DISABILITY (STD)**

Goodwill NCW offers full-time Team Members short-term disability (STD) benefits insured through Mutual of Omaha, which provide income protection if you are unable to work due to a qualifying illness, injury, or medical condition. This benefit ensures you continue to receive a portion of your income while you recover, helping to ease financial stress during your time away from work. Coverage begins the first of the month following 90 days of employment.

	Coverage Information
Cost of Coverage	Goodwill NCW covers 100% premium
Benefit Amount	60% of basic weekly earnings
Maximum Benefit Duration	12 weeks
Maximum Benefit	\$1,000 (Hourly) \$2,500 (Salaried)
Elimination Period (waiting period) Accident/Illness	Must be disabled for 7 consecutive days from a qualified illness or accident before short-term disability benefits start.
Pre-Existing Conditions Limitation	N/A

### **LONG-TERM DISABILITY (LTD)**

Goodwill NCW offers full-time Team Members long-term disability (LTD) benefits insured through Mutual of Omaha which provide ongoing income protection if you are unable to work for an extended period due to a qualifying serious illness or injury. After short-term disability ends, LTD ensures you continue to receive a portion of your salary, providing financial stability during your recovery or adjustment to a new normal. This benefit helps protect your financial future when life takes unexpected turns. Coverage begins the first of the month following 90 days of employment.

	Coverage Information
Cost of Coverage	Goodwill NCW covers 100% premium
Benefit Amount	60% of basic weekly earnings
Maximum Benefit Duration	(Hourly) 24 months own occupation or RBBD to SSNRA (Salaried) 60 months own occupation or RBD to SSNRA
Maximum Benefit	\$5,000 (Hourly) \$7,500 (Salaried)
Waiting Period	Must be continuously disabled for 90 days before long-term disability benefits begins.
Pre-Existing Conditions Limitation	3/12: Condition treated in the 3 months before coverage starts, that condition will not be covered for disability benefits during the first 12 months of your coverage

## VOLUNTARY ANCILLARY INSURANCE PLANS (Full-time 40 or 30 hours)



Mutual Of Omaha | 800-775-6000 | [www.mutualofomaha.com](http://www.mutualofomaha.com)

Goodwill NCW also offers a range of voluntary benefits through Mutual of Omaha, including voluntary life and AD&D, critical illness, and accident insurance. These coverages are available to you at competitive group rates and the cost of coverage premiums are paid 100% by the Team Members. These options provide added protection for unexpected events. Coverage begins the first of the month following 90 days of employment, giving you and your family more financial security.

### **VOLUNTARY LIFE AND AD&D INSURANCE**

	Coverage Information
Cost of Coverage	Team Member pays cost of coverage premiums
<b>Voluntary Team Member Benefit</b>	5 times annual salary
Team Member Guarantee Issue Limit	\$150,000
Team Member Maximum	Lesser of 5 annual earnings; or up to \$500,000
<b>Voluntary Spouse Benefit</b>	\$5,000 Increments; 100% of Employee Benefit Amount up to \$250,000
Spouse Guarantee Issue Limit	\$35,000
Spouse Maximum	\$250,000
<b>Voluntary Dependent Benefit</b>	\$5,000 Increments
Dependent Guarantee Issue Limit	\$10,000
Dependent Maximum	\$10,000
Portability	Yes
Conversion	Yes

Benefits may reduce at certain ages, please refer to policy for more details. You may be able to continue these life policies after you terminate employment or reduce hours. For more details, please see your Mutual of Omaha policy and/or Human Resources

### **CRITICAL ILLNESS INSURANCE**

Critical illness helps protect your savings so you can stay on track financially and focus on your recovery if critically ill in the future. Mutual of Omaha will pay you a lump sum amount in addition to what your medical plan covers or other insurance you may have. It pays adult participants a benefit if diagnosed after coverage is effective, for the following conditions:

Heart Attack	Stroke	End Stage Renal Disease
Cancer	ALS	Advanced Alzheimer's & Parkinson's Disease
<i>12/12 Pre-existing Condition Limitation applies: If conditions were treated in the 12 months before coverage starts, that condition will not be covered for benefits during the first 12 months of your coverage.</i>		

	Coverage Information
Cost of Coverage	Team Member pays cost of coverage premiums Coverage is age rated.
<b>Voluntary Team Member Benefit</b>	\$5,000 Increments; Lump sum benefit between \$5,000 and \$20,000
<b>Voluntary Spouse Benefit</b>	\$2,500 Increments; Lump sum benefit between \$2,500 and \$10,000
<b>Voluntary Dependent Benefit</b>	25% of the Team Member's coverage election and pays a benefit for cancer, type 1 diabetes, certain congenital disorders, and cerebral palsy.

Submitting a claim with Mutual of Omaha is easy (online, fax, phone or paper).



**IMPORTANT!** Critical illness insurance includes an **Annual Wellness Benefit!** Every year, each covered person can receive \$50 from Mutual of Omaha for getting one covered health screening test! The \$50 reimbursement can help offset the cost of coverage (sometimes significantly).

## VOLUNTARY ANCILLARY INSURANCE PLANS (Full-time 40 or 30 hours) cont.

### **ACCIDENT INSURANCE**

Accident Insurance through Mutual of Omaha helps protect you when you suffer an unexpected accident unrelated to work. Coverage compliments your medical coverage, paying in addition to what your plan may or may not cover. It pays lump sum amounts (dependent on treatments received), directly to you to use however you choose. Coverage begins the first of the month following 90 days of employment.

This is a treatment reimbursement plan that pays for a wide range of injuries and medical treatments such as, but not limited to:

Fracture	ER Visits	Burn Treatment	Medical Testing	Medical Supplies
Lacerations	Concussion	Physical Therapy	Ambulance	Hospital ICU Admission

	Enrollment Tier	Team Member Premium Per Pay Period
<b>Accident</b>	Team Member Only	\$6.61
	Team Member & Spouse	\$10.82
	Team Member & 1 Child	\$11.18
	Team Member & Family	\$15.40

**IMPORTANT!** Accident insurance includes an **Annual Wellness Benefit!** Every year, each covered person can receive \$50 from Mutual of Omaha for getting one covered health screening test! The \$50 reimbursement can help offset the cost of coverage (sometimes significantly).



### **IDENTITY PROTECTION**

**MetLife/Aura** | 800-775-6000



Goodwill NCW understands that protecting personal information is more important than ever. MetLife/Aura's protection is designed to safeguard Team Member and/or family member identity and provide peace of mind. This comprehensive voluntary plan (paid by Team Members) offers support in monitoring your personal information, alerts for potential fraud, and assists in restoring your identity if it is compromised.

	Coverage Information
<b>Prevention</b>	<ul style="list-style-type: none"> <li>Monitors personal information</li> <li>Monitors credit bureaus</li> <li>Parental controls – gaming/social media</li> </ul>
<b>Support</b>	<ul style="list-style-type: none"> <li>Notification and guidance when breaches happen</li> <li>White glove fraud solution service</li> <li>24/7 support</li> </ul>
<b>Insurance</b>	<ul style="list-style-type: none"> <li>5 million insurance policy per adult</li> </ul>

	Enrollment Tier	Team Member Premium Per Pay Period
<b>Aura</b>	Team Member Only	\$5.05
	Team Member & Family (Team Member + up to 10 adults & up to 10 minors)	\$7.82

## VOLUNTARY ANCILLARY INSURANCE PLANS (Full-time 40 or 30 hours) cont.

### Meet MetLife + Aura: The smart, simple way for you and your family to stay safe online

- Financial Fraud Protection
- Identity Theft Protection
- Privacy Protection
- Parental Controls
- Senior Fraud Protection
- All-in-one Mobile App & Online Dashboard

- Password Manager
- VPN & Antivirus
- \$5M Insurance per adult\*
- 24X7 US Based Support
- Digital Vault
- Proactive alerts sent 250x faster than the competition

Scan to watch a 30-second demo

Rated #1 by Security.org<sup>5</sup>

★★★★★  
4.6 stars rating in App store

## ADDITIONAL VOLUNTARY BENEFITS

### TEAM MEMBER ASSISTANCE PROGRAM



**ThedaCare at Work** | 800-236-3666

Goodwill NCW's Team Member Assistance Program, made available by ThedaCare at Work, is here to support you in both your personal and professional life. Whether you are dealing with stress, family issues, financial concerns, or just need someone to talk to, this program offers confidential short-term counseling and valuable life resources at no cost to you. Goodwill NCW cares about your well-being, and this program is designed to help you navigate life's challenges with the support our Team Member's. This program offers **6 visits per concern per year**, to all Team Members and household family members in person or virtually.

Types of concerns the Team Member Assistance Program can address:

Relationships	Life Changes	Life Challenges	Risks
<ul style="list-style-type: none"> <li>Spouse</li> <li>Children</li> <li>Parents</li> <li>Friends</li> <li>Coworkers</li> <li>Manager</li> </ul>	<ul style="list-style-type: none"> <li>Marriage/Divorce</li> <li>Birth/Death</li> <li>Relocation</li> <li>Promotion</li> <li>Retirement</li> <li>Role Changes</li> </ul>	<ul style="list-style-type: none"> <li>Responsibilities</li> <li>Stress</li> <li>Parenting</li> <li>Illness</li> <li>Financial &amp; Legal Concerns</li> <li>Conflict</li> </ul>	<ul style="list-style-type: none"> <li>Depression</li> <li>Anxiety</li> <li>Suicidal Thoughts</li> <li>Burnout</li> <li>Alcohol &amp; Drug Abuse</li> <li>Anger</li> </ul>

ThedaCare At Work is ready to listen and provide guidance, anytime. You do not have to face challenges alone - support is just a phone call away. Call ThedaCare At Work: 800-236-3666.

## **ADDITIONAL VOLUNTARY BENEFITS cont.**

### **MYLIFEEXPERT**

**My Life Expert** | savings code: gdwillncw | [www.mylifeexpert.com](http://www.mylifeexpert.com)

My Life Expert, our work/life portal, gives Team Members access to thousands of up-to-date, topic-related articles, videos, podcasts, calculators, interactive checklists, webinars, and more related to:

Financial & Legal	Health & Wellness	Career & Military
Childcare & Education	Eldercare	Everyday Living

### **DISCOUNT MARKETPLACE**

**ThedaCare & Benefit Hub** | <https://thedacare.benefithub.com/app/discounts/home>

Discount Marketplace is a website for all Team Members to search for discounts on travel, rentals, tickets, services and more. Powered by BenefitHub.

### **TEAM MEMBER DISCOUNT PROGRAM**

All Team Members and their immediate family members in the same household are eligible for our Team Member discount. The discount allows for 25% off donated items and 15% off new goods. Please familiarize yourself with the Purchase Policy before using your discount card.

### **ADOPTION BENEFITS (Full-time 40 or 30 hours)**

We recognize the joy and excitement of adding a new family member. Eligibility begins on the first of the month following 90 calendar days of employment. Contact Human Resources for more information.

### **EDUCATION ASSISTANCE**

We firmly believe in helping further Team Members' education, both for personal growth and to help build internal talent. Our educational assistance program offers Team Members the opportunity to receive reimbursement for tuition for expenses related to returning to school if that program will help elevate the Team Member or improve their financial stability.

### **WELLNESS REIMBURSEMENT**

Supporting the health and wellness of our Team Members is important. Each Team Member is eligible each year for a \$50.00 Wellness Reimbursement to use toward an approved wellness related expense. Go to our G-Wiz-Home site and click on Policies for more details and reimbursement form. Contact Human resources for more information.

### **FINANCIAL WELLNESS SERVICES**

**Financial Wellness Services** | 800-366-8161

We encourage Goodwill NCW Team Members to take advantage of working towards financial stability. Through our Financial Wellness Services, you are provided with financial counseling, education, debt management plan options, credit reports and reviews and help with monthly spending plans. These offices are located within a few of our stores – please see our G-Wiz-Home site for more information on locations and a full list of provided services.

### **HOPE CLINIC & CARE CENTER**

**Hope Clinic & Care Center** | 920-931-1150 | [www.hopeclinic.care](http://www.hopeclinic.care)

The Hope Clinic and Care Center is located in Menasha connected to the back of our Mission Support Office and Menasha Store Location. They offer free general physical exams & primary care to all of our Team Members. They also assist with counseling for adults and children, social assistance referrals and more.

## **ADDITIONAL VOLUNTARY BENEFITS cont.**

### **HAND UP FUND**

Caring for people is an important value we all share. Occasionally, a particular need may arise when a Team Member might face a true financial crisis. Our Hand Up Fund allows us to be there for each other in those times of great and urgent need.

We have opened the opportunity during your election process in Paycom to be able to donate (minimum amount \$1/pay period) to the Hand Up Fund. This amount can be changed, stopped, and started at any time throughout the year. Additionally, if you find yourself in a financial crisis, reach out to Financial Wellness Services for support.

### **BEREAVEMENT/FUNERAL PAY (Full-time 40 or 30 hours)**

Goodwill NCW is sympathetic to the needs of Team Members and the families of Team Members when there is the loss of a loved one. Goodwill NCW provides paid bereavement leave to allow full-time Team Members to attend to the immediate needs of their families in the event of such loss. Part-time Team Members are not eligible for bereavement pay but may request unpaid time off. Please see the Bereavement Policy for more information.

### **VOLUNTEER DAY (Full-time 40 or 30 hours and Part-time 20 hours)**

We encourage you to get involved and give back to your community by sharing your talents. To support your time and involvement, we will provide each full-time (FT40 and FT30) Team Member with 8 hours and each part-time (PT20) Team Member with 4 hours of paid time per calendar year to volunteer at a nonprofit organization or school of his or her choice. Volunteer time may not be used for political or religious-related work. This time may be used in a minimum of two-hour blocks of time.

#### **Examples of such services include:**

- Spending time in your child's classroom
- Offering support in a retirement community or hospice
- Building a home for Habitat for Humanity
- Giving time to any other nonprofit organization in your community

To use this benefit, please coordinate your schedule with your Team Leader and complete the appropriate request through Paycom. We also support your involvement in professional organizations and service on nonprofit boards. Work with your Team Leader to coordinate your involvement and your availability.

### **HOLIDAYS AND FLOATING HOLIDAYS (Full-time 40 or 30 hours)**

Goodwill NCW recognizes six scheduled, paid holidays annually (New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving and Christmas Day). Full-time (FT40) Team Members receive eight hours, and full-time (FT30) Team Members receive six hours of paid holidays per calendar year. Full-time Team Members have no waiting period to be eligible for paid holidays.

Goodwill NCW provides full time Team Members up to two floating holidays that can be scheduled and approved in Paycom based on the Team Member's request and eligibility in the calendar year. Full-time (FT40) Teams Members receive two, eight-hour days and full-time (FT30) Team Members receive two, six-hour floating holidays based on the schedule below. Eligibility is first of the month following 90 days of full-time employment. Floating holidays are not paid out or rolled over if not used.

<b>New Hire Eligibility Dates</b>	<b>Full-Time 40 (FT40)</b>	<b>Full-Time 30 (FT30)</b>
January 1 – June 30	Two – 8-hour days	Two – 6-hour days
July 1 – September 30	One – 8-hour day	One – 6-hour day
October 1 – December 31	0 hours	0 hours

## PAID TIME OFF (PTO)

Goodwill NCW encourages Team Members to take time away from work to rest and rejuvenate. Supporting you and your family financially when you want or need to take time off from work is important to us. PTO may be used for vacations, holidays not recognized by Goodwill NCW and a variety of other personal reasons.

### **PTO ELIGIBILITY AND ACCRUALS**

PTO accrual rates determine how much PTO a Team Member earns for each hour worked, and accrual rates are based on years of service and employment status. All eligible Team Members (part-time 20 or full-time status) will begin accruing PTO hours upon hire for each hour worked up to a maximum of 40 hours worked per week. Please see PTO policy for more information.

### **FULL-TIME 40 and 30 ACCRUAL RATES**

\*Eligible to rollover up to 40 hours of PTO to the next year.

<b>FT40 &amp; FT30</b>	<b>Hourly PTO Accrual Rate</b>	<b>Annual Maximum (in hours)</b>	<b>Paid/Floating Holidays Maximum (in days)</b>	<b>Annual Maximum (in days)</b>
0-4 years of service	14.44 hours worked = 1 PTO hour earned Example: 5.54 PTO hours earned per pay period if 80 hours are worked; 0.06925 PTO hours earned per hour worked	144	8	26
5-9 years of service	9.63 hours worked = 1 PTO hour earned Example: 8.31 PTO hours earned per pay period if 80 hours are worked; 0.103875 PTO hours earned per hour worked	216	8	35
10-14 years of service	8.13 hours worked = 1 PTO hour earned Example: 9.84 PTO hours earned per pay period if 80 hours are worked; 0.123 PTO hours earned per hour worked	256	8	40
15-19 years of service	7.03 hours worked = 1 PTO hour earned Example: 11.38 PTO hours earned per pay period if 80 hours are worked; 0.14225 PTO hours earned per hour worked	296	8	45
20+ years of service	6.34 hours worked = 1 PTO hour earned Example: 12.62 PTO hours earned per pay period if 80 hours are worked; 0.15775 PTO hours earned per hour worked	328	8	49

### **PART-TIME 20 ACCRUAL RATES**

\*Eligible to rollover up to 20 hours of PTO to the next year.

<b>PT20</b>	<b>Hourly PTO Accrual Rate</b>	<b>Annual Maximum (in hours)</b>	<b>Paid/Floating Holidays Maximum (in days)</b>	<b>Annual Maximum (in days)</b>
0-4 years of service	32.50 hours worked = 1 PTO hour earned Example: 1.23 PTO hours earned per pay period if 40 hours are worked; 0.03075 PTO hours earned per hour worked	40	0	8
5-9 years of service	15.29 hours worked = 1 PTO hour earned Example: 2.62 PTO hours earned per pay period if 40 hours are worked; 0.0655 PTO hours earned per hour worked	85	0	17
10-14 years of service	11.82 hours worked = 1 PTO hour earned Example: 3.38 PTO hours earned per pay period if 40 hours are worked; 0.0845 PTO hours earned per hour worked	110	0	22
15-19 years of service	9.63 hours worked = 1 PTO hour earned Example: 4.15 PTO hours earned per pay period if 40 hours are worked; 0.10375 PTO hours earned per hour worked	135	0	27
20+ years of service	7.65 hours worked = 1 PTO hour earned Example: 5.23 PTO hours earned per pay period if 40 hours are worked; 0.13075 PTO hours earned per hour worked	170	0	34