

2023

RETAIL STAFF BENEFITS GUIDE



January 1 – December 31, 2023



WELCOME
to the **TEAM!**



Thank you for deciding to go on this journey with us. We never take for granted that you have many employment choices and you have decided to join our family. Here at Goodwill of Western Missouri and Eastern Kansas (MoKan), our mission is to empower people to discover their potential and seek economic mobility through the power of work. Beginning today you are now an ambassador of MoKan Goodwill. To our communities, shoppers, donors, clients, and partners, **“YOU”** are GOODWILL.

As an ambassador of MoKan Goodwill, you will find the work to be meaningful and lifechanging. Our impact on people and the communities we serve enriches the lives of families and generations to come. Also, as an employee of the MoKan Goodwill Team, we are proud to offer you and your family benefit opportunities such as health, dental, retirement, wellbeing, store discounts and more. Goodwill provides a broad and competitive range of benefits in order to promote the health and general well-being of our workforce. We understand these decisions are important, so this book outlines the benefits options available to you and your family, the details on eligibility requirements, and enrollment instructions.

Our People & Culture Team and Benefits providers are here to help you through this process. On behalf of the Board of Directors and our Leadership team, I want to thank you for your commitment to service and welcome you again to the MoKan Goodwill family.

Onward!

Funmi Popoola

President/CEO



Your benefits are an important part of your overall compensation. We are pleased to offer a comprehensive array of valuable benefits to protect your health, your family and your way of life. This guide answers some of the basic questions you may have about your benefits. Please read it carefully, along with any supplemental materials you receive.

Eligibility

You are eligible for benefits if you work 30 or more hours per week. You may also enroll your eligible family members under certain plans you choose for yourself.

Eligible family members include:

- Your legally married spouse
- Your children who are your biological children, stepchildren, adopted children or children for whom you have legal custody (age restrictions may apply). Disabled children age 26 or older who meet certain criteria may continue on your health coverage.

When Coverage Begins

- **New Hires:** You must complete the enrollment process within 10 days of your date of hire. If you enroll on time, coverage is effective on the first of the month following 30 days.

If you fail to enroll on time, you will **NOT** have benefits coverage (except for company-paid benefits).

- **Open Enrollment:** Changes made during Open Enrollment are effective January 1 - December 31, 2023.

Choose Carefully

Due to IRS regulations, you cannot change your elections until the next annual Open Enrollment period, unless you have a qualified life event during the year.

Following are examples of the most common qualified life events:

- Marriage or divorce
- Birth or adoption of a child
- Child reaching the maximum age limit
- Death of a spouse or child
- You lose coverage under your spouse's plan
- You gain access to state coverage under Medicaid or CHIP

Making Changes

To make changes to your benefit elections, you must contact Human Resources within 31 days of the qualified life event (including newborns). Be prepared to show documentation of the event such as a marriage license, birth certificate or a divorce decree. If changes are not submitted on time, you must wait until the next Open Enrollment period to make your election changes.

Required Information—When you enroll, you will be required to enter a Social Security number (SSN) for all covered dependents. The Affordable Care Act (ACA), otherwise known as health care reform, requires the company to report this information to the IRS each year to show that you and your dependents have coverage. This information will be securely submitted to the IRS and will remain confidential.

Inside

Medical

Dental

Vision

Employer Paid Benefits

Employee Time Off and

Retirement

Voluntary Benefits

Cost of Benefits

Contact Information

Enrollment

Visit:

<https://hcm.paycor.com/authentication/signin> and login using your username (first initial and last name) and password.

Contact:

Benefits@mokangoodwill.org

(816) 842-7425 x 300

Medical

We are proud to offer you a choice of 5 medical plans that provide comprehensive medical and prescription drug coverage. The plans also offer many resources and tools to help you maintain a healthy lifestyle. Following is a brief description of each plan.

BlueKC 3000 PPO Broad Plan

(Preferred Care Blue)

This is a plan design with premium savings, but still utilizing the Blue Network Savings. This plan gives you the freedom to seek care from the provider of your choice. However, you will maximize your benefits and reduce your out-of-pocket costs if you choose a provider who participates in the **Preferred-Care Blue network**. The calendar-year deductible must be met before certain services are covered.

BlueKC 3000 PPO Optimized Plan

(BlueSelect Plus)

This is a plan with premium savings, but still utilizing the Blue Network Savings. This plan gives you the freedom to seek care from the provider of your choice. However, you will maximize your benefits and reduce your out-of-pocket costs if you choose a provider who participates in the **Blue Select network**. The calendar-year deductible must be met before certain services are covered.

BlueKC 6500 Value PPO Broad Plan

(Preferred Care Blue)

This plan gives you the freedom to seek care from the provider of your choice. However, you will maximize your benefits and reduce your out-of-pocket costs if you choose a provider who participates in the **Preferred-Care Blue network**. The calendar year deductible must be met before certain services are covered.

BlueKC 6500 Value PPO Optimized Plan

(BlueSelect Plus)

This is a plan design with premium savings, but still utilizing the Blue Network Savings. This plan gives you the freedom to seek care from the provider of your choice. However, you will maximize your benefits and reduce your out-of-pocket costs if you choose a provider who participates in the **BlueSelect Plus network**. The calendar-year deductible must be met before certain services are covered.



BlueKC 3000 SpiraCare EPO Plan

(Exclusive Provider Organization)

SpiraCare is built on an Exclusive Provider Organization (EPO) insurance model. While this plan is ideal for members who utilize the no-additional-cost primary and pediatric care at the Care Centers, members still have access to more than 3,000 providers in the **BlueSelect Plus network**. Members will also have the nationwide coverage of the BlueCard network outside of the 32-county Blue KC service area.

Plan Definitions:

- **Annual Deductible:** You must meet the entire annual deductible before the plan starts to pay for non-preventive medical and prescription drug expenses.
- **Coinsurance:** Once you've met the plan's annual deductible, you are responsible for a percentage of your medical expenses, which is called coinsurance. For example, the plan may pay 80 percent and you may pay 20 percent.
- **Out-of-Pocket Maximum:** Once your deductible and coinsurance add up to the plan's annual out-of-pocket maximum, the plan will pay 100 percent of all eligible covered services for the rest of the calendar year.

Medical Plans

Following is a high-level overview of the coverage available. For complete coverage details, please refer to certificate or the Summary Plan Description (SPD) located at www.mokangoodwill.org/benefits.

Note-Only full-time employees working 30 or more hours per week are eligible to enroll in the medical plans.

Key Medical Benefits	Preferred Care Blue 3000 PPO Broad Plan	BlueSelect Plus 3000 PPO Optimized Plan	Preferred Care Blue 6500 Value PPO Broad Plan	BlueSelect Plus 6500 Value PPO Optimized Plan	BlueSelect Plus 3000 SpiraCare EPO Plan
	In-Network Only	In-Network Only	In-Network Only	In-Network Only	In-Network Only
Deductible (per calendar year)					
Individual / Family	\$3,000 / \$9,000	\$3,000 / \$9,000	\$6,500 / \$13,000	\$6,500 / \$13,000	\$3,000 / \$9,000
Out-of-Pocket Maximum (per calendar year)					
Individual / Family	\$3,000 / \$9,000	\$3,000 / \$9,000	\$6,500 / \$13,000	\$6,500 / \$13,000	\$3,000 / \$9,000
Covered Services					
Office Visits (physician/specialist)	\$20 / \$60 copay	\$20 / \$60 copay	Deductible	Deductible	Deductible
SpiraCare Visit (physician/specialist/Urgent Care)	N/A	N/A	N/A	N/A	No charge
Routine Preventive Care	No charge	No charge	No charge	No charge	No charge
Outpatient Diagnostic (lab/X-ray)	Deductible	Deductible	Deductible	Deductible	Deductible
Complex Imaging	Deductible	Deductible	Deductible	Deductible	Deductible
Hi Tech Diagnostic (lab/x-ray)	Deductible	Deductible	Deductible	Deductible	Deductible
Emergency Room	Deductible	Deductible	Deductible	Deductible	Deductible
Urgent Care Facility	\$60 copay	\$60 copay	Deductible	Deductible	Deductible
Inpatient Hospital Stay	Deductible	Deductible	Deductible	Deductible	Deductible
Outpatient Surgery	Deductible	Deductible	Deductible	Deductible	Deductible
Prescription Drugs (Tiers 1 / 2 / 3): Optum Rx					
Retail Pharmacy (34-day supply)	\$5 / \$30 / \$50	\$5 / \$30 / \$50	\$12 / 100% after Deductible Tier 2 & 3	\$12 / 100% after Deductible Tier 2 & 3	\$15 / \$50 / Deductible
Mail Order (102-day supply)	\$12.50 / \$75 / \$125	\$12.50 / \$75 / \$125	\$30 / 100% after Deductible Tier 2 & 3	\$30 / 100% after Deductible Tier 2 & 3	\$15 / \$125 / Deductible

- **Out of Pocket Maximum includes deductible, coinsurance and copays**
- **Coinsurance percentages and copay amounts shown in the above chart represent what the member is responsible for paying.**
- **If you use an out of network provider, you will be responsible for any charges above the maximum allowed amount.**
- **SpiraCare Enrollment:**
 - * You must live in one of the following counties to be eligible for the SpiraCare plan: Kansas (Johnson & Wyandotte) Missouri (Jackson, Clay, Cass, Clinton, DeKalb, Johnson, Lafayette, Ray, Caldwell and Platte).
 - * Hospitals Include: Children’s Mercy Hospital, Children’s Mercy Hospital-South, Liberty Hospital, North Kansas City Hospital, Olathe Health-Olathe Medical Center, Truman Medical Center-Hospital Hill, Truman Medical Center-Lakewood, Shawnee Mission Medical Center, The University of Kansas Health System.
 - * SpiraCare Clinic Locations include: Crossroads, Lee’s Summit, Liberty, Olathe, Shawnee, Wyandotte, Tiffany Springs, Independence and Overland Park.

MEDICAL RATES

2023 Goodwill of Western Missouri and Eastern Kansas Retail Staff

EMPLOYEE CONTRIBUTIONS

January 1, 2023- December 31, 2023



Your contributions toward the cost of medical coverage are automatically deducted from your paycheck before taxes.

Retail Staff Contribution				
Medical: 3000 PPO Broad Plan	Employee	Employee + Spouse	Employee + Child(ren)	Family
Employee Semi-Monthly Rates	\$136.08	\$725.78	\$544.33	\$952.57
Medical: 3000 Optimized PPO Plan	Employee	Employee + Spouse	Employee + Child(ren)	Family
Employee Semi-Monthly Rates	\$122.47	\$653.20	\$489.90	\$857.32
Medical: 6500 Value PPO Broad Plan	Employee	Employee + Spouse	Employee + Child(ren)	Family
Employee Semi-Monthly Rates	\$56.15	\$542.79	\$395.25	\$729.95
Medical: 6500 Value PPO Optimized Plan	Employee	Employee + Spouse	Employee + Child(ren)	Family
Employee Semi-Monthly Rates	\$50.54	\$488.51	\$355.73	\$656.96
Medical: 3000 SpiraCare EPO Plan	Employee	Employee + Spouse	Employee + Child(ren)	Family
Employee Semi-Monthly Rates	\$50.12	\$484.52	\$350.86	\$651.59



BlueSelect Plus Network

Available exclusively to members who:

☑ Live in one of these twelve counties:

Missouri: Clay, Jackson, Platte, Cass, Clinton, DeKalb, Johnson, Lafayette, Ray, Caldwell

Kansas: Johnson and Wyandotte

☑ Seek care in the six-county BlueSelect Plus network:

Missouri: Clinton, Clay, Jackson, Platte

Kansas: Johnson and Wyandotte

Hospitals included in the network:

- AdventHealth Shawnee Mission
- Cameron Regional Medical Center
- Children's Mercy (Hospital Hill and South)
- Liberty Hospital
- North Kansas City Hospital
- Olathe Medical Center
- Truman Medical Center (Hospital Hill and Lakewood)
- University of Kansas Hospital



Over 3,600 Providers

10 Top Hospitals



Your Plan's Network

Check with your HR department to determine if your company is offering an EPO and/or PPO Spira Care plan.



While your primary care needs can be handled at your Spira Care Center, we recognize that certain circumstances call for outside care – like seeing a specialist, long-term behavioral health support or being admitted to a hospital.

For needs outside of a Care Center, you will have access to your plan's network within the Kansas City metro area and the nationwide BlueCard network for care when traveling outside your service area (applies toward your annual deductible).

It is important to understand if your plan is on an EPO or PPO insurance model. Ask your human resources representative or look on your member ID card.

EPO

In an Exclusive Provider Organization (EPO) insurance model, members must receive all care from in-network providers (BlueSelect Plus network in the Kansas City area or BlueCard network outside the 32-county service area) except for emergency services. Non-emergency services received out-of-network will not be covered.

PPO

In a Preferred Provider Organization (PPO) insurance model, members are encouraged to receive care from in-network providers (BlueSelect Plus network in the Kansas City area or BlueCard network outside the 32-county service area) but have the option to receive care from out-of-network providers at a higher cost.

Spira Care

Kansas City Metro Locations

Learn more about these locations, including extended hours and meet the Care Teams, at SpiraCare.com.



Spira Care Crossroads
1916 Grand Boulevard
Kansas City, MO 64108

Spira Care Independence
(Opening December 2022)
3717 S Whitney Avenue
Independence, MO 64055

Spira Care Lee's Summit
760 NW Blue Parkway
Lee's Summit, MO 64086

Spira Care Liberty
8350 N Church Road
Kansas City, MO 64158

Spira Care Olathe
15710 W 135th Street, Suite 200
Olathe, KS 66062

Spira Care Overland Park
7341 W 133rd Street
Overland Park, KS 66213

Spira Care Shawnee
10824 Shawnee Mission Parkway
Shawnee, KS 66203

Spira Care Tiffany Springs
8765 N Ambassador Drive
Kansas City, MO 64154

Spira Care Wyandotte
9800 Troup Avenue
Kansas City, KS 66111



To learn about the Care Teams at the Care Centers and for hours, visit SpiraCare.com.

Members must receive all care from in-network providers (BlueSelect Plus network in the Kansas City area or BlueCard network outside the 32-county Blue KC service area, when traveling or on vacation, for example). If a member is on a Preferred Provider Organization (PPO) insurance plan, they do have out-of-network coverage, meaning higher out-of-pocket costs will apply. Out-of-network benefits are subject to the plan's allowable charge. Out-of-network providers may bill the member for the remaining balance.



DENTAL COVERAGE

Dental– Delta Dental of Kansas

Your contributions toward the cost of dental coverage are automatically deducted from your paycheck before taxes.

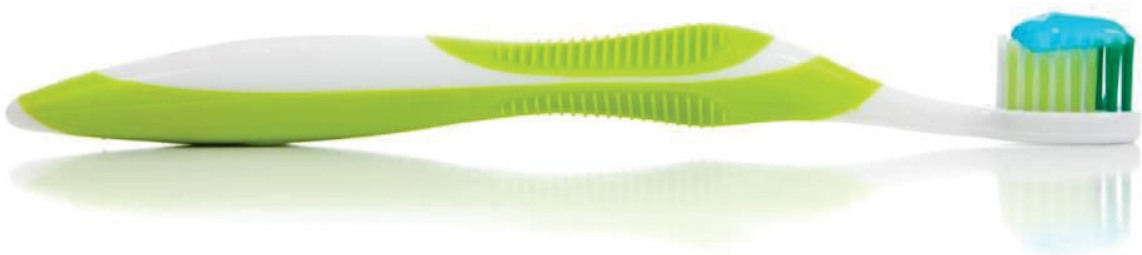
Employee Contribution				
Dental	Employee	Employee + Spouse	Employee + Child(ren)	Family
Employee Semi-Monthly Rates	\$16.32	\$31.79	\$30.42	\$46.39

Key Dental Benefits	Delta Dental DPPO	
	In-Network Only	Out-of-Network ¹
Deductible (per calendar year)		
Individual / Family	\$50 / \$150	\$50 / \$150
Benefit Maximum (per calendar year; Preventive, Basic, and Major Services combined)		
Per Individual	\$1,500	\$1,500
Covered Services		
Preventive Services	No charge	No charge
Basic Services	20%*	20%*
Major Services	50%*	50%*
Orthodontia (Child only)	50%; \$1,000 Max. Benefit	N/A

Coinsurance percentages shown in the above chart represent what the member is responsible for paying.

*Benefits with an asterisk (*) require that the deductible be met before the Plan begins to pay.

1. If you use an out-of-network provider, you will be responsible for any charges above the maximum allowed amount.



Vision Coverage



Vision– Sunlife

Your contributions toward the cost of vision coverage are automatically deducted from your paycheck before taxes.

Employee Contribution				
Vision	Employee	Employee + Spouse	Employee + Child(ren)	Family
Employee Semi-Monthly Rates	\$4.33	\$8.61	\$9.27	\$13.68

Key Vision Benefits	In-Network	Out-of-Network Reimbursement
Exam (once every 12 months)	\$10	Up to \$52
Materials Copay	\$25	N/A
Lenses (once every 12 months)		
Single Vision	No charge after materials copay	Up to \$55
Bifocal		Up to \$75
Trifocal		Up to \$95
Frames (once every 24 months)	Covered up to \$130	Up to \$57
Contact Lenses (once every 12 months; in lieu of glasses)	Covered up to \$130	Up to \$105



EMPLOYER PAID BENEFITS



Employee Assistance Program (EAP)

Life is full of challenges, and sometimes balancing it is difficult. We are proud to provide a confidential program dedicated to supporting the emotional health and well-being of our employees and their families. The employee assistance program (EAP) is provided at NO COST to you through Personal Assistance Program.

This program can help with the following issues, among others:

- Mental health
- Relationships or marital conflicts
- Child and eldercare
- Substance abuse
- Grief and loss
- Legal or financial issues

Personal Assistance Service Benefits:

- Assistance for you and your household members
- Up to 6 short term sessions with a counselor per issue, per year, per individual
- Unlimited toll-free phone access and online resources using Goodwill code: 0534 or wayforward app code: goodwill moka

Group Life/AD&D

Life Insurance provides your named beneficiary(ies) with a benefit in the event of your death.

Accidental Death and Dismemberment (AD&D) Insurance provides specified benefits to you in the event of a covered accidental bodily injury that directly causes dismemberment (i.e., the loss of a hand, foot, or eye). In the event that your death occurs due to a covered accident, both the Life and the AD&D benefit would be payable.

Group Life/AD&D (100% Employer-paid)

This benefit is provided through MetLife for all eligible full-time employees.

Group Life AD&D Benefit Amount	1x annual salary up to \$150,000 maximum
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Valuable Extras



HealthJoy is an all-in-one cost containment and guidance platform that helps employees make better health decisions. The platform brings together medical professionals, advocates, Rx Savings, and artificial-intelligence-powered virtual assistant, and an easy-to-use app.

Only available for employees who are enrolled in the health plan.

We also offer the following additional benefits:

- Volunteer Time Off
- Paid Time Off
- Paid Parental Leave
- 401 (a) & 403(b) Retirement Plans
- Education Assistance
- Pet Insurance
- Helping Hands Fund
- Discount Opportunities

Long Term Disability

Disability insurance provides benefits that replace part of your lost income when you become unable to work due to a covered injury or illness.

Note: Only full-time employees working 30 or more hours per week are eligible.

Employer Paid Long-Term Disability	
Provided at NO COST to you through MetLife	
Benefit Percentage	60%
Monthly Benefit Maximum	\$6,000
When Benefits Begin	After 90th day of disability
Maximum Benefit Duration	Social Security Retirement Age

Employee Assistance Program



I can't
do it

Your Resource for Life's Questions

Each of us experiences demands for our time and energy, both on and off the job. In addition to our responsibilities at work, we also seek to fulfill our family responsibilities, meet our financial obligations, enjoy personal interests, and maintain a healthy family and social life. The key to balancing it all is having access to the right tools, resources and support.

Personal Assistance Services (PAS) provides you with a wealth of confidential, professional services that can help you address challenges and strengthen your work and home life.

This is a pre-paid benefit funded completely by your employer and free to you and your dependents. The EAP is confidential - PAS does not disclose information to anyone about your participation unless you give your consent to do so (except as required by law).

Through PAS you have access to:

- Elder care managers
- Child care specialists
- Certified child development and parenting professionals
- Organization and time management specialists
- Retirement coaches
- Career coaches
- Tobacco cessation coaches
- Fitness coaches
- Master's level licensed counselors
- Registered and licensed dietitians
- Certified financial counselors
- Attorneys
- Life coaches
- Health coaches
- Downloadable resources, financial tools, legal forms and more on the PAS website

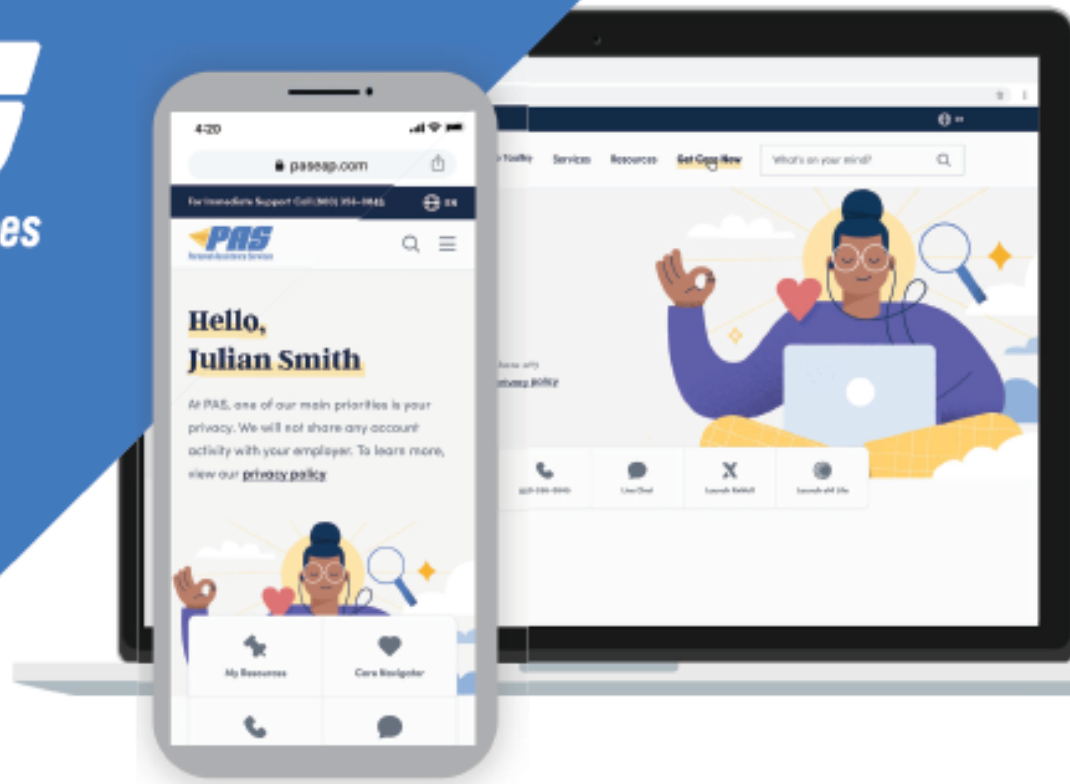


website: <https://www.paseap.com>

To register, use organization code:



New member portal



New URL: www.mypaseap.com

Your organization code is:

goodwill mokan

Please create a user ID and password to access the portal, entering your name, email and phone number, either personal or work. Any eligible family member may have their own account.



Features of the new member portal include:

- Personalized Member Dashboard with easy access to PAS digital engagement tools
- Quick connect bar to access PAS services from any device using chat, voice and email
- Care Navigator needs assessment with personalized recommendations to PAS resources and services
- Easy access to all PAS resources including calculators, worksheets and micro trainings
- Ability to pin articles and resources for future reference

For questions about the member portal, please email us at:

pasadmin@paseap.com



A Healthier You™

Take control, get healthier, earn chances to win great prizes.



WHOLE PERSON HEALTH SUPPORT

The **A Healthier You™** program gives you convenient online and mobile access to wellness tools that you can use to live your healthiest life. Plus, you'll earn points that can be redeemed for chances to win gift cards to some popular retailers.

WITH EVERY TAP, CREATE A HEALTHIER YOU™



Take your **Health Risk Assessment**.



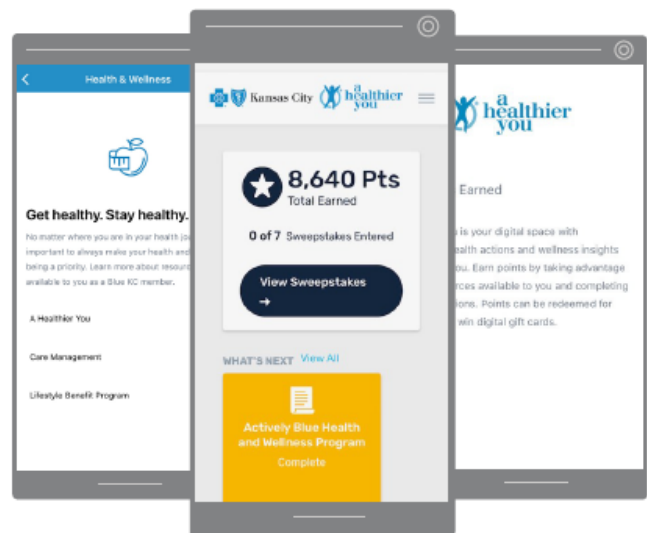
Connect a device to track your steps, sleep, nutrition and more.



Get reminders for actions you can take to help you stay on top of preventive care and chronic conditions.



Complete health actions to earn points to enter monthly sweepstakes.



Access A Healthier You™.



Visit your **A Healthier You™** portal on [MyBlueKC.com](https://www.mybluekc.com) – your healthy place for wellness support and helpful digital tools. You can also download the **MyBlueKC** mobile app to access **A Healthier You™** anytime, wherever you go. Simply click on the Health & Wellness tab to access **A Healthier You™**.

EMPLOYEE TIME OFF



PTO (paid time off)/Holidays

PTO is eligible to all full-time employees immediately upon hire and part-time employees after one year of service. PTO may be used if the employee has accrued time available. Employees should submit PTO requests on the approved form and provide two weeks’ notice to the supervisor when PTO is planned. PTO for unplanned or last-minute requests may be approved at supervisor discretion. Supervisors are to take Agency and business needs into consideration when approving.

PTO Schedule

	PTO A	PTO B
Years of Service	New Accrual Rate	New Accrual Rate
0		4.92
1	2.5	5.23
2	2.5	5.54
3	2.5	5.85
4	2.5	6.15
5	2.5	7.69
6	2.5	8
7	2.5	8.31
8	2.5	8.62
9	2.5	8.92
10	2.5	9.23
	Part-Time Employees (after one year of service)	Full-Time Employees

PTO Banks at the end of the year

If an employee has unused PTO at the end of the calendar year, it will be rolled over into their PTO bank for the following year according to the chart below. The eligible amount for rollover directly relates to the employee’s tenure. If the amount of unused time exceeds the amount allowed to roll over, the employee may place unused time in a “sick bank” (see below).

PTO	0-10 years Tenure	10-20 years Tenure	20 + Years Tenure
Amount of PTO that can be rolled into next year's PTO Bank	80 Hours	120 Hours	160 Hours
What happens to remaining PTO after rolling amount into next year's PTO Bank?	PTO hours can be placed in the Sick Bank or cashed out as a 1 for 1 ratio. (See cashing out PTO)		
Maximum bankable hours	No Maximum in either PTO or sick bank		

Holidays

To qualify for holiday pay, an employee must work the scheduled shift before and after a holiday, unless excused. In the event an employee works on a scheduled holiday, they will be paid time and a half. Exceptions for employees with specialized schedules may be made, at the Agency's discretion, to allow those employees to take their holiday on a different day than the rest of the Agency observes if it more reasonably fits their schedule.

Employees who do not work will be paid straight time for the day of the holiday. Full-time employees will receive 8 hours of holiday pay and part-time employees will receive 5 hours of holiday pay.

Retail Holidays:

- Easter: paid straight time unless worked.
- Thanksgiving: closed, paid straight time
- Christmas: closed, paid straight time
- Employees Birthday: floating holiday, paid straight time.
- Anniversary Date: floating holiday, paid straight time.

Federally recognized holidays that are not included on the above list will be paid as straight time.

See Handbook for full policy or consult with People and Culture Department

Goodwill Paid Parental Leave Policy

Goodwill will provide 6 weeks of paid parental leave to employees following the birth of an employee's child or the placement of a child with an employee in connection with adoption. The purpose of paid parental leave is to enable to employee to care for their newborn or newly adopted child. This policy will run concurrently with the Family Medical leave Act (FMLA), as applicable.

Eligibility

Eligible employees must meet the following criteria:

- Have been employed with the company for at least 12 months
- Have worked at least 1,250 hours during the 12 consecutive months immediately preceding the date the leave would begin.
- Be a full-time, regular employee (temporary employees and interns are not eligible for this benefit).

In addition, employees must meet one of the following criteria:

- Have given birth to a child.
- Be a spouse or committed partner of a woman who has given birth to a child
- Have adopted a child (the child must be age 17 or younger). The adoption of a new spouse's child is excluded from this policy.

Amount, Time Frame, and Duration of Paid Parental Leave

Eligible employees will receive a maximum of 6 weeks of paid parental leave per birth or adoption of a child/children.

- Employee who has one full year of service qualifies for 50% of their average weekly salary. Employee who has three full years of service qualifies for 100% of their salary. Paid parental leave will be paid on a biweekly basis on regularly scheduled pay dates. A work week cannot exceed 40 hours unless designated by the Agency.
- Employees must take paid parental leave in one continuous period of leave during a three-month period surrounding the birth or adoption of a child. Any unused paid parental leave will be forfeited at the end of the 3-month time frame.
- Upon termination of the individual's employment at the Agency, s/he will not be paid for any unused paid paternity leave for which s/he was eligible.

After the paid parental leave is exhausted, the balance of FMLA leave (if applicable) will be compensated through employee's accrued sick, vacation, or PTO. Upon exhaustion of accrued sick, vacation or PTO, any remaining leave will be unpaid leave. Please refer to the Family and Medical Leave Policy for further guidance on the FMLA.

The Agency will maintain all benefits for employees during the paid parental leave period just as if they were taking any other Agency paid leave such as paid vacation leave, PTO or paid sick leave. If a company holiday occurs while the employee is on paid parental leave, such day will be charged to holiday pay; however, such holiday pay will not extend the total paid parental leave entitlement.

Requests for Paid Maternity Leave

The employee will provide his or her supervisor and the Human Resources Department with notice of the request for leave at least 30 days prior to the proposed date of the leave (or if the leave was not foreseeable, as soon as possible). The employee must complete the necessary HR forms and provide all documentation as required by the HR department to substantiate the request. As is the case with all company policies, the organization has the exclusive right to interpret this policy.

Please see handbook for full policy or consult with People and Culture

Goodwill Volunteer Time Off (VTO) Policy

Goodwill of Western MO & Eastern KS recognizes the need to volunteer time to our community. Goodwill encourages employees to participate in volunteer activities by providing the benefit of paid time off to volunteer, also referred to as Volunteer Time-Off (VTO). Goodwill's VTO policy is designed to encourage individuals and work teams to conduct volunteer projects that support community needs. Employees may use VTO to contribute their time and talents to recognized charities, causes and not-for-profit organizations that make a positive difference in deepening community connections.

Eligibility

- All FT and PT employees in good standing can use the VTO policy subject to supervisor approval.
- FT employees may take VTO in 4 hour or 8 hour increments not to exceed 2 days in a calendar year.
- Full-time employees can volunteer up to 16 hours per calendar year (one day every 6 months).
- Part-time employees are eligible to take VTO up to 5 hours increments. To qualify as paid VTO the volunteer work must be performed during the employee's scheduled working hours.
- Supervisors have the right to deny a request on account of organizational demands.
- Temporary employees are not eligible to participate.
- The full balance of the VTO hours is available starting on January 1 of every year. Unused hours cannot be accrued or carried over into the following year.
- VTO is never paid out if it is not used. Usage of VTO or lack of usage does not affect the accrual of vacation or any other type of time off.

Exceptions

Employees on leave of absence of any kind may not participate. Employees who have been placed on a Performance Improvement Plan (PIP), have a written attendance warning or have been subject to disciplinary action in the six-month prior are not eligible to participate.

Guidelines for Volunteering

Goodwill employees can use their VTO to support programs and activities encouraging health and well-being in the community and the workplace, as well as human rights.

Examples of projects approved for VTO:

- Donating time at a food bank
- Cleaning up a public area, highway or park
- Collecting items, then filling and distributing back to school packs
- Participating in a Multiple Sclerosis bike-a-thon fundraiser
- Organizing a Cancer walk or run
- Playing in a fundraising tournament
- Volunteering in a classroom or school field trip
- Volunteering at an animal shelter
- Helping with events for a hospital program on health and wellness
- Doing skills-based volunteering at a not-for-profit location

Goodwill's organizational needs take precedence should there be a conflict with scheduling. If any concerns arise, your manager or Human Resources should be contacted.

Please see handbook for full policy or consult with People and Culture

Goodwill Education Assistance Policy

Goodwill of Western MO and Eastern KS provides education assistance to employees to encourage career development through further education. An employee may qualify for up to \$5,000 per calendar year in education assistance. Education assistance is available to employees seeking an Associate Degree, Bachelor's Degree, Master's Degree, or Doctoral Degree. Education assistance is available based on a calendar year and dependent on the financial success of the Agency.

To be eligible for the educational assistance program, an employee must: be an active, regular, full-time employee.

- Have completed one year of full-time employment before the course begins.
- Be in good standing, which means the employee cannot be on any disciplinary action or performance improvement plan at the time of application.
- Education assistance must be approved in advance by the employee's supervisor and Human Resources.

Additional guidelines:

- Employee must submit their application for approval to their supervisor and to the Benefits Manager. The application must be submitted prior to the start of classes.
- Employee must receive the grade of a "C" or above.
- Employee will have 30 days from course completion to submit receipts/course grades.
- Employee who does not meet the requirements of the class or provide required documents as outlined by this policy will be required to pay back funds through a repayment agreement over a 12-month period.
- Eligible expenses include tuition, fees and course materials like textbooks, supplies and equipment.
- Eligible expenses do not include the cost of computer or other supplies that can be retained by the employee after completing the course instruction. Supplies are those considered necessary for a course and stated in syllabus. (HR will make the final decision if an expense will be covered)
- Eligible employee can receive up to \$5,000 per calendar year in reimbursements for tuition, fees and course materials at an accredited institution.
- Assistance should not exceed \$2,500 per semester.
- Maximum assistance will not exceed \$20,000 per employee, over the total course of their employment.
- The employee must agree to stay with the company for one year after completing course work or earning a degree, or they must repay the tuition assistance on a prorated basis.

Acceptable Hours:

Approved course(s) and or program(s) are not to be taken during regular working hours. Class attendance should not conflict with the employee's job in any way.

Please see handbook for full policy or consult with People and Culture

Goodwill Employee Discounts & Additional Opportunities

Goodwill Store Discount:



Employee discount of 30% at all the stores.

Goodwill GED Scholarship Program:



If you have not completed your GED and are interested in attending classes and sitting for the GED exam, we can help with scholarships for approved employees. Please contact your Benefits Specialist for more information.



Cell Phone Plans and Equipment:

T-Mobile Phone Service: Receive up to 10% discounts on select plans and special promotions on equipment.

Office Supplies:



Dell Computers: Visit www.dell.com/mpp/goodwill for discounts up to 20% all personal purchases, or call (800) 695-8133 and reference Member ID: GS17104034

Home Care:



Penske Truck Rental: Call (800) 467-3675 and mention "Goodwill" to save 10% on truck rentals.

Goodwill Retirement Plan Info 403(b)

Goodwill's retirement plan, called a 403b, is available to you now, if you are over the age of 18. All employees are eligible for a 4% match of contributions after one year of employment.

Vesting:

- 50% after one year
- 100% after two years

A few details to get you started:
403b Retirement Plan #7-13400

Questions about how to enroll?

Visit www.principal.com/enroll or go to www.mokangoodwill.org under Work for Goodwill/Retirement Plan Information.

Questions about your plan?

Contact Principal Financial at 800-547-7754 or online at www.Principal.com

Questions about investment choices?

Contact Gary Liberty or Grant Ingram at 913-253-1400

When can I begin receiving benefits from the retirement plan?

- Retirement (age 59.5)
- Age 59-1/2 and still working
- Qualified reservist
- Death
- Disability
- Termination of Employment

What if I need to access the money for an emergency?

The plan offers financial hardship withdraws for "immediate and heavy financial need".
The plan also offers the loan option of borrowing up to 50% of the vested account balance.

How often can I make changes to the investment options in the retirement plan?

Anytime



VOLUNTARY BENEFITS EMPLOYEE PAID



Flexible Spending Accounts

We provide you with an opportunity to participate in up to two different flexible spending accounts (FSAs) administered through Ameriflex. FSAs allow you to set aside a portion of your income, before taxes, to pay for qualified health care and/or dependent care expenses. Because that portion of your income is not taxed, you pay less in federal income, Social Security and Medicare taxes.

Health Care FSA

For 2023, you may contribute up to \$3,050 to cover qualified health care expenses incurred by you, your spouse and your children up to age 26. Some qualified expenses include:

- Coinsurance
- Copayments
- Deductibles
- Prescriptions
- Dental treatment
- Orthodontia
- Eye exams/eyeglasses
- Lasik eye surgery

For a complete list of eligible expenses, visit www.irs.gov/pub/irs-pdf/p502.pdf.

Dependent Care FSA

For 2023, you may contribute up to \$5,000 (per family) to cover eligible dependent care expenses (\$2,500 if you and your spouse file separate tax returns). Some qualified expenses include:

- Care of a dependent child under the age of 13 by babysitters, nursery schools, pre-school or daycare centers
- Care of a household member who is physically or mentally incapable of caring for him/herself and qualifies as your federal tax dependent

For a complete list of eligible expenses, visit www.irs.gov/pub/irs-pdf/p503.pdf.

Disability

Disability insurance provides benefits that replace part of your lost income when you become unable to work due to a covered injury or illness.

Voluntary Short-Term Disability

Provided at an affordable group rate through MetLife

Benefit Percentage	60%
Weekly Benefit Maximum	\$1,000
When Benefits Begin	After 14th day of disability
Maximum Benefit Duration	11 weeks

USABLE: Basic Life Premiums

Eligible to all full-time and part-time employees

USABLE All Staff Coverage: Voluntary Life and AD&D

\$10,000 of coverage	\$1.60 semi-monthly deduction
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Voluntary Benefits

Our benefit plans are here to help you and your family live well—and stay well. But did you know that you can strengthen your coverage even further? It's true! Our voluntary benefits through SunLife are designed to complement your health care coverage and allow you to customize our benefits to you and your family's needs. The best part? Benefits from these plans are paid directly to you! Coverage is also available for your spouse and dependents.

You can enroll in these plans during Open Enrollment—they're completely voluntary, which means you are responsible for paying for coverage at affordable group rates.

Accident Insurance

Accident insurance can soften the financial impact of an accidental injury by paying a benefit to you to help cover the unexpected out-of-pocket costs related to treating your injuries.

Critical Illness

Did you know that the average total out-of-pocket cost related to treating a critical illness is over \$7,000? With critical illness insurance, you'll receive a lump-sum benefit if you are diagnosed with a covered condition that you can use however you would like, including to help pay for: treatment (e.g. experimental), prescriptions, travel, increased living expenses, and more.

Voluntary Life

Basic Life/AD&D (100% Employee-paid)

This benefit is provided through USABLE for all eligible full-time & part-time employees..

Supplemental Life/AD&D (100% Employee-paid)

This benefit is provided through MetLife for all full-time eligible employees. If you determine you need more than the basic coverage, you may purchase additional coverage through MetLife for yourself and your eligible family members.

	Benefit Option	Guaranteed Issue ¹
Employee	Up to 5x base salary to a maximum of \$500,000; \$10,000 increments	\$150,000
Spouse	Up to \$250,000 (not to exceed 50% of your additional life coverage); \$5,000 increments	\$50,000
Child(ren)	\$1,000 / \$5,000 / \$10,000	

1. During your initial eligibility period only, you can receive coverage up to the Guaranteed Issue amounts without having to provide Evidence of Insurability (EOI, or information about your health). Coverage amounts that require EOI will not be effective unless approved by the insurance carrier.

MetLife: Short Term Disability Premiums

All eligible full-time employees are allowed to increase their coverage benefit amount by \$50 at open enrollment if you were already enrolled up to 60% of your salary. If you did not elect short-term disability when you were initially hired, you can only elect \$100 coverage amount at open enrollment with completing an Evidence of Insurability (EOI) form.

Maximum Weekly Benefit	Age Scale With Semi-Monthly Deduction				
Benefit	0-44	45-49	50-54	55-59	60+
\$100	2.70	2.55	2.90	3.80	4.15
\$150	4.05	3.83	4.35	5.70	6.23
\$200	5.40	5.10	5.80	7.60	8.30
\$250	6.75	6.38	7.25	9.50	10.38
\$300	8.10	7.65	8.70	11.40	12.45
\$350	9.45	8.93	10.15	13.30	14.53
\$400	10.80	10.20	11.60	15.20	16.60
\$450	12.15	11.48	13.05	17.10	18.68
\$500	13.50	12.75	14.50	19.00	20.75
\$550	14.85	14.03	15.95	20.90	22.83
\$600	16.20	15.30	17.40	22.80	24.90
\$650	17.55	16.58	18.85	24.70	26.98
\$700	18.90	17.85	20.30	26.60	29.05
\$750	20.25	19.13	21.75	28.50	31.13
\$800	21.60	20.40	23.20	30.40	33.20
\$850	22.95	21.68	24.65	32.30	35.28
\$900	24.30	22.95	26.10	34.20	37.35
\$950	25.65	24.23	27.55	36.10	39.43
\$1,000	27.00	25.50	29.00	38.00	41.50

Coverage available up to 60% of your weekly income. Coverage is rounded to the nearest \$50.



Sunlife: Critical Illness Premium

How much does critical illness cost?

Your cost depends on your age as of the effective date and whether or not you use tobacco. Because issue age rating applies, your premium will not increase due to age changes.

You may elect coverage for yourself up to \$10,000. Your benefit is subject to a 50% reduction, rounded to the next higher \$1,000, when you turn age 70.

Employee Critical Illness Insurance Monthly Premiums												
Non-Tobacco User							Tobacco User					
Issue Age	<30	30-39	40-49	50-59	60-64	65+	<30	30-39	40-49	50-59	60-64	65+
\$10,000	8.40	13.60	21.80	41.60	60.30	70.60	12.30	22.70	38.50	76.80	102.90	108.80

If you elect coverage for yourself, you can elect coverage for your eligible family members. You may purchase for your spouse in the amount of \$5,000.

If your dependents first became eligible for this coverage within the last 90 days, you can enroll your spouse for the amount of \$5,000 and \$5,000 for each child without answering health questions. You will need to complete a simple health questionnaire if your dependent became eligible more than 90 days ago. Once approved, the pre-existing condition limitations will apply.

Eligible family members include your spouse and children from live birth to less than 26. See your certificate of group insurance policy for additional eligibility details.

Spouse Critical Illness Insurance Monthly Premiums												
Non-Tobacco User							Tobacco User					
Issue Age	<30	30-39	40-49	50-59	60-64	65+	<30	30-39	40-49	50-59	60-64	65+
\$5,000	4.55	7.00	10.90	20.30	29.10	34.10	6.45	11.35	19.00	37.35	49.90	52.65

Child Critical Illness Insurance Monthly Premiums	
\$5,000	\$0.85

One premium covers all of your dependent children

Sunlife: Accident Premiums

Semi-Monthly Accident Premiums	
Employee Only	\$7.94
Employee & Spouse	\$10.40
Employee & Child(ren)	\$12.29
Family	\$14.75

MetLife: Voluntary Life and AD&D Premiums

Deductions for voluntary Life/AD&D are taken from your paycheck after taxes.

All eligible full-time employees working 30 or more hours per week are allowed to increase their benefit amount by 1 increment (not to exceed the Guarantee Issue amount) without completing an Evidence of Insurability (EOI) form during open enrollment.

Employee / Spouse Life And AD&D Semi-Monthly Premiums										
Premium are based on the employee's age on each policy anniversary										
Benefit	0-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$20	1.24	1.44	1.74	2.14	3.34	5.14	8.54	14.24	26.84	43.34
\$30	1.86	2.16	2.61	3.21	5.01	7.71	12.81	21.36	40.26	65.01
\$40	2.48	2.88	3.48	4.28	6.68	10.28	17.08	28.48	53.68	86.68
\$50	3.10	3.60	4.35	5.35	8.35	12.85	21.35	35.60	67.10	108.35
\$60	3.72	4.32	5.22	6.42	10.02	15.42	25.62	42.72	80.52	130.02
\$70	4.34	5.04	6.09	7.49	11.69	17.99	29.89	49.84	93.94	151.69
\$80	4.96	5.76	6.96	8.56	13.36	20.56	34.16	56.96	107.36	173.36
\$90	5.58	6.48	7.83	9.63	15.03	23.13	38.43	64.08	120.78	195.03
\$100	6.20	7.20	8.70	10.70	16.70	25.70	42.70	71.20	134.20	216.70
\$110	6.82	7.92	9.57	11.77	18.37	28.27	46.97	78.32	147.62	238.37
\$120	7.44	8.64	10.44	12.84	20.04	30.84	51.24	85.44	161.04	260.04
\$130	8.06	9.36	11.31	13.91	21.71	33.41	55.51	92.56	174.46	281.71
\$140	8.68	10.08	12.18	14.98	23.38	35.98	59.78	99.68	187.88	303.38
\$150	9.30	10.80	13.05	16.05	25.05	38.55	64.05	106.80	201.30	325.05

Coverage available up to \$500,000 depending on employee salary. To calculate rate, multiply available rate by your desired election amount or contact Human Resources. AD&D cost required in all available Life Insurance policies.

Spouse Life and AD&D Semi-Monthly Premiums										
Premiums are based on the employee's age on each policy anniversary										
Benefit	0-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$5	.31	.36	.44	.54	.84	1.29	2.14	3.56	6.71	10.84
\$10	.62	.72	.87	1.07	1.67	2.57	4.27	7.12	13.42	21.67
\$15	.93	1.08	1.31	1.61	2.51	3.86	6.41	10.68	20.13	32.51
\$20	1.24	1.44	1.74	2.14	3.34	5.14	8.54	14.24	26.84	43.34
\$25	1.55	1.80	2.18	2.68	4.18	6.43	10.68	17.80	33.55	54.18
\$30	1.86	2.16	2.61	3.21	5.01	7.71	12.81	21.36	40.26	65.01
\$35	2.17	2.52	3.05	3.75	5.85	9.00	14.95	24.92	46.97	75.85
\$40	2.48	2.88	3.48	4.28	6.68	10.28	17.08	28.48	53.68	86.68
\$45	2.79	3.24	3.92	4.82	7.52	11.57	19.22	32.04	60.39	97.52
\$50	3.10	3.60	4.35	5.35	8.35	12.85	21.35	35.60	67.10	108.35

Coverage available up to 50% of employee elected amount. To calculate rate, multiply available rate by your desired election amount or contact Human Resources. AD&D cost required in all available Life Insurance policies

Child Amount for Voluntary Life	\$1,000	\$5,000	\$10,000
Child Life and AD&D Premium	0.145	0.73	1.46

Employee must also be enrolled in coverage to elect for Child Life and AD&D

Nationwide[®] pet insurance

My Pet Protection[®] plan summary

Nationwide pet insurance helps you cover veterinary expenses so you can provide your pets with the best care possible without worrying about the cost.



My Pet Protection coverage highlights

We offer a choice of reimbursement options so you can find coverage that fits your budget. All plans have a \$250 annual deductible and \$7,500 maximum annual benefit. Coverage includes*:

- Accidents
- Illnesses
- Hereditary and congenital conditions
- Cancer
- Dental diseases
- Behavioral treatments
- Rx therapeutic diets and supplements
- And more

Plus, every My Pet Protection policy includes these additional benefits to maximize your value:

- Lost pet advertising and reward expense
- Emergency boarding
- Loss due to theft
- Mortality benefit



Included with every policy

vethelpline[®]

- 24/7 access to veterinary experts (\$110 value)
- Available via phone, chat and email
- Unlimited help for everything from general pet questions to identifying urgent care needs

PetRxExpressSM

- Save time and money by filling pet prescriptions at participating in-store retail pharmacies across the U.S.
- Rx claims submitted directly to Nationwide
- More than 4,700 pharmacy locations



Additional highlights

- Exclusive product for employer groups only
- Preferred pricing for employees
- Multiple-pet discounts
- Guaranteed issuance

Get a fast, no-obligation quote today.

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*Some exclusions may apply. Certain coverages may be excluded due to pre-existing conditions. See policy documents for a complete list of exclusions.

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Nationwide[®]

Looking for an opportunity to pay it forward?

Goodwill has a program to help you or your coworker when they are in need of financial assistance!

The Employee Emergency Needs Fund (The Helping Hand Fund) was created by the Agency to aid employees who need financial assistance in significant hardship situations. A committee composed of employees representing each division administers the fund. The committee establishes the eligibility requirements, the procedures for the distribution of funds and determines whether the requests meet the established guidelines.

If you would like to become a contributor to the Employee Emergency Fund, please contact the Human Resources Department or complete this election form. Contributions to the Fund are made via payroll deductions and employees may contribute any amount between \$1.00 and \$10.00 per paycheck. Contributions are not tax deductible.

Contributing employees will be allowed a 35% discount at any local Goodwill store.

Helping Hand Fund Contribution Election Form

I understand contributions to the fund are voluntary and will be automatically deducted from my paycheck until I request otherwise, in writing. *Please return this to your manager or HR.*

Employee Name: _____

Location: _____

I would like to donate _____ per paycheck.

Contributions are not tax deductible and will not be returned upon separation from the Agency.

Signature _____ **Date** _____

For information on applying to receive assistance from the fund, please visit www.mokangoodwill.org/benefits.
Please return to Human Resources via fax (816-842-7616) or scan to benefits@mokangoodwill.org



Notes



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Notes



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Cost of Benefits

Your contributions toward the cost of benefits are automatically deducted from your pay check before taxes. The amount will depend upon the plan you select and if you choose to cover eligible family members.

Contact Information

Coverage	Carrier	Customer Service Phone #	Website/Email
Medical	BCBS of KC SpiraCare	(816) 395-2950 (913) 297-7472	www.bluekc.com www.spiracare.com
Dental	Delta Dental of KS	(800) 733-5823	www.deltadentalks.com
Vision & Voluntary Benefits	SunLife	(800) 733-7879	www.sunlife.com
Flexible Spending Accounts (FSAs)	Ameriflex	(888) 868-3539	www.myameriflex.com
Basic Life/AD&D	USAbLe	(800) 370-5856	www.usable.com
Voluntary Life //AD&D & Disability	MetLife	(800) 638-5433	www.metlife.com
Employee Assistance Program (EAP)	Personal Assistance Service	(800) 356-0845	www.paseap.com / Code 0534
HealthJoy	HealthJoy	(877) 500-3112	www.groups@healthjoy.com
Pet Insurance	Nationwide	(877) 263-6008	Www.petinsurance.com

Our benefits website www.mokangoodwill.org/work-for-goodwill/your-benefits.com can be accessed anytime you want additional information on our benefit programs or you can call (816) 842-7425 x 300

Questions?

If you have additional questions, you may also contact:

Madeleine Nicklaus: Account Administrator
(816)708-4668
madeleine.nicklaus@hubinternational.com

Jessica Gamblin: Account Manager
(816)708-4681
jessica.gamblin@hubinternational.com

Claims Advocacy
(833)604-1439
Hubmid-america.ebclaims@hubinternational.com



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