



# 2021 BENEFITS GUIDE

JANUARY 1 - DECEMBER 31, 2021

**OPEN ENROLLMENT: NOVEMBER 2 - NOVEMBER 23, 2020**



# Welcome

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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 60 calendar days of your date of hire. If you enroll on time, coverage is effective on the first of the month following 60 days of employment. If you fail to enroll on time, you will **NOT** have benefits coverage (except for company-paid benefits).
- ▶ **Open Enrollment, Nov. 2-23, 2020:** Changes made during Open Enrollment are effective January 1 - December 31, 2021.

## 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 initiate a life event within 30 calendar 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.

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**Required Information**—When you enroll, you will be required to enter a Social Security number (SSN) and submit legal documentation (marriage certificate and birth certificate) for all covered dependents. The Affordable Care Act (ACA), otherwise known as health care reform, requires the company to report SSNs to the IRS each year to show that you and your dependents have coverage. SSNs will be securely submitted to the IRS and will remain confidential. Failure to enter a correct SSN could result in a delay or denial of coverage.

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# Enrollment

If you are a new hire enrolling for the first time, you must call our call center, SMBO, to enroll or waive coverage; 888-598-2040, Monday-Friday 6:00 a.m. - 4:00 p.m. MST.

Please go to [my.AFW.net](http://my.AFW.net) for more detailed benefits information and to access the Oracle self service portal.

# Medical

We are proud to offer you a choice among three different 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.

## Aetna Choice POS

The Aetna Choice POS plans give you two coverage options and 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 Aetna network. The calendar-year deductible must be met before certain services are covered.

## Kaiser DHMO

With this plan, you select a primary care physician (PCP) from the participating network of providers who will coordinate your health care needs, refer you to specialists (if needed) and approve further medical treatment. Services received outside of the HMO's network are not covered, except in the case of emergency medical care. The Kaiser DHMO plan is only available to Colorado employees.

Following is a high-level overview of the coverage available. For complete coverage details, please refer to the Summary Plan Description (SPD).

Key Medical Benefits	Aetna - Choice POS II \$500		Aetna - Choice POS II \$1,000		Kaiser - DHMO \$1,000
	In-Network	Out-of-Network <sup>1</sup>	In-Network	Out-of-Network <sup>1</sup>	In-Network Only
<b>Deductible</b> (per calendar year)					
Individual / Family	\$500 / \$1,500	\$10,000 / \$30,000	\$1,000 / \$2,000	\$10,000 / \$20,000	\$1,000 / \$3,000
<b>Out-of-Pocket Maximum</b> (per calendar year)					
Individual / Family	\$3,500 / \$7,000	None / None	\$3,000 / \$6,000	None / None	\$3,000 / \$6,000
<b>Covered Services</b>					
Office Visits (physician/specialist)	\$20 / \$30 copay	50%*	\$25 / \$45 copay	50%*	\$25 copay then 20% / \$45 copay then 20%
Virtual Visit	\$0 copay through Teladoc		\$0 copay through Teladoc		\$0 copay through online chat or video
Routine Preventive Care	No charge	50%*	No charge	50%*	No charge
Outpatient Diagnostic (lab/X-ray)	No charge / 10%*	50%*	No charge / 20%*	50%*	No charge / 20%*
Complex Imaging	10%*	50%*	20%*	50%*	20%*
Ambulance	10%*		20%*		20% up to \$500
Emergency Room	\$200 copay then 10%		\$200 copay then 20%		20%*
Urgent Care Facility	10%	50%*	20%	50%*	\$45 copay
Inpatient Hospital Stay	10%*	50%*	20%*	50%*	20%*
Outpatient Surgery	10%*	50%*	20%*	50%*	20%*
<b>Prescription Drugs</b> (Generic / Brand / Non-Formulary / Specialty)					
Retail Pharmacy (30-day supply)	\$10 / \$30 / \$60 / 20% up to \$250	Not covered	\$10 / \$30 / \$60 / 20% up to \$250	Not covered	\$10 / \$30 / Not covered / 20% up to \$250
Mail Order (90-day supply)	\$20 / \$60 / \$120 / N/A	Not covered	\$20 / \$60 / \$120 / N/A	Not covered	\$20 / \$60 / Not covered / N/A

Coinsurance percentages and copay amounts 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.
2. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.

Refer to page 11 for medical rates.

# Zero

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AFW has made Zero, formerly the Zero Card, available to Aetna members and their covered dependents only to help save money on hundreds of services without having to worry about copays or deductibles. Zero is not affiliated with Aetna.

You may choose from specialists and covered services. Zero partners with AFW to allow covered services to be paid at 100%. Members pay nothing. Zero covers services like, lab, imaging, physical therapy, some surgeries, and many generic prescription medications. Search for a provider on the Zero website at <https://zero.health> or call 855-816-0001.

For help, please email [help@zero.health](mailto:help@zero.health).

## North American Specialty Hospital (NASH) - New!

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AFW is proud to offer North American Specialty Hospital (NASH) to Aetna members only. NASH is a cost-free medical program for employees and their covered family members in need of a knee replacement, hip replacement, or certain specialty medications. US surgeons rotate to a US accredited hospital in Cancun from local clinics in Denver and other US cities. The NASH program includes surgery undertaken or specialty medication received in Cancun with complimentary airfare for two persons and stay at a Sheraton hotel. The total expense to you is \$0! Please contact the AFW benefits team for more information.

## Wellness

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Earn a premium discount for completing your annual physical. Employees and covered spouses are eligible to receive the \$10 monthly premium discount per person. A maximum of \$20 per month may be discounted if both the employee and covered spouse participate. To receive the discount, your physician will complete a form indicating that the employee or spouse has completed a physical. The employee uploads the form to Oracle or emails to [benefits@afwonline.com](mailto:benefits@afwonline.com). Blank forms are available for download at [my.AFW.net](http://my.AFW.net) or TIGER under Human Resources.



# Dental

**PPO Only:** This plan allows you to see any dentist in the Delta Dental PPO network only.

**PPO + Premier:** This plan offers you the freedom and flexibility to use the dentist of your choice. However, you will maximize your benefits and reduce your out-of-pocket costs if you choose a dentist who participates in the Delta Dental PPO Network.

Following is a high-level overview of the coverage available.

Key Dental Benefits	Delta Dental PPO Only Plan	Delta Dental PPO + Premier Plan		
	In-Network Only	PPO	Premier	Non-Participating
<b>Deductible</b> (per calendar year)				
Individual / Family	None / None	\$50 / \$150	\$50 / \$150	\$50 / \$150
<b>Benefit Maximum</b> (per calendar year; preventive, basic, and major services combined)				
Per Individual	\$2,000	\$1,500	\$1,500	\$1,500
<b>Covered Services</b>				
Preventive Services	No charge	No charge	No charge	No charge
Basic Services	30%	0%*	20%*	20%*
Major Services	50%	50%*	50%*	50%*
Orthodontia (Child & Adult)	50% up to \$2,000 lifetime	50% up to \$1,500 lifetime	50% up to \$1,500 lifetime	50% up to \$1,500 lifetime

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.

**PPO Dentist:** Payment is based on the PPO dentist's allowable fee, or the actual fee charged, whichever is less.

**Premier Dentist:** Payment is based on the Premier Maximum Plan Allowance (MPA), or the fee actually charged, whichever is less.

**Non-Participating Dentist:** Payment is based on the non-participating Maximum Plan Allowance. Members are responsible for the difference between the non-participating MPA and the full fee charged by the dentist. You will receive the best benefit by choosing a PPO dentist.

Refer to page 11 for dental rates.

# Vision

We are proud to offer you a vision plan with enhanced coverage in 2021.

The **Vision Service Provider (VSP)** vision 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 Vision Service Provider (VSP) network.

Following is a high-level overview of the coverage available.

Key Vision Benefits	In-Network	Out-of-Network Reimbursement
<b>Exam</b> (once every 12 months)	\$10	Up to \$45
<b>Materials Copay</b>	\$25	N/A
<b>Lenses</b> (once every 12 months)	No charge after materials copay	Up to \$30
Single Vision		Up to \$50
Bifocal		Up to \$65
Trifocal		
<b>Frames</b> (once every 12 months) <i>New!</i>	Covered up to \$170 for a wide selection of frames and \$190 for featured frame brands	Up to \$70
<b>Contact Lenses</b> (once every 12 months; in lieu of glasses)	Covered up to \$170	Up to \$105

Refer to page 11 for vision rates.

# Flexible Spending Accounts

We provide you with an opportunity to participate in up to two different flexible spending accounts (FSAs) administered through Rocky Mountain Reserve. 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 2021, you may contribute up to \$2,750 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](http://www.irs.gov/pub/irs-pdf/p502.pdf).

## Dependent Care FSA

For 2021, 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 eligible 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](http://www.irs.gov/pub/irs-pdf/p503.pdf).

# FSA Rules

## YOU MUST ENROLL EACH YEAR TO PARTICIPATE.

Because FSAs can give you a significant tax advantage, they must be administered according to specific IRS rules:

**Health Care FSA:** Unused funds of up to \$550 from one year can carry over to the following year. Carryover funds will not count against or offset the amount that you can contribute annually. Unused funds over \$550 will **NOT** be returned to you or carried over to the following year.

**Dependent Care FSA:** Unused funds will NOT be returned to you or carried over to the following year.

## You must file claims by March 31, 2022.

*Maximum contribution amount is established by the IRS and your employer each year. See plan document for details.*

# Life and AD&D Insurance

**Life insurance** provides your named beneficiary(ies) with a benefit in the event of your death. In order for your named beneficiary(ies) to receive the benefit, you must enter their information into Oracle.

**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.

## Basic Life/AD&D (Company-paid)

This benefit is provided at **NO COST** to you through Unum.

<b>Benefit Amount</b>	\$15,000
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## Supplemental Life/AD&D (Employee-paid)

If you determine you need more than the basic coverage, you may purchase additional coverage through Unum for yourself and your eligible family members.

	<b>Benefit Option</b>	<b>Guaranteed Issue*</b>
<b>Employee</b>	\$10,000 increments up to the lesser of 5x salary or \$200,000	\$200,000
<b>Spouse</b>	\$5,000 increments up to the lesser of 100% of employee amount or \$50,000	\$50,000
<b>Child(ren)</b>	\$2,000 increments up to the lesser of 100% of employee amount or \$10,000	\$10,000

\*During your initial eligibility period, you can receive coverage up to the Guaranteed Issue amounts without having to provide Evidence of Insurability (EOI, or information about your health). During your annual open enrollment period, if you are already enrolled in coverage, you may increase your coverage up to the Guaranteed Issue amount without EOI.

# Long-Term Disability Insurance

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 Long-Term Disability

Provided at an affordable group rate through Unum.

<b>Benefit Percentage</b>	60%
<b>Monthly Benefit Maximum</b>	\$5,000
<b>When Benefits Begin</b>	After 90 <sup>th</sup> day of disability
<b>Maximum Benefit Duration</b>	Social Security Normal Retirement Age



# 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 Unum.

## The EAP 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

## EAP Benefits

- ▶ Assistance for you and your household members
- ▶ Up to three (3) in-person sessions with a counselor per issue, per year, per individual
- ▶ Unlimited toll-free phone access and online resources

Please visit [www.unum.com/lifebalance](http://www.unum.com/lifebalance) or call 800-854-1446 today!

# WorkLife Partnership

Employees are AFW's most valuable assets, so AFW wants to help them succeed. WorkLife Navigators are community resource specialists who are available to all employees and their families at no cost.

## Help with life & finances:

- ▶ Finding resources for affordable housing
- ▶ Connecting to legal resources
- ▶ Accessing reliable transportation
- ▶ Utility assistance
- ▶ Food resources
- ▶ Support in finding affordable child care options
- ▶ Household budgeting
- ▶ Navigate resources for debt management

## Help with health insurance:

- ▶ Reviewing health insurance policies & terms
- ▶ Choosing the right insurance
- ▶ Understanding benefits
- ▶ Managing medical bills
- ▶ Understanding Medicaid & Medicare

Services are one-on-one, always confidential, mobile, and free. You may contact the AFW WorkLife Navigator, Derek Von Schulz, at 303-880-5925 for all locations or visit [www.askthenavigator.org](http://www.askthenavigator.org). You may also text AFWNav to 555888 or email [afw@worklifecolorado.org](mailto:afw@worklifecolorado.org) to connect to a Navigator today.

# 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 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!

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<sup>1</sup>? 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.

## Hospital Indemnity Insurance

The average cost of a hospital stay is \$10,000<sup>2</sup>—and the average length of a stay is 4.8 days<sup>3</sup>. Hospital indemnity insurance can help reduce costs by paying you or a covered dependent a benefit to help cover your deductible, coinsurance and other out-of-pocket costs due to a covered sickness or injury related hospitalization.

## Voluntary Short Term Disability

Disability income insurance helps prepare you for injury or illness by providing protection for your income. The plan provides nonoccupational coverage. Short Term Disability is guaranteed issue. There is a benefit for pre-existing conditions. This plan will cover for up to 3 months of coverage. There are benefits for maternity as well. Short term disability is paycheck protection! Please see Aflac brochure for more information.

## Identity Theft through ID Experts - *New!*

Identity theft can be emotionally devastating and take years to resolve without help from an experienced professional. Replacing documents, cutting through red tape, and untangling fraud is daunting. But with help from ID Experts' experienced team, available 24/7, restoration takes place quickly and effectively, giving customers peace of mind. This benefit is paid entirely by you. You may enroll in this benefit at open enrollment or anytime after.



## Pet Insurance - *New!*

Pets are always there for us - on good days and bad. That is why Trupanion Pet Insurance won't let them down! All dogs and cats over 8 weeks and under 14 years old can enroll for lifelong coverage. This plan covers 90% of eligible costs for all new illnesses and injuries, including: diagnostic tests, medications, surgeries, hospital stays, prescription foods, prosthetic devices, orthotic devices, carts, supplements, and herbal therapy. Coverage begins after applicable policy waiting periods: 5 days for injuries and 30 days for illnesses. You may visit any veterinary, emergency care, or specialty hospital in the US, Canada, and Puerto Rico. Please visit the Trupanion website or AFW benefits website for more information. You may enroll in this benefit at open enrollment or anytime after.

## Student Loan Assistance - *New!*

If you have student loans, you can enroll in our free student loan resources program through Peanut Butter to repay them more quickly. Peanut Butter offers advice on restructuring your loans so you can save money, offers access to a refinancing marketplace so you can get the best terms possible and provides free and paid counseling services. Log into [www.getpeanutbutter.com](http://www.getpeanutbutter.com) or download the app to take advantage of these services. You may enroll in this benefit at open enrollment or anytime after.

1. MetLife Accident and Critical Illness Impact Study, October 2013  
2. Costs for Hospital Stays in the United States, 2011. HCUP Statistical Brief #168. December 2013. Agency for Healthcare Research and Quality, Rockville, MD.  
3. National Hospital Discharge Survey: 2010





## 401(k) and Roth 401(k)

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Everyone wants to retire someday, and American Furniture Warehouse (AFW) is proud to offer you a 401(k) plan to help prepare you for your retirement! We offer two different types of 401(k) accounts. Traditional 401(k) which is a pre-tax deduction and Roth 401(k) which is a post-tax deduction. The plans are administered by Fidelity Investments.

### Key Highlights

- ▶ When am I eligible? You will be eligible either January 1 or July 1 following 6 months of employment, whichever comes first. After you work here 6 months, you will be auto enrolled January 1<sup>st</sup> or July 1<sup>st</sup>.
- ▶ How do I enroll? The AFW 401(k) Plan has an auto-enroll feature. Meaning, once you are eligible to participate in the plan, you will be automatically enrolled with a 3% contribution. If you choose to opt out of the plan, you must contact Fidelity at 1-800-294-4015 or go to [www.netbenefits.com](http://www.netbenefits.com) to change your contribution to zero.
- ▶ When can I access my money? You can access your money at the age of 59 ½ without penalty. If you find yourself in a hardship, there are two opportunities to access your funds, a loan or a hardship withdrawal. Both options require approval by Fidelity and may result in significant tax penalties.
- ▶ What happens to my money if I quit? At the time of termination, your funds will be accessible to roll-over into another 401(k) plan, cash-out (may result in penalties), or depending on the amount of your account can remain in the American Furniture Warehouse 401(k) account until you retire.
- ▶ What happens to my money if I die? Please be sure to leave a beneficiary on file with Fidelity by visiting [www.netbenefits.com](http://www.netbenefits.com) so your money helps the loved ones of your choice.

# Paid Time Off Benefits

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American Furniture Warehouse recognizes that life happens and offers a variety of generous time-off benefits. These benefits include vacation hours, sick hours, personal days, holiday pay, and bereavement pay. All scheduled time off is subject to Manager approval and is based on business needs.

## Vacation Hours

On your 90th day of employment, you will be awarded 9.24 hours of vacation, and then begin accruing 0.77 hours of vacation per week until your one-year anniversary. Thereafter, vacation hours will be accrued at 1.54 hours per week and capped at 400 hours maximum. Earned vacation hours are payable upon termination of employment.

## Personal Days

Two personal days (8 hours each) are earned after 60 days of employment and thereafter each January 1st. Personal days must be used by the day and within the calendar year they are earned. Personal days do not roll over and are not payable upon termination of employment.

## Holidays

Easter, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, and Christmas Day are designated holidays. Holiday pay varies based on your position. Please talk to your manager for details.

## Bereavement Benefit

Bereavement benefits are for attending funeral services of a loved one covered under the policy. Funeral pay is to provide income replacement for scheduled workdays missed to attend

funeral or memorial services for family members. Documentation is required. Employees on a leave of absence are not eligible for bereavement.

- ▶ In the event of the death of an immediate family member (spouse, parent, child), an employee shall, upon request, be granted such time off with pay not to exceed five (5) working days.
- ▶ In the event of the death of a close family member (sibling, mother/father in law, stepchild, stepparent, grandchild, grandparent), an employee shall, upon request, be granted such time off with pay not to exceed three (3) working days.

## Sick Pay

Sick leave benefits are solely to provide income protection when you are unable to work due to your own illness or injury or to render care to an immediate family member for their illness or injury. Employees who call in may be required to use sick pay as income replacement for missed time under the attendance policy. Abuse or dishonesty in the use of sick leave may result in disciplinary action up to and including termination. Medical documentation may be required to support the necessity and validity of the use of sick pay.

Sick Pay will accrue at 1.35 hours per week and will be available to take for all Employees from date of hire forward. The maximum sick pay any employee can accrue is 320 hours. Any sick time accrual over 160 hours can be used in the same manner as Vacation Pay by requesting "Sick over 160" time off. Accumulated Sick Pay hours are not paid out at the time employment ends.

# Extra Perks

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- ▶ Vasa Fitness Gym Membership – Please see Oracle intranet for more information.
- ▶ 25% tuition savings at Devry University for employee and family – Contact Devry at 1-866-606-8349 for details.
- ▶ Discounted tickets and various other great deals at [www.ticketsatwork.com](http://www.ticketsatwork.com) (Company Code: afwonline).
- ▶ Discounted daily passes and annual passes to amusement parks.
- ▶ Reduced prices on various sports tickets.
- ▶ Special employee pricing on mattresses.
- ▶ Employee discounts with Verizon Wireless.



# Cost of Benefits

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

## MEDICAL COVERAGE

Coverage Tier	Employee Contribution (Weekly)		
	Aetna Choice POS II \$500	Aetna Choice POS II \$1,000	Kaiser DHMO \$1,000
Employee Only	\$42.56	\$23.49	\$23.49
Employee + Spouse	\$93.52	\$72.47	\$72.47
Employee + Child(ren)	\$80.81	\$58.00	\$58.00
Family	\$147.25	\$111.49	\$111.49

Note: Does not include the \$10 per person monthly premium credit for participating employees and spouses for preventive wellness program.

## DENTAL COVERAGE

Coverage Tier	Employee Contribution (Weekly)	
	PPO Only Plan	PPO + Premier Plan
Employee Only	\$1.15	\$5.22
Employee + Spouse	\$4.19	\$11.56
Employee + Child(ren)	\$4.51	\$12.51
Family	\$10.25	\$22.46

## VISION COVERAGE

Coverage Tier	Employee Contribution (Weekly)
Employee Only	\$1.35
Employee + Spouse	\$2.69
Employee + Child(ren)	\$3.00
Family	\$4.79

## VOLUNTARY BENEFITS

Rates for voluntary benefits can be found online during enrollment.

## SUPPLEMENTAL LIFE/AD&D

Deductions for supplemental Life/AD&D are taken from your paycheck after taxes. Rates are available online during enrollment.

# Contact Information

Coverage	Carrier	Phone #	Website/Email
Medical	Aetna	800-445-5299	<a href="http://www.aetna.com">www.aetna.com</a>
	Kaiser	303-338-3800	<a href="http://www.kp.org">www.kp.org</a>
Zero	Zero (Aetna covered members only)	855-816-0001	<a href="https://zero.health">https://zero.health</a> <a href="mailto:help@zero.health">help@zero.health</a>
North American Specialty Hospital (NASH)	NASH (Aetna covered members only)	303-807-1783	<a href="http://www.northamericanspecialtyhospital.com">www.northamericanspecialtyhospital.com</a>
Dental	Delta Dental	800-610-0201	<a href="http://www.deltadentalco.com">www.deltadentalco.com</a>
Vision	Vision Service Provider (VSP)	800-877-7195	<a href="http://www.vsp.com">www.vsp.com</a>
Flexible Spending Accounts (FSAs)	Rocky Mountain Reserve	888-722-1223	<a href="http://www.rockymountainreserve.com">www.rockymountainreserve.com</a>
Life/AD&D	Unum	866-679-3054	<a href="http://www.unum.com">www.unum.com</a>
Long-Term Disability	Unum	866-679-3054	<a href="http://www.unum.com">www.unum.com</a>
Employee Assistance Program (EAP)	Unum	800-854-1446	<a href="http://www.unum.com/lifebalance">www.unum.com/lifebalance</a>
WorkLife Partnership	WorkLife Navigator	303-880-5925	<a href="http://www.askthenavigator.org">www.askthenavigator.org</a>
Voluntary Benefits	Aflac ID Experts Trupanion Pet Insurance Peanut Butter Student Loan Assistance	800-433-3036 800-298-7558 855-690-8123 N/A	<a href="http://www.aflacgroupinsurance.com">www.aflacgroupinsurance.com</a> <a href="http://www.myidcare.com">www.myidcare.com</a> <a href="http://www.trupanion.com">www.trupanion.com</a> <a href="http://www.getpeanutbutter.com">www.getpeanutbutter.com</a> ; <a href="mailto:support@getpeanutbutter.com">support@getpeanutbutter.com</a>
401(k)	Fidelity Investments 401(k) Spencer Olson, Financial Advisor	800-294-4015 970-304-4909	<a href="http://www.netbenefits.com">www.netbenefits.com</a> <a href="mailto:spencer.olson@lpl.com">spencer.olson@lpl.com</a>
Call Center	SMBO	888-598-2040	N/A

## Benefits Website

Our benefits website [my.AFW.net](http://my.AFW.net) can be accessed anytime you want additional information on our benefits programs.

### Questions?

If you have additional questions, you may also contact:

Beverly Zimmerman, Benefits Manager  
720-873-8611  
[bzimmerman@afwonline.com](mailto:bzimmerman@afwonline.com)

Nancy McGirk, Human Resources Generalist  
720-873-8655  
[nmcgirk@afwonline.com](mailto:nmcgirk@afwonline.com)



## Benefit Spot

We've gone mobile! To help you access your benefits information—even when you're away from work and need it most—we've launched a mobile benefits app. To get started, Download "Benefit Spot" on the Apple App Store or Google Play and enter company code: **AFW**



**DISCLAIMER:** The material in this benefits brochure is for informational purposes only and is neither an offer of coverage or medical or legal advice. It contains only a partial description of plan or program benefits and does not constitute a contract. Please refer to the Summary Plan Description (SPD) for complete plan details. In case of a conflict between your plan documents and this information, the plan documents will always govern. **Annual Notices:** ERISA and various other state and federal laws require that employers provide disclosure and annual notices to their plan participants. The company will distribute all required notices annually.

