



Employee Benefits Overview

Benefit Plans Effective January 1–December 31, 2018

Your 2018 Benefits Package

Benefits are an integral part of your overall compensation package. It is our objective to offer comprehensive and affordable coverage that meets your needs. Please take a moment to review the benefits that Tennyson Center for Children offers to determine which options are best for you and your family.

Tennyson Center for Children offers the following benefits:

- Medical insurance
- Health Savings Account
- Dental insurance
- Voluntary vision insurance
- Voluntary benefits through Colonial
- Employee assistance program
- Additional benefits

Eligibility

Employees scheduled to work 30 or more hours per week are eligible for most benefits on the first of the month following their date of hire.

Many of the benefit plans also offer coverage for eligible dependents, including:

- Your legal spouse or domestic partner
- Your children to age 26 (including stepchildren, legally-adopted children, children placed with you for adoption, and children for whom you are the legal guardian), regardless of marital, student, or tax-dependent status
- Your dependent children over age 26 who are physically or mentally unable to care for themselves

For more detailed information on all benefits and eligibility, please visit the E3 Benefits Portal at www.e3forvb.com/tennyson.

Affordable Care Act Individual Mandate

You and your family members are required to have health insurance or pay a penalty to the government. Learn more about the Affordable Care Act requirements at www.healthcare.gov. The Tennyson Center for Children medical plans meet all of the health reform law requirements to satisfy your individual mandate.

Important Contact Information

Plan	Phone #	Website
Medical Insurance Plan—Kaiser	303-338-3800	www.kp.org
Health Savings Account—24HourFlex	303-369-7886 or 800-651-4855	www.24hourflex.com
Dental Insurance Plan—Delta Dental	800-610-0201	www.deltadentalco.com
Vision Insurance Plan—EyeMed	888-581-3648	www.eyemed.com
Voluntary Benefits—Colonial	800-325-4368	www.coloniallife.com
EAP—New Directions Behavioral Health	800-624-5544	www.ndbh.com
Human Resources		
Joanna Morken—Director of Human Resources	720-855-3331	Joanna.morken@tennysoncenter.org
Melissa Hudson—Human Resources Generalist	720-855-3306	Melissa.hudson@tennysoncenter.org

This guide contains highlights of the benefits available to you. They are not complete descriptions of the benefits. Tennyson Center for Children may terminate, withdraw, or modify any benefit described in this guide, in whole or in part, at any time. The descriptions of the benefits are not guarantees of current or future employment or benefits. If there is any conflict between this guide and the official plan documents, the official documents will govern. Photos courtesy of © 2018 Getty Images.

For more detailed information on all benefits and eligibility, please visit the E3 Benefits Portal at www.e3forvb.com/tennyson.

Medical Insurance

Tennyson Center for Children offers a Designated Health Maintenance Organization (DHMO) and High Deductible Health Plan (HDHP) through Kaiser that include a large network of providers. Both plans provide in-network benefits only. All services must be provided by a Kaiser provider in order to be covered by the plan, with the exception of emergency services. Locate a Kaiser network provider at www.kp.org.

Summary of Benefits	\$3,000/\$6,000 DHMO	\$4,000/\$8,000 HDHP
	In-Network Only	In-Network Only
Deductible		
Individual	\$3,000	\$4,000
Family ¹	\$6,000	\$8,000
Out-of-Pocket Max (includes deductible, coinsurance, and copays)		
Individual	\$5,000	\$5,000
Family ¹	\$10,000	\$10,000

¹If electing dependent coverage, the individual deductible applies for each covered family member (i.e., once each individual hits the individual deductible, they are subject to coinsurance). Two or more family members can satisfy the family deductible. The same rule applies for the out-of-pocket maximum.

Note: The Kaiser medical plans covers in-network preventive care at 100%. This includes routine screenings and checkups, as well as counseling to prevent illness, disease, or other health problems.

\$3,000/\$6,000 DHMO – Per Pay Period			
Level of Coverage	Total Premium Cost	Tennyson Contributions	Employee Contributions
Employee Only	\$215.13	\$177.26	\$37.87
Employee + Spouse	\$400.14	\$292.10	\$108.04
Employee + Child(ren)	\$348.36	\$266.49	\$81.87
Employee + Family	\$546.19	\$391.07	\$155.12

\$4,000/\$8,000 HDHP – Per Pay Period			
Level of Coverage	Total Premium Cost	Tennyson Contributions	Employee Contributions
Employee Only	\$169.85	\$161.19	\$8.66
Employee + Spouse	\$315.93	\$270.43	\$45.50
Employee + Child(ren)	\$275.04	\$243.41	\$31.63
Employee + Family	\$431.24	\$357.93	\$73.31

Benefit deductions are taken on a pre-tax basis and are deducted per pay period.

Dental Insurance Plan

Tennyson Center for Children offers a comprehensive dental insurance plan through Delta Dental of Colorado. **The Delta Dental PPO Only plan provides in-network benefits only. There is no coverage when using an out-of-network provider.** To access a provider directory visit www.deltadentalco.com. Please refer to the following page for a chart illustrating contributions for the plan.

Bonus! The Delta Dental plan is a Prevention First plan, meaning diagnostic and preventive services, like exams, x-rays, and cleanings, do not count against your annual benefit maximum when you receive services from a network provider.

For more detailed information on all benefits and eligibility, please visit the E3 Benefits Portal at www.e3forvb.com/tennyson.

Delta Dental PPO Only – Per Pay Period			
Level of Coverage	Total Premium Cost	Tennyson Contributions	Employee Contributions
Employee Only	\$10.18	\$5.09	\$5.09
Employee + Spouse	\$23.60	\$11.80	\$11.80
Employee + Child(ren)	\$30.96	\$15.48	\$15.48
Employee + Family	\$44.38	\$22.19	\$22.19

Benefit deductions are taken on a pre-tax basis and are deducted per pay period.

Health Savings Account

If you enroll in the HDHP option you may be eligible to open and fund a health savings account (HSA).

An HSA is a personal health care savings account that you can use to pay out-of-pocket health care expenses with pre-tax dollars. Your contributions are tax free, and the money remains in the account for you to spend on eligible expenses no matter where you work or how long it stays in the account. A complete list of eligible expenses can be found at www.24HourFlex.com.

Contributions to an HSA cannot exceed the annual IRS contribution maximums. In 2018, the maximum allowed contributions are as follows:

- **Employee Only:** \$3,450
- **Employee + Dependents:** \$6,850

Employees age 55+ by 12/31/18 may contribute additional funds to their HSA (\$1,000 per tax year).

If you would like to contribute pre-tax dollars to your HSA through payroll deduction, you must open the account through 24HourFlex. To open an account, please see the Human Resources department.

Voluntary Vision Insurance Plan

Tennyson Center for Children offers a comprehensive vision plan through EyeMed. The plan offers in- and out-of-network benefits. However, members will pay less out of their pocket when they use an EyeMed network provider. When an out-of-network provider is selected, the member may be responsible for paying in full at the time of service and submitting a claim to EyeMed for reimbursement. A current list of network providers is available at www.eyemed.com (Insight network).

Level of Coverage	EyeMed Vision - Per Pay Period
Employee Only	\$3.74
Employee + Spouse	\$7.10
Employee + Child(ren)	\$7.47
Employee + Family	\$10.99

Benefit deductions are taken on a pre-tax basis and are deducted per pay period.

Voluntary Benefits

Voluntary benefits are available through Colonial Life and are paid for 100% by the employee. Please see the Human Resources department for more information.

- **Accident Insurance:** Pays lump-sum amounts for lacerations, fractures, and other injuries ranging from \$25 to \$25,000.
- **Cancer/Critical Illness Insurance:** Pays a lump-sum benefit upon diagnosis of a covered critical illness or cancer that you may use to pay for expenses not covered by medical plans, such as transportation and lodging.
- **Disability Insurance:** Provides a monthly benefit to replace a portion of your income if you are unable to work due to an illness or injury, including payment for maternity leave.
- **Life Insurance:** Helps protect your loved ones from financial hardship in the event of your death.

For more detailed information on all benefits and eligibility, please visit the E3 Benefits Portal at www.e3forvb.com/tennyson.

Additional Benefits

Employee Assistance Program (EAP): Employees have 24/7 access to confidential counseling and resources through the New Directions Behavioral Health EAP. Call New Directions at 800-624-5544 or 913-982-8398 or employees and managers can visit their website(s) by going to:

- **Employees:** www.ndbh.com/tennyson (this link is for employees. Once in the New Directions site, click For Individuals and Families, then “Choose your program”, which is Employee Assistance Programs. “Company Code” is Tennyson).
- **Managers:** www.ndbh.com/managers (this link is for managers. Go to For Employers and Organizations. Then, confirm you aren't a robot and go to the EAP portal).

Paid Time Off: All regularly scheduled employees earn PTO each month, which can be used for absences related to vacation, illness, and other personal business; PTO hours for part-time employees are prorated as seen below. Academic staff accrues at a different rate (because they are paid during schools breaks and don't use PTO) and are asked to schedule vacation/personal business during breaks in the academic year.

PTO accrual starts immediately and the amounts below are deposited into an employee's paycheck in the last paycheck of the month for the next month. (IE: September PTO will be deposited in the last paycheck in August). See HR SPB 123 for additional information.

Paid holidays observed by the Agency include New Year's Day, Martin Luther King, Jr. Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day and the following Friday, and Christmas Day. Some employees may be required to work on these holidays as we are a 24 hour facility— please speak with your supervisor regarding working on agency holidays.

Status	Years of Employment					
	Upon Hire-1.99 years	2-4.99 years	5-7.99 years	8-10.99 years	11-14 years	Over 14 years
Full time 40 hrs	12.67 hrs/month	14 hrs/month	15.33 hrs/month	16.67 hrs/month	18 hrs/month	18.67 hrs/month
ALL Teachers	4.6 hrs/month	5.5 hrs/month	6.3 hrs/month	7.2 hrs/month	8 hrs/month	8.9 hrs/month

Wellness Center: The TCC Wellness Center, located in the basement of Tilsley Cottage, is open from 6:00 am to 10:00 pm. To become a member, please pick up a Membership form from the Forms Bin at the copy center. Turn in your completed form to Paul Yasinitsky.

Contributions to Retirement Plans: Tennyson Center for Children will match an employee's contribution to the Pension Plan and/or to the Tax Deferred Retirement Account at levels described below. The maximum annual employer contribution to one or both of these plans will not exceed 4% of the employee's annual salary.

Pension Plan: Employees working 20 or more hours are eligible to contribute to a traditional plan offered through the Pension Fund of the Christian Church. Employees contribute 10% and Tennyson Center for Children matches 4% of gross pay based on 100%, 75%, 50%, 25%, or 12.5% of your annual salary. Payout is scheduled to begin at age 65. Contact the Human Resources department for open enrollment date(s).

Benefit Accumulation Account (BAA): An after-tax savings program allows you to proactively save (and earn interest) for all kinds of life expenses and retirement. The BAA offers a guaranteed interest rate that won't fall below 1% and can earn up to 6%, so you can trust that your savings will continue to grow. BAA accounts are also eligible for additional interest earning through Good Experience Credits. To qualify you must have an existing account with the Pension Fund (i.e. Pension Plan, TDRA, or Roth IRA).

Tax Deferred Retirement Account (TDRA): This is a pre-tax retirement account where funds are remitted on your behalf by the agency. These accounts have generally provided favorable returns in relation to comparable investments. The contributions are tax deferred and excluded from personal income tax reporting. These accounts earn a base rate and are eligible for Good Experience Credits (when granted). Funds withdrawn prior to age 59½ must meet the hardship withdrawal requirements. Tennyson Center for Children will match 40% of the employees contribution.

Roth IRA: This is a tax-advantaged investment tool for your retirement savings. Contributions are made with post-tax dollars, which allows for a guaranteed base interest rate. Because dollars set aside now are taxed at today's tax rate, funds held for five years can be withdrawn tax free. **The Roth IRA can't be matched by the employer because it is an individual retirement account.**