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Your Employee Benefits Guide



2024

**DENVER
RESCUE
MISSION**

WELCOME TO YOUR 2024 EMPLOYEE BENEFITS GUIDE

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Denver Rescue Mission (DRM) recognizes the importance of providing a robust benefits program to our full-time, regular benefit eligible employees. Therefore, we have developed a benefits package that delivers quality and value while satisfying the diverse needs of our workforce. This benefits summary is specifically designed to help eligible full-time, regular employees further understand the highlights of the benefit options offered to you by DRM for the coming plan year.



ELIGIBILITY

Regular full-time employees working 30 or more hours per week are eligible for medical, dental and vision benefits. New full-time, regular employees become eligible on the first day of the month after completion of 60 days of continuous employment. Eligible employees may also elect to cover a spouse and/or dependents up to age 26.

CHANGE IN FAMILY STATUS

All benefit selections are binding except in the event you have a “change in family status.” If one of these situations occurs, you have 31 days to notify Human Resources and submit the appropriate paperwork. If you do not make the change within the 31 days following the event, your next opportunity to make a change will be during the annual open enrollment period and benefits will become effective January 1st the following year.

Examples of status changes include:

- Marriage or divorce
- Birth or death of a dependent
- Adoption
- Loss of eligibility for insurance
- Spouse's employment or termination of employment
- Unpaid leave of absence of employee or spouse
- Reduction or increase in hours worked from part-time to full-time



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DRM offers employees two medical plan options through Kaiser Permanente. The medical plan options are listed on the following pages. Members must see a Kaiser Permanente In-Network provider; Out-of-Network claims are not covered. For complete details of each medical plan refer to the text of the official Summary Plan Description available through DRM’s Human Resources Department. Unless stated otherwise, the following benefits are available only to regular full-time employees. DRM pays a percentage of the cost for an individual employee’s participation in the plan and a lower percentage of the cost for dependents.


Plan Highlights

DHMO	HDHP
<ul style="list-style-type: none">• Lower deductible• In-network only• 80% coinsurance once deductible is met• Flat copays for office visits and prescription	<ul style="list-style-type: none">• Higher deductible• In-network only• 100% coinsurance once deductible is met• Set aside pre-tax money in HSA• Receive DRM’s contribution to HSA


Kaiser Permanente Plan Options

	DHMO Plan (In-Network Only)	HDHP Plan (In-Network Only)
Calendar Year Deductible	\$500 Individual / \$1,500 Family	\$3,200 Individual / \$6,400 Family
Coinsurance	80%	100%
Calendar Year Out-of-Pocket Max (Includes Deductible)	\$2,500 Individual / \$5,000 Family	\$3,200 Individual / \$6,400 Family
E-Visit/Chat	\$0	\$0
Video Visit (Primary Care/Specialist)	\$20 copay/\$40 copay	Subject to Deductible; then 100% Covered
Medical Office Visits (Primary Care/Specialist)	\$20 copay/\$40 copay	Subject to Deductible; then 100% Covered
Outpatient Mental Health & Chemical Dependency Office Visits	\$0 copay	100% after Deductible
Inpatient & Outpatient Services	Subject to Deductible; then 20% Coinsurance	Subject to Deductible; then 100% Covered
Preventive Care (Children & Adult Services)	100% Covered	100% Covered
Emergency Care	Subject to Deductible; then 20% Coinsurance	Subject to Deductible; then 100% Covered
Urgent Care	\$50 copay	Subject to Deductible; then 100% Covered
Diagnostics (Lab/X-ray/MRI)	Subject to Deductible; then 20% Coinsurance	Subject to Deductible; then 100% Covered
Prescription Drugs (30-day supply)		
Generic Preventive	\$0	
Generic Brand	\$15	
Preferred Brand	\$40	
Non-preferred Brand	\$60	
Specialty	20% Coinsurance (up to \$250 per drug)	Subject to Deductible; then 100% Covered

DRM HSA CONTRIBUTIONS¹



\$1,000*
EMPLOYEE



\$2,200*
+ SPOUSE /
+ CHILD(REN) /
FAMILY

¹For 2024, Employer HSA contributions are deposited into an HSA account held by Health Equity. Employees electing the HDHP that wish to have employer contributions or to have payroll deducted contributions must open an HSA account with Health Equity. The HSA account with Health Equity must be opened within 60 days of Health Plan eligibility.

*The employer contribution is up to the amount stated or pro-rated based upon date of eligibility for new employees.

DHMO Monthly Contributions

	Employee	DRM
Employee	\$88.00	\$698.17
+Spouse	\$497.00	\$1,153.96
+Child(ren)	\$362.00	\$990.22
+ Family	\$833.00	\$1,549.10

HDHP Monthly Contributions

	Employee	DRM
Employee	\$43.00	\$539.21
+Spouse	\$338.00	\$884.63
+Child(ren)	\$244.00	\$757.39
+ Family	\$583.00	\$1,181.08

All benefit eligible employees enrolled in a DRM medical plan, can utilize Kaiser Permanente's telehealth options listed below

E-Mail + E-Visits

- Members are able to send secure e-mails to their physicians and their medical care team.
- E-visits are online medical consultations that are available at no cost for select medical conditions.

Chat Online

- Members can chat online with a Kaiser Permanente physician, in real time, at no cost.
- Chat with a Doctor service hours are available 6 a.m. - 10 p.m., 7 days week.

Video Visits

- 24/7 On-Demand video visit are an alternative to receiving an in-person visit at a Kaiser Permanente medical office with a Kaiser Permanente provider.
- Depending on service, Primary or Specialist plan copays will apply.



What is an HSA?

Health Savings Accounts (HSAs) are a powerful tool to help you save for eligible health care expenses and build long-term wealth. They are portable, tax-advantaged savings accounts that can be compared to a retirement account.

Only available with DRM’s HDHP plan.

What is an FSA?

Flexible Spending Accounts (FSAs) allow you to set aside pre-tax dollars from each paycheck to pay for eligible out-of-pocket health care, dependent care, and transportation expenses. Depending on personal circumstances, these plans can mean a savings of 10% to 35%! If you participate in an HSA, you may only enroll in the Limited Purpose Health Care FSA (for additional dental and vision costs) and/or Dependent Care FSA.

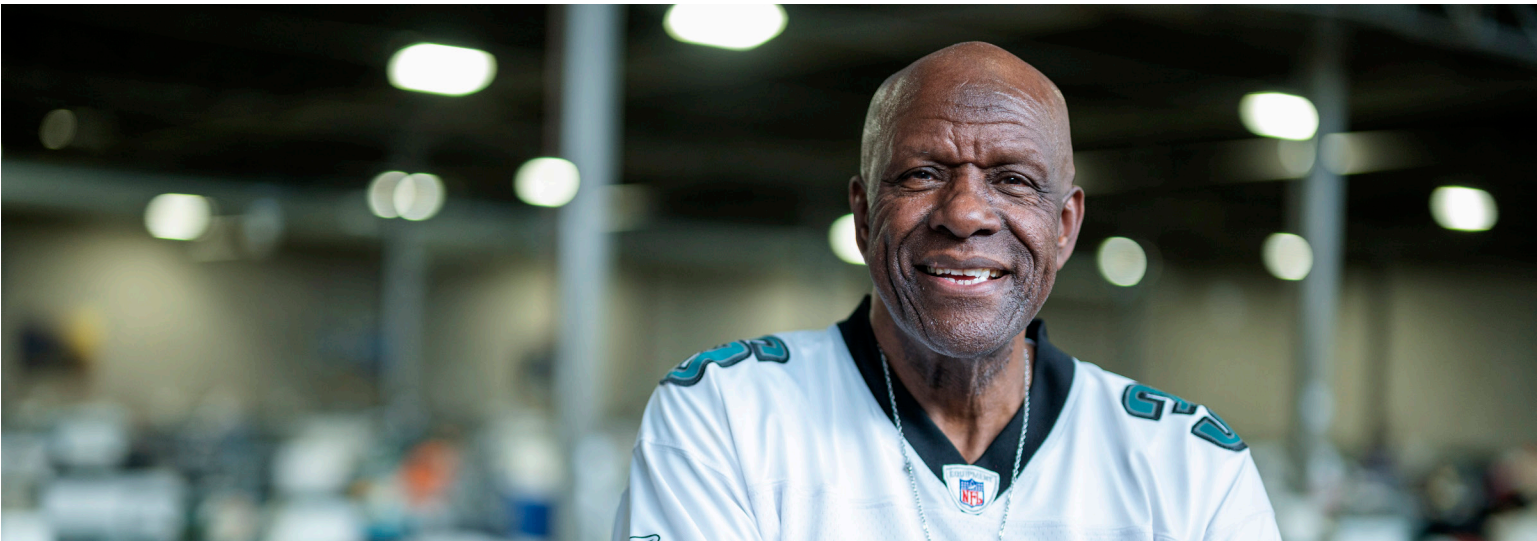
What are eligible expenses?

- Acupuncture
 - Alcoholism treatment
 - Ambulance
 - Annual physical exam
 - Bandages
 - Birth control pills
 - Breast pumps and supplies
 - Chiropractor
- Contact Lenses
 - Dental treatment
 - Eye glasses
 - Fertility enhancement
 - Guide dog
 - Laboratory Fees
 - Medications, if prescribed
 - Organ donors
- Psychologist
 - Surgery
 - Transplants
 - Vasectomy
 - Wheelchair
 - Wig
 - X-rays

What are not eligible expenses?

- Cosmetic Surgery
 - Dancing Lessons
 - Funeral expenses
 - Hair transplants
- Insurance Premiums
 - Teeth Whitening
 - Veterinary Fees
 - Weight-Loss Programs

	Health Care FSA	Limited Purpose Health Care FSA	Dependent Care	HSA
Eligibility	Enrolled in DRM’s DHMO plan	Enrolled in DRM’s HDHP plan	<ul style="list-style-type: none">• Eligible dependent care is while you and your spouse are working, or in school full time.• Daycare expenses for children under age 13 and dependents of any age who are mentally or physically disabled	Enrolled in DRM’s HDHP plan
Limit	\$3,200/year		<ul style="list-style-type: none">• Single or Married filing joint return: \$5,000/year• Married but filing separate return: \$2,500/year	<ul style="list-style-type: none">• \$4,150 Individual• \$8,300 Family• \$1,000 Catch Up
Midyear Changes	Changes to elections midyear cannot be made without a qualified life event (QLE)		Changes to elections midyear cannot be made without a qualified life event (QLE)	HSA elections can be changed at any point throughout the year
Use It or Lose It	YES: IRS regulations require that expenses must be incurred between January 1, 2024 to December 31, 2024 and submitted for reimbursement by March 31, 2025 (plan carefully prior to enrolling in order to avoid forfeitures of contributions)		YES: all funds must be reimbursed by March 31, 2025 for claims incurred in 2024	NO: funds roll over year to year



DRM offers a fully-insured voluntary dental plan for all regular full-time employees and their dependents. Eligibility begins on the first day of the month after completion of 60 days of employment. Please refer to the chart below for a brief summary of your dental plan and monthly costs.

Delta PPO Network: Smaller Exclusive Network with deepest discounts, benefits paid at higher level.

Delta Premier Network: Larger Network with discounts, benefits paid a lower level. You will be responsible for the difference between the PPO allowable fee and the Premier allowable fee.

Out-of-Network: No discounts, benefits paid at lower level and subject to usual & customary maximum. You will be responsible for the difference between the PPO allowable fee and the amount charged.

Delta Dental Plan

Benefit	PPO	Premier + Out of Network
Calendar Year Deductible	\$25 per person / \$75 per family	
Calendar Year Maximum	\$1,500	
Preventive Care	100%	80%
Basic Services	100%	80%
Major Services	50%	50%

What's the Cost?

Monthly Dental Contributions	
Employee	\$37.43
+ one	\$68.07
+ two or more	\$123.76



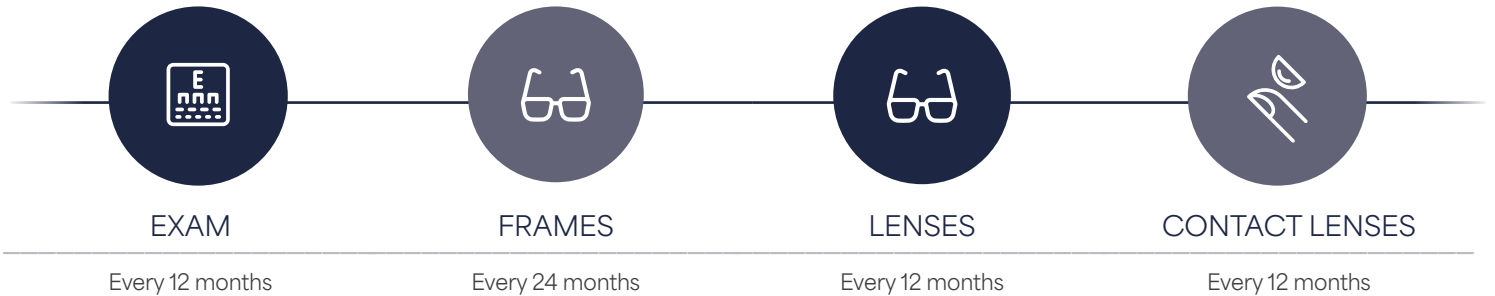
DRM offers a fully-insured voluntary vision plan for all regular full-time employees and their dependents. Eligibility begins on the first day of the month after completion of 60 days of employment. Please refer to the chart below for a brief summary of your vision plan and monthly costs.

Voluntary VSP Vision Plan

Benefit	In-Network	Out of Network	
Exam	\$10 Copay	\$10 Copay	Reimbursed up to \$45
Frames	\$25 Copay \$150 Frame allowance	\$25 Copay	Reimbursed up to \$70
Lenses			Reimbursed up to
Single	\$25 Copay	\$25 Copay	\$30
Bifocal	\$25 Copay	\$25 Copay	\$50
Trifocal	\$25 Copay	\$25 Copay	\$65
Lens enhancements available at additional cost			
Contact Lenses	up to \$60 \$130 Allowance	\$25 Copay	Reimbursed up to \$105

What’s the Cost?

Vision Monthly Contributions	
Employee	\$7.86
+ spouse	\$12.57
+ child(ren)	\$12.83
+ family	\$20.69





Please see Human Resources if you are interested in learning more about the benefit or for forms to apply for voluntary term life and AD&D insurance.



DRM offers employer-paid long-term disability (LTD) through Guardian Life. All regular full-time employees working 40 hours per week are eligible for the long-term disability plan on the first day of the month after completion of 60 days of employment. The LTD benefit allows disabled employees, who meet the medical qualifications, to receive 60% of their pay per month up to a maximum of \$6,000 after 90 days from the date of disability.

Flexible Spending Accounts (FSAs) allow you to set aside pre-tax dollars from each paycheck to pay for eligible out-of-pocket health care, dependent care, and transportation expenses. Depending on personal circumstances, these plans can mean a savings of 10% to 35%! If you participate in an HSA, you may only enroll in the Limited Purpose Health Care FSA (for additional dental and vision costs) and/or Dependent Care FSA.

All regular full-time employees working 40 hours per week are eligible to participate in DRM's flexible spending account as of the first day of the month after completion of 60 days of employment. This benefit allows employees to deduct childcare/dependent care expenses, healthcare expenses, and medical insurance premiums from their before-tax salary. Employees may contribute up to \$3,200¹ annually for healthcare expenses and up to \$5,000¹ annually for dependent care. Expenses are allowable between January 1st of the upcoming year and through March 15th of the next year. All claims must be submitted by March 31st of the following calendar year.

¹Amount subject to change as directed by the IRS

HOW MUCH CAN I CONTRIBUTE?



HEALTHCARE FSA

\$3,200¹



DEPENDENT CARE FSA

\$5,000¹

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Employees have access to the Securian Financial Program. Securian Financial offers services to help promote well-being and enhance the quality of life for you and your family. For more information, visit [Securian.com/retirement](https://www.securian.com/retirement) or call 1-800-233-2881.

SupportLinc

SupportLinc offers expert guidance to help address and resolve everyday issues such as:

- **In-the-moment support:** Reach a licensed clinician by phone 24/7/365 for immediate assistance.
- **Short-term counseling:** Access in-person or video counseling sessions to resolve concerns such as stress, anxiety, depression, relationship issues, work-related pressures, or substance abuse.
- **Financial expertise:** Planning and consultation with a licensed financial counselor.
- **Convenience resources:** Referrals for child and elder care, home repair, housing needs, education, pet care and so much more.
- **Legal consultation:** By phone or in-person with a local attorney.
- **Confidentiality:** SupportLinc ensures no one will know you have accessed the program without your written permission except as required by law.



Your web portal and mobile app

- The one-stop shop for program services, information and more.
- Discover on-demand training to boost wellbeing and life balance.
- Find search engines, financial calculators and career resources.
- Explore thousands of articles, tip sheets, self-assessments and videos.

Convenient, on-the-go support

- Textcoach: Personalized coaching with a licensed counselor on mobile or desktop
- Animo: Self-guided resources to improve focus, wellbeing and emotional fitness
- Virtual Support Connect: Moderated group therapy sessions on an anonymous, chat based platform

1.888.881.LINC (5462) | www.supportlinc.com



Mission Trips

For employees who have completed five or ten years of continuous service, DRM grants paid-time off to qualifying employees. A paid mission trip may be requested after completion of five years of continuous full-time employment. In the event of termination or resignation, no payment will be made for unused accrual. The mission trip is granted in relationship to length of service:

- For the first through fifth years of full-time service, employees will earn a total of five working days of paid-time off. This is a one-time benefit to be used between the fifth and ninth year of service
- For the sixth through the tenth years of full-time service, employees will earn a total of ten working days of paid-time off. This is a one-time benefit to be used after ten years of service.
- Employees who are traveling to another city, state or country for the purpose of representing DRM in a paid, job related capacity will not be eligible for mission trip benefits.

Child Adoption

\$1,000 per child after one year of full time, regular employment (payable when child custody is fulfilled).

Parental Leave

Employees of Denver Rescue Mission will receive parental leave at the birth of a child or actual adoption placement at 120 hours for employees scheduled and working 40 hours per week and 60 hours for employees scheduled and working less than 40 hours per week.

Tuition Reimbursement

Employees are eligible after one year of regular full-time employment for up to a maximum reimbursement of \$1,000 per calendar year and up to 6 credit hours.

Please contact the Human Resources Department for further details or more information on these employee benefits.

Working Advantage

All employees have exclusive access to the Working Advantage discount network, which allows you to save up to 60% on ticketed events and online shopping. Through working advantage you can save on:

- Movie Tickets
- Museums and City Passes
- Ski Tickets
- Hotels and Travel
- Sporting Events...and much more!

A hand holding a smartphone. The screen shows the 'working ADVANTAGE' logo. To the right of the phone, there is a dark blue box with white text.

Register for your FREE account today!

1. Go to www.workingadvantage.com
2. Select the Register button at the top of the page
3. Select Employees Click Here
4. Enter Member ID #257571962



401(k) Retirement Plan

Eligibility begins on the first day of the month following 60 days of employment for all employees who have reached the age of 21. Employees may begin making deferred salary contributions upon eligibility which will reduce their current or future tax obligations. In addition, Denver Rescue Mission offers the following:

- At the employee’s qualifying period, DRM will match employee contributions at 100% up to 5% of their salary.
- Both employee and employer contributions are immediately vested.
- DRM may make discretionary profit sharing incentive contributions annually based upon annual performance results.

Securian Financial: 1-800-233-2881 | [Securian.com/retirement](https://www.securian.com/retirement)

Birthdays

All regular full-time and regular part-time employees working 20 hours per week will receive their birthday off with pay.

Refreshment/Replenishment (R2) Day

All regular full-time employees receive one R2 day per year in which they are encouraged to intentionally spend time with the Lord for at least half the day and quality time with family for the second half of the day. Our work at Denver Rescue Mission can be difficult and it’s important that we remain refreshed to carry out the work in which the Lord has entrusted to us. Spending time in prayer, Bible reading, study, solitude or other means of connecting with the Lord during this day is what R2 days are all about. Employees must receive approval from their manager prior to taking their annual R2 day. R2 days are tracked and requested via our payroll system. R2 days do not carry over into new calendar years. Employees who start employment with Denver Rescue Mission within the last quarter of a calendar year will not receive their annual R2 day until January first of the upcoming calendar year.

Accrued Sick Leave

All regular full-time employees scheduled to work 40 hours per week will be credited a maximum of 80 hours of sick leave per year (3.08 hours per pay-period). All other eligible employees will receive 1 hour of sick time for every 30 hours worked, up to a maximum of 80 hours per year.

Holidays

All regular full-time employees who work 40 hours per week receive 10 paid holidays per year. Regular, part-time employees who work a minimum of 20 hours per week and whose regular schedule includes the specific day of the week on which the holiday falls-will receive 4 hours per day for each of the 10 holidays.

Accrued Vacation

All regular full-time employees working 40 hours earn vacation that begins to accrue from the original date of hire and may be scheduled after an employee has concluded a 90-day introductory period of employment.

Years of Service	Vacation Days per year	Vacation Hours per month*
1-2	15 days	4.62
3-5	20 days	6.15
6-10	25 days	7.69
Over 10 years	30 days	9.23

*Earned on regularly scheduled pay date.



Medical	Kaiser Permanente Group # 35913 1.800.632.9700 (toll free) 303.338.3800 www.kp.org
Dental	Delta Dental Group # 11136 1-800-610-0201 www.deltadentalco.com
Voluntary Vision	Vision Service Plan (VSP) Group # 30085676 1-800-877-7195 www.vsp.com
Life/AD&D and LTD Insurance	Guardian Life Group # 531766 1-800-627-4200 www.guardiananytime.com
Employee Assistance Program	SupportLinc 1-888-881.LINC (5462) www.supportlinc.com
Flexible Spending Accounts	P&A Group 1-800-688-2611 www.padmin.com
401(k)	Securian Financial Group #: 086916 1-800-233-2881 Securian.com/retirement
COBRA	P&A Group 1-800-688-2611 www.padmin.com
HSA Bank	Health Equity Group # 69879 1.866.346.5800 www.healthequity.com
Discount Network	Working Advantage Group # 257571962 1-800-565-3712 www.workingadvantage.com
Benefits Administration	Denver Rescue Mission 1-303-313-2478



Private Health Information

A portion of the Health Insurance Portability and Accountability Act of 1996 (HIPAA) addresses the protection of confidential health information. It applies to all health benefit plans. In short, the idea is to make sure that confidential health information that identifies (or could be used to identify) you is kept completely confidential. This individually identifiable health information is known as “protected health information” (PHI), and it will not be used or disclosed without your written authorization, except as described in the Plan’s HIPAA Privacy Notice or as otherwise permitted by federal and state health information privacy laws. A copy of the Plan’s Notice of Privacy Practices that describes the Plan’s policies, practices and your rights with respect to your PHI under HIPAA is available from your medical plan provider. For more information regarding this Notice, please contact the Human Resources Department.

Summary of Benefits and Coverage (SBC)

Effective for plan renewals after January 1, 2012, the Patient Protection and Affordable Care Act requires employers that offer health coverage to provide a uniform Summary of Benefits and Coverage (SBC) to people who apply for and enroll in the health plan. This document contains the following:

- Four-page overview of plan benefits, cost sharing and limitations
- Required set of examples of how the plan works
- Phone number and internet address for obtaining copies of plan documents
- A Standard glossary of medical and insurance terms must also be available

The SBC will be updated each plan renewal to reflect applicable plan changes.

Women’s Health and Cancer Rights Act

DRM medical plans, as required by the Women’s Health and Cancer Rights Act of 1998, provides benefits for mastectomy related services. These services include:

- All stages of reconstruction of the breast on which the mastectomy was performed
- Surgery and reconstruction of the other breast to produce a symmetrical appearance
- Prostheses and treatment of physical complications resulting from mastectomy (including lymphedema)

This coverage will be provided in consultation with the attending physician and the patient, and will be subject to the same annual deductibles and coinsurance provisions that apply to the mastectomy. For more information, contact your medical plan provider.

Notice of Prescription Drug Creditable Coverage

DRM provides a “Notice of Prescription Drug Creditable Coverage” to all Medicare eligible participants on an annual basis. This notice states that under the DRM medical plan, you have prescription drug coverage that is, on average, as generous as the standard Medicare Prescription Drug Coverage.



Continuation of Coverage

If your coverage ends under the Plan, you may be entitled to elect continuation coverage (coverage that continues on in some form) in accordance with federal law.

If you selected continuation coverage under a prior plan which was then replaced by coverage under this Plan, continuation coverage will end as scheduled under the prior plan or in accordance with the terminating events listed below, whichever is earlier.

When Coverage Ends

We may discontinue these Benefit plans and/or all similar benefit plans at any time. Your entitlement to Benefits automatically ends on the date that coverage ends, even if you are hospitalized or are otherwise receiving medical treatment on that date.

When your coverage ends, we will still pay claims for Covered Health Services that you received before your coverage ended. However, once your coverage ends, we do not provide Benefits for health services that you receive after coverage ends for medical conditions that occurred before your coverage ended, even if the underlying medical condition occurred before your coverage ends.

