

2025

EMPLOYEE BENEFITS GUIDE

Effective January 1, 2025 - December 31, 2025



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Welcome to your VitalCare Corporation 2025 Benefits!



Your needs, and those of your family, are unique to you. That's why VitalCare Corporation provides a comprehensive and flexible benefits program that you can customize to fit your personal situation. Our program offers you and your family important healthcare coverage and financial security.

Your benefits are an important part of your total compensation at VitalCare Corporation. Please take the time to review and evaluate all the options available to you and your family.

This benefits guide is a summary and provides an overview of the benefits offered to eligible employees and their dependents. It is not a complete description of the coverage offered nor the varying eligibility that may apply under different benefits. If this guide does not address your specific questions, please contact Human Resources for additional information. Controlling provisions are provided in each benefit plan policy. If there is any discrepancy between this guide and the underlying policies or plan documents, the policies or plan document will control. This benefits guide is not a binding contract or guarantee of coverage. The company reserves the right to end, suspend, or amend any plan or benefit provided, at any time, for any reason, in whole or in part.

Benefits Overview



Benefit Options Requiring Employee Contributions

- Medical (Plan Options) - United Healthcare
 - Colorado Doctors Plan Silver 5500/40%/8700
 - Choice Plus Bronze (Open Access HSA w/ Premium Rewards) 6500/10%/7850
 - Choice Plus (Open Access) Silver 3500/40%/8650
 - Choice Plus (Open Access) Gold 1500/20%/6000
 - Plans include prescription drug coverage
- Dental – United Healthcare
- Vision – United Healthcare
- Life and AD&D – Principal
- Supplemental Plans– Principal
 - Critical Illness
 - Accident
 - Hospital Indemnity
- Employee Assistance Program
- Massage Discount
- Employee Referral Bonus
- Paid Time Off
- Family & Medical Leave Insurance (FMLI)
- COBRA
- Colorado SecureSavings

To enroll in benefits, please complete your personal enrollment form and return to heidi@vitalcare.us

Eligibility

Who is Eligible?

You are eligible for VitalCare Corporation benefits if you are:

- An active full-time employee working **30** or more hours per week.

Your dependents are eligible if they are:

- Your legal spouse or domestic partner
- Your and/or your domestic partner's child(ren)* up to age 26
- Your disabled child(ren) up to any age (if disabled prior to age 19)*
- Dependent verification may be required.

** Includes natural, step, legally adopted/or a child placed for adoption, or a child under your legal guardianship.*

About Domestic Partner Coverage

To enroll your same-sex or opposite-sex domestic partner and his or her dependents for coverage, you will be required to submit:

- Proof of domestic partnership
- Appropriate declaration forms

Under federal law, the employer's contribution toward the cost of healthcare coverage for your domestic partner and his or her dependents is considered taxable income to you.

Domestic partner premiums will be deducted on a post-tax basis. You may wish to consult with a tax adviser for more information.

Termination of Coverage

If you or a covered dependent no longer meet the eligibility requirements or if your employment ceases, your medical and dental coverage will end on the last day of the month in which you become ineligible.

You may be eligible to elect COBRA for yourself and your eligible dependents for medical and dental coverage.

You are responsible for informing Director of Operations within 30 days if any of your dependents become ineligible for benefits. Situations may include a child aging out of eligibility or separation/divorce.



Enrollment

When Can I Enroll in Benefits?

You can enroll for benefits:

- Within **30 days** of becoming eligible for benefits
- During the annual Open Enrollment period
- During the plan year, if you experience a **Qualifying Life Event**

When Does Coverage Begin?

Benefits for new hires, unless otherwise explained, will become effective as follows:

Full-Time Employees - First of the month following the date of hire.

PRN Employees – First of the month following the look-back period where the employee has averaged 30 hours or more a week.

How Do I Enroll in Benefits?

You must actively enroll in all benefits that require employee contributions. To enroll in benefits, please complete your personal enrollment form and return it to heidi@vitalcare.us

Please Note:

Federal regulations require employers to obtain the following information during Enrollment:

- Social Security numbers for you and your dependents covered by the medical plan
- Dates of birth and your relationship to your dependents

Open Enrollment

Open Enrollment is your once-a-year opportunity to review your benefit plan elections and make adjustments that meet the needs of you and your family.

Changes to medical and dental benefits made during Open Enrollment will go into effect January 1, 2025 - December 31, 2025.

Making Changes During the Plan Year

The benefit elections you make during your initial enrollment period will be in effect through the end of the plan year. If you have a “qualified life event,” you may make changes to certain benefits if you apply for the change and provide supporting documentation to Human Resources within **30 days** of the event. Proof of life events is subject to approval by the company.

Changes are effective prospectively unless the event is for birth, adoption, or placement for adoption.

Qualifying life events include, but are not limited to:

- Newlywed
- Divorce or legal separation
- Birth, adoption, or placement for adoption of an eligible child
- Death of your spouse, domestic partner, or covered child
- Changes with you or your spouse/domestic partner’s work status that affect benefits eligibility (for example, starting a new job, leaving a job, changing from part-time to full-time, starting or returning from an unpaid leave of absence, etc.)
- Your spouse’s Open Enrollment
- A change in your child’s eligibility for benefits
- Gain or loss of Medicare or Medicaid during the year
- Relocation

Other qualifying events may also apply. Please contact heidi@vitalcare.us



Must Submit Within 30 Days of the Event

Medical Plans



- VitalCare Corporation offers four medical plans:
 1. Colorado Doctors Plan Silver 5500/40%/8700
 2. Choice Plus Bronze (Open Access HSA w/Premium Rewards) 6500/10%/7850
 3. Choice Plus (Open Access) Silver 3500/40%/8650
 4. Choice Plus (Open Access) Gold 1500/20%/6000
- Preventive care is covered at 100% when using an in-network provider.
- Plans include prescription drug coverage.
- Deductibles and out-of-pocket maximums accumulate on a calendar year from **January 1 - December 31**.
- Employees share in the cost of medical/prescription benefits.
- Please refer to the Medical Plans Comparison Chart for a comparison of the plans. Specific benefit levels and limitations can be found in the plan summaries and Summary of Benefits and Coverage (SBC).



Finding In-Network Providers

To search for in-network medical providers, log onto
<https://www.uhc.com/find-a-doctor>

Access to Your Healthcare

After you are enrolled in a medical plan, log onto:
<https://member.uhc.com/myuhc>
 and register to access self-service tools and resources to help manage your medical benefits.

A Note About Health Care Reform

If you choose to purchase individual coverage through the Marketplace, you should know that because your employer's medical insurance meets specific ACA requirements, you may not be eligible to receive a federal subsidy.

Additional information is available at
www.healthcare.gov.

Medical Plan Options

		Colorado Doctors Plan Silver 5500/40%/8700		Choice Plus Bronze (Open Access HSA w/Premium Rewards) 6500/10%/7850	
Medical		You Pay		You Pay	
		<u>In-Network</u>	<u>Out-of-Network</u>	<u>In-Network</u>	<u>Out-of-Network</u>
Calendar Year Deductible (Individual / Family)		\$5,500/\$11,000	Not Covered	\$6,500 / \$13,000	\$7,500 / \$15,000
Calendar Year Out-of-Pocket Max ¹ (Individual / Family)		\$8,700/\$17,400	Not Covered	\$7,850 / \$15,700	\$15,000 / \$30,000
Preventive Care		\$0	Not Covered	\$0	Not Covered
Primary Care		\$0	Not Covered	10%*	50%*
Specialty Care		\$125	Not Covered	10%*	50%*
Virtual Care		\$0	Not Covered	\$0	Not Covered
Urgent Care Facility		\$0	Not Covered	10%*	50%*
Emergency Room Care		\$500 per occurrence + 40%*		10%	10%
Ambulance (Ground or Air)		40%*	Not Covered	10%	10%
Inpatient Hospital		40%*	Not Covered	10%*	50%*
Outpatient Surgery		40%*	Not Covered	10%*	50%*
Lab, X-Ray & Advanced Imaging (MRI, MRA, CAT, PET Scan)		40%*	Not Covered	10%*	Lab Testing Not Covered 50%* X-Ray and Diagnostic Testing
Mental Health		40%*	Not Covered	10%*	50%*
Acupuncture (6 visit limit per benefit)		40%*	Not Covered	10%*	50%*
Prescription		You Pay		You Pay	
Retail (up to 31-day supply) Tier 1 / Tier 2 / Tier 3/ Tier 4		\$15 / \$60 / \$125 / \$350-\$500		\$15 / \$50 / \$135 / \$350-\$500	

* **After the Deductible is met**

¹ Plan Year Out-of-Pocket Maximum includes deductibles, copays, and coinsurance.

² Primary Care Physician required for Colorado Doctors Plan

Limitations and maximums may apply. For more information, please refer to the plan summaries and Summary of Benefits and Coverage.



Medical Plan Options (continued)

Medical	Choice Plus (Open Access) Silver 3500/40%/8650		Choice Plus (Open Access) Gold 1500/20%/6000	
	You Pay		You Pay	
	<u>In-Network</u>	<u>Out-of-Network</u>	<u>In-Network</u>	<u>Out-of-Network</u>
Calendar Year Deductible (Individual / Family)	\$3,500 / \$7,000	\$7,500 / \$15,000	\$1,500/\$3,000	\$7,500/\$15,000
Calendar Year Out-of-Pocket Max ¹ (Individual / Family)	\$8,650 / \$17,300	\$15,000 / \$30,000	\$6,000/\$12,000	\$15,000/\$30,000
Preventive Care	\$0	Not Covered	\$0	Not Covered
Primary Care	\$45	50%*	\$35	50%*
Specialty Care	\$90	50%*	\$70	50%*
Virtual Care	\$0	Not Covered	\$0	Not Covered
Urgent Care Facility	\$75	50%*	\$50	50%*
Emergency Room Care	40%*	40%*	20%*	20%*
Ambulance (Ground or Air)	40%*	40%*	20%*	20%*
Inpatient Hospital	40% *	50%*	20%*	50%*
Outpatient Surgery	40% *	50%*	20%*	50%*
Lab, X-Ray & Advanced Imaging (MRI, MRA, CAT, PET Scan)	40% *	50%*	20%*	50%*
Mental Health	\$45	50%*	20%*	50%*
Acupuncture (6 visit limit per benefit)	\$45	50%*	\$35	50%*
Prescription	You Pay		You Pay	
Retail (up to 31-day supply) Tier 1 / Tier 2 / Tier 3/ Tier 4	\$15 / \$60 / \$125* / \$350-\$500*		\$15 / \$60 / \$125* / \$350-\$500*	

* **After Deductible is met**

¹ Plan Year Out-of-Pocket Maximum includes deductibles, copays, and coinsurance. Limitations and maximums may apply. For more information, please refer to the plan summaries and Summary of Benefits and Coverage.



Here's an example of how the plan's costs come into play.



* Your coinsurance may vary by service. This example is for illustrative purposes only.

Virtual Care

Each medical plan includes Virtual Visits or UHC Virtual Visits, which provide 24-7-365 access to board-certified primary care doctors and pediatricians by secure video chat or phone. For an illness or injury that is not an emergency, United Healthcare's telemedicine program offers a convenient, cost-effective alternative to hospital emergency rooms and urgent care clinics.

Virtual Visits or UHC Virtual Visits are not intended to replace your relationship with your doctor but provide healthcare access when reaching the doctor is difficult or inconvenient.

Doctors in the Virtual Visits or UHC Virtual Visits can diagnose, recommend treatment, and write short-term prescriptions for minor, non-life-threatening conditions including, but not limited to:

- Acne
- Allergies
- Arthritic Pain
- Bronchitis
- Cold/Flu Symptoms
- Ear Infections
- Headaches/Migraines
- Insect Bites
- Sinus Infections
- Nausea/Stomach Aches
- Pink Eye
- Skin Infections
- Sore Throat
- Upper Respiratory Infection

Benefits of Telemedicine Visits

- No travel expenses or time
- Less time away from work
- Less interference with child or elder care responsibilities
- No exposure to other potentially contagious patients

How to Schedule a Virtual Visit

1. Sign in to <https://member.uhc.com/> or download the UHC app to start a visit



2. Choose the type of visit.

Virtual visits can be for 24/7 urgent care, primary care, specialty care or therapy

3. Choose a network provider for your visit.

Where to Seek Care

Emergency Care vs. Urgent Care

When you need help in a hurry, you have choices. Of course, when it's a **life-threatening problem**, you should call **911** or go straight to the nearest hospital emergency room (ER).

In the ER, true emergencies are treated first, so unless your life is in danger, you'll wait – sometimes for hours. The ER is also the most expensive option for care.

For non-life-threatening problems, call your doctor, access Virtual Visit or UHC Virtual Visits services or go to an urgent care center.



Go to Emergency Room

Heart attack or stroke

Chest pain or intense pain

Shortness of breath

Severe abdominal pain

Head injury or other major trauma

Loss of consciousness

Major burns or severe bleeding

One-sided weakness or numbness

Open fractures

Poisoning or suspected overdose

or



Go to Urgent Care

Moderate fever

Colds, cough, or flu

Bruises and abrasions

Cuts and minor lacerations

Minor burns and skin irritations

Eye, ear, or skin infections

Sprains or strains

Possible fractures

Urinary tract infections

Respiratory infections

KNOW BEFORE YOU GO



Lower

Cost and Time

Greater

Virtual care	Convenience care clinic	Healthcare provider's office	Urgent care center	Emergency room
For minor medical conditions. Connect with board-certified doctor via video or phone when, where and how it works best for you.	For minor medical concerns. Staff nurse practitioners and physician assistants. Located in retail stores and pharmacies. Open nights and weekends.	The best place to go for routine or preventive care or to keep track of medications. Many PCPs offer virtual care. Contact your PCP to schedule an in-person or virtual care visit.	For conditions that aren't life threatening. Staffed by nurses and doctors and usually have extended hours.	For immediate treatment of critical injuries or illness. Open 24/7. If a situation seems life threatening, call 911 or go to the nearest ER. <i>"Freestanding" ER locations are becoming more common in many areas. Because these ERs are not inside hospitals, they may look like urgent care centers. When you receive care at an ER, you're billed at a much higher cost than other health care facilities.</i>
<ul style="list-style-type: none"> › Colds and flu › Rashes › Sore throats › Headaches › Stomachaches › Fever › Allergies › Acne › Urinary tract infections (UTIs) and more 	<ul style="list-style-type: none"> › Colds and flu › Rashes or skin conditions › Sore throats, earaches, sinus pain › Minor cuts or burns › Pregnancy testing › Vaccines 	<ul style="list-style-type: none"> › General health issues › Preventive care › Routine check-ups › Vaccines and screenings 	<ul style="list-style-type: none"> › Fever and flu symptoms › Headaches › Minor cuts, sprains, burns, rashes › Lower back pain › Joint pain › Minor respiratory symptoms › UTIs 	<ul style="list-style-type: none"> › Sudden numbness, weakness › Uncontrolled bleeding › Seizure or loss of consciousness › Shortness of breath › Chest pain › Head injury/major trauma › Blurry or loss of vision › Severe cuts or burns › Overdose
<ul style="list-style-type: none"> › Costs the same or less than visit with your primary care provider (PCP) › Appointments typically in an hour or less › Need to leave home or work 	<ul style="list-style-type: none"> › Same or lower than provider's office › No appointment needed 	<ul style="list-style-type: none"> › May charge copay/coinsurance and/or deductible › Usually need appointment › Short wait times 	<ul style="list-style-type: none"> › Costs lower than emergency room (ER) › No appointment needed › Wait times vary 	<ul style="list-style-type: none"> › Highest cost › No appointment needed › Wait times may be long

Health Savings Account Advantages



Only available for those enrolled in the Choice Plus Bronze 6500/10%/7850 medical plan.

A Health Savings Account (HSA) is a tax-advantaged savings vehicle available to individuals covered by a High Deductible Health Plan (HDHP). Funds in the account are used to pay for qualified medical, dental, and vision expenses.

An HSA is a great way to save for the future. You can set aside money from each paycheck now and save funds to cover healthcare expenses that come up later. Plus, your contributions are free from federal income tax, so you're stretching your healthcare dollars while lowering your taxable take-home pay amount.

HSA funds can only be used for yourself, your spouse, and your taxable dependents. Expenses for domestic partners and/or other dependents who do not qualify as tax dependents are not reimbursable under the HSA. To obtain an HSA, you can contact your local bank.

Advantages of an HSA

- Balance rolls over each year so you won't lose your contributions
- Triple tax savings — you do not pay federal tax* on:
 - Contributions to the account
 - Spending on qualified expenses
 - Interest that accrues
- Account is portable, so the funds are yours even if you change medical plans or leave the company
- Use the funds (now or in the future) for eligible medical, dental or vision expenses, including coinsurance costs, prescriptions, glasses, orthodontia and more
- Money left in the savings account earns tax-free interest*

**Tax treatment of HSAs for state tax purposes may vary by state.*

Who Can Open an HSA?

You can contribute to an HSA if you:

- Enrolled
- Are not enrolled in Medicare*, TRICARE or TRICARE for Life.
- Cannot be claimed as a dependent on someone else's tax return.
- Have not received Veterans Affairs (VA) benefits within the past 3 months.
- You (or your spouse) do not contribute to a Healthcare FSA.

** Enrollment in Medicare Part A may be retroactive by up to 6 months when you begin taking social security retirement after your Social Security Normal Retirement Age (SSNRA). This may affect your HSA eligibility.*

Other restrictions and exceptions may also apply. For more information, visit www.irs.gov/publications/p969/.

Eligible HSA Expenses

Doctor and Hospital Visits
Prescription Medications
COBRA Premiums

Vision Care, Glasses, Contacts
Long-Term Care Insurance

Dental Care, Braces, Dentures
Medical Expenses & Equipment

A complete list can be found by visiting www.irs.gov Publication 502

Health Savings Account Contributions



[Only available for those enrolled in the Choice Plus Bronze 6500/10%/7850 medical plan.](#)

Once you open an HSA account at the bank of your choosing, you will need to provide HR with your bank account number. You'll also want to designate a beneficiary for this account.

Health Savings Account (HSA)	
Annual Limit	\$4,300 Single \$ 8,550 Family
Catch-Up Contribution	\$1,000 annually if age 55+
Enrollment Rules	Must be enrolled in an HSA-qualified plan
Who may you use funds for?	You, your spouse, and your tax dependents
Changes allowed to elections	Monthly
When unused funds are forfeited	N/A. Funds remain in your account
How you access funds	A debit card or checks
Penalty for non-qualified use	20%

IMPORTANT! Be sure to keep your receipts in case the IRS ever audits you. If you use your HSA funds for expenses beyond what the IRS defines as qualified, you will be subject to income tax on the distributions, plus pay an additional 20% penalty if you are younger than 65. To view a list of qualified expenses, visit your HSA provider

	Without HSA	With HSA
Annual Income	\$40,000	\$40,000
Annual HSA Contribution	\$ -	(\$2,000)
Taxable Salary	\$40,000	\$38,000
Tax Payment (est. 30%)	(\$12,000)	(\$11,400)
Net Take-Home	\$28,000	\$28,600
Annual Savings	\$0	\$600

When you participate in a pre-tax savings account, the funds that you set aside from your paycheck are not considered wages for federal income tax purposes. In addition, these amounts are not subject to Social Security or federal unemployment taxes.

Reducing your gross income reduces your tax liability. The example to the left shows how you can increase your take-home pay by participating in the HSA.

Contact your local bank to open an HSA account.

Dental



VitalCare Corporation offers a dental plan through United Healthcare. Your choice of dentists can determine the cost savings you receive. In-network providers are paid directly by United Healthcare and agree to accept negotiated fees as “payment in full” for services rendered. When you use out-of-network providers, United Healthcare will apply the applicable percentage of the allowed amount, and you are responsible for paying the balance of the bill.

To search for in-network providers, go to www.uhcdental.com.

Plan Year Maximum * (plan pays)	Up to \$1000	
Dental Benefits	In-Network	Out-of-Network
Plan Year Deductible * (applies to Basic and Major Services)	\$50 Individual / \$150 Family	
Preventive Services (no deductible)	0%	0%
Basic Services (after Deductible)	20%	20%
Major Services (after Deductible)	50%	50%
Orthodontia	Not Covered	Not Covered

* Plan deductibles and maximums accumulate on a plan year (January 1, 2025 - December 31, 2025).

Vision



United Healthcare administers vision coverage. In-network vision providers may be located at www.myuhcvision.com.

Vision Benefits	In-Network	Out-of-Network (Reimbursement)
Exam – Once Per Calendar Year	\$10 copay	Up to \$40
Eyeglass Lenses – Once Per Calendar Year Single Vision, Bifocal, Trifocal, Lenticular Progressive Lens and Coatings Additional Cost	\$25 copay	Up to \$80
Contacts – Once Per Calendar Year Fitting/Evaluation Elective/ Conventional/Disposable	\$25 copay	Up to \$80
Frames Allowance – Once Every 2 Years	\$130 copay	Up to \$45

Voluntary Life and AD&D Insurance

Term Life and Accidental Death & Dismemberment (AD&D) insurance is available to team members through Principal insurance. When team members enroll themselves in this benefit, they may also enroll their spouse and/or children.

Benefit Highlights	Team Member Life and AD&D	Spouse Life and AD&D	Child(ren) Life and AD&D
Minimum Benefit & Benefit Increment Amounts	\$25,000	\$5,000	\$5,000
Guarantee Issue Amount <i>Coverage amount available without medical questions or exam to newly eligible team members and dependents 70 years or younger</i>	\$100,000	\$25,000	n/a
Maximum Benefit Amount	\$300,000	\$100,000	\$25,000



Enrollment and Limitations:

- You may increase your benefit and your dependent's benefit by one increment per year during open enrollment without providing health information.
- If you have a qualifying life event (marriage, birth, etc.) you may enroll or increase your benefit up to the guaranteed issue amount without having to provide health information.
- Spouse and child benefits may not exceed 100% of the employee benefit.
- When the employee turns age 65, the benefit reduces to 65% of the policy amount.
- When the spouse turns age 65, the benefit reduces to 65% of the policy amount.
- Dependent children under 14 days old receive a \$1,000 benefit.



Supplemental Plans



VitalCare Corporation offers a line of supplemental policies provided through Principal. These plans pay cash benefits to you above and beyond anything that might be covered by other insurance plans. Premiums are deducted post-tax so that any benefit received is not taxable. These plans include:

- Critical Illness
- Accident
- Hospital Indemnity

Critical Illness

Critical Illness Insurance is designed to help you offset the financial effects of a catastrophic illness with a lump sum benefit if you are diagnosed with a covered critical illness. The benefit is based on the amount of coverage in effect on the date of diagnosis or the date treatment is received according to the terms and provisions of the policy.

Covered Illness	Benefit	Covered Illness	Benefit
Alzheimer's disease	100%	Loss of hearing, sight or speech	100%
Amyotrophic lateral sclerosis	100%	Major organ failure	100%
Benign Brain Tumor	100%	Multiple sclerosis	100%
Carcinoma in situ	25%	Occupational infectious disease	100%
Coma	100%	Paralysis	100%
Coronary artery disease	25%	Parkinson's disease	100%
Heart attack	100%	Skin cancer	\$250
Invasive cancer	100%	Infections disease	25%

Benefit Highlights	Team Member	Spouse
Minimum Benefit & Benefit Increment Amounts	\$5,000	\$2,500
Guarantee Issue Amount <i>Coverage amount available to newly eligible team members/dependents without medical questions or exam</i>	\$20,000	\$10,000
Maximum Benefit Amount	\$50,000	\$25,000 up to 50% of employee's benefit

Children are automatically covered for 25% of employee's benefit

Accident

Accident Insurance is designed to help covered individuals meet the out-of-pocket expenses and extra bills that can follow an accidental injury, whether minor or catastrophic. Lump sum benefits are paid directly to you based on the amount of coverage listed in the schedule of benefits.

Type of Service	Benefit
Burn	\$500-\$5,000
Coma	\$15,000
Concussion	\$500
Dental Injury	\$500
Dislocation	\$1,500 - \$7,500
Eye Injury	\$500
Fracture	\$500 - \$10,000
Internal Injury	\$1,500
Knee Cartilage Injury	\$1,500
Ruptured Disc	\$1,500
Tendon/Ligament/Rotator Cuff Injury	\$1,500

Wellness Benefit

If you or your covered dependent(s) have an annual wellness evaluation with your primary care provider, you may each receive a \$50 benefit (once per calendar year). Be sure to file your claim within a year of the date of service.

Hospital Indemnity

Hospital Indemnity insurance is designed to help provide financial protection by paying a benefit due to hospitalization and, in some cases, for treatment received for an accident or sickness, even if that treatment occurs outside the hospital. You may use the benefit to meet the out-of-pocket expenses and extra bills that occur, for more details please refer to plan summary .

Type of Service	Benefit
Hospital Admission	\$1,000
ICU Admission	\$2,000
Hospital Confinement	\$100
ICU Confinement	\$200
Newborn Nursery Confinement	\$100

Employee Assistance Program (EAP)

VitalCare offers an in-house Employee Assistance Program (EAP), which allows team members to meet with one of VitalCare's counselors at no cost to you. You may schedule up to 3 sessions (per situation). Should you need ongoing assistance, VitalCare will help refer you to outside support.

Massage Discount

VitalCare employees have access to massage services at a discounted rate. Regularly \$80, employees can take advantage of this benefit for \$55. Please email mekayla@vitalcare.us to book a session.

Referral Bonus \$

VitalCare offers a referral bonus to existing employees. When you refer someone that VitalCare hires, you can receive up to a \$300 bonus. You will earn \$150 when your referral attends New Hire Orientation and another \$150 when they complete 6 months of employment.

Vacation/Sick Leave

VitalCare includes paid time off, including vacation, sick, and holiday. Please refer to the *employee handbook for current details*.

Family & Medical Leave Insurance (FAMLI)

Colorado voters approved the paid Family and Medical Leave Insurance (FAMLI) program in 2020. FAMLI ensures Colorado workers have access to paid leave to take care of themselves or their families during life circumstances that pull them away from their jobs. Covered Colorado workers may receive up to twelve weeks of leave per year to:

- Bond with a new child, including adopted and fostered children.
- Care for themselves if they have a serious health condition.
- Care for a family member's serious health condition.
- Make arrangements for a family member's military deployment.
- Address the immediate safety needs and impact of domestic violence and/or sexual assault.

Those who experience pregnancy or childbirth complications may receive an additional four weeks for a total of 16 weeks per year. Both employers and employees contribute premiums to the program. To estimate the cost of your premiums and your potential benefit payment, please use the FAMLI Premiums & Benefits calculator to at <https://famli.colorado.gov/>.

COBRA

Should you lose coverage under an employer's group health plan due to a qualifying event, the [Consolidated Omnibus Budget Reconciliation Act](#) (COBRA) is a federal law that requires employers to offer employees, their spouses, and their dependents a **temporary period of continued health care coverage**.

Should you lose coverage under an employer's group health plan due to a qualifying event, the law requires employers of 20 employees or less to offer employees, their spouses, and their dependents a **temporary period of continued health care coverage** through the Colorado State Continuation Coverage, also known as mini-COBRA.

When a qualifying event occurs, such as retirement or reduction in hours, you will receive an election notice regarding your rights to continuation of benefits. Benefits must be elected no more than 60 days after the qualifying event.

Colorado SecureSavings

VitalCare Corporation offers a Roth Individual Retirement Account (IRA) through Colorado SecureSavings. This is a savings program created by the Colorado SecureSavings Board in the Office of the State Treasurer that can help you save for retirement through automatic payroll contributions to your own IRA. Setting up an account is easy, and you can decide how much to save. There are two ways to participate:

- **Do nothing and save automatically.** VitalCare Corporation will add you to the program. If you choose to do nothing, after 30 days you will be enrolled automatically with the default savings and investment options. The default savings rate is 5% of your gross pay, and that amount is deducted from your paycheck after taxes have been taken out.
- **Customize your account.** You can choose to customize your contribution amounts, investment options, and beneficiaries. Once enrolled, you'll start saving a percentage of your paycheck automatically in your own retirement savings account — a Roth IRA.

The total amount you save must be within the federal government's Roth IRA contribution limits dependent on your Modified Adjusted Gross Income (MAGI), which is essentially annual employment income plus any other income from investments and other sources. Your contribution limit also depends on how you file your taxes.

Contributions Limits

Filing status	MAGI*	Age 49 or younger	Age 50 or Older
Single filer	Less than \$161,000	\$7,000	\$8,000
Married filing jointly	Less than \$240,000	\$7,000	\$8,000

For more information, please visit <https://coloradosecuresavings.com/>

Cost of Coverages

January 1, 2025 - December 31, 2025

Contributions made from each paycheck toward your benefit elections and contributions to your HSA will automatically be **deducted from your gross pay before Federal Income taxes and Social Security taxes** are calculated. Since these contributions are deducted before your pay is taxed, your taxes will be based on a lower gross pay, and you will end up paying lower taxes on the same salary.

VitalCare continues to contribute **\$175** each pay period (26 annually) to your medical plan.

Medical Premiums (per pay period after employer contribution)

	Colorado Doctors Plan Silver 5500/40%/8700	Choice Plus Bronze (Open Access HSA w/Premium Rewards) 6500/10%/7850
Employee Only	\$80.06	\$105.61
Employee + Spouse	\$335.11	\$386.22
Employee + Child(ren)	\$296.86	\$344.13
Employee + Family	\$551.91	\$624.74
	Choice Plus (Open Access) Silver 3500/40%/8650	Choice Plus (Open Access) Gold 1500/20%/6000
Employee Only	\$130.22	\$173.00
Employee + Spouse	\$435.43	\$521.00
Employee + Child(ren)	\$389.65	\$468.80
Employee + Family	\$694.87	\$816.80

Dental & Vision Premiums (employee per pay period)

	Dental	Vision
Employee Only	\$12.92	\$2.93
Employee + Spouse	\$25.84	\$5.56
Employee + Child(ren)	\$29.11	\$6.52
Employee + Family	\$44.19	\$9.18

Term Life Insurance and Supplemental Voluntary Plans (per month)

Term Life and AD&D

Age	Employee*	Spouse*
0-29	\$0.076	\$0.076
30-34	\$0.090	\$0.090
35-39	\$0.143	\$0.143
40-44	\$0.216	\$0.216
45-49	\$0.327	\$0.327
50-54	\$0.536	\$0.536
55-59	\$0.855	\$0.855
60-64	\$1.299	\$1.299
65-69	\$2.200	\$2.200
70+	\$3.947	\$3.947

*Rates Per \$1000 Benefit

Coverage Amount	Child
\$5,000	\$1.00
\$10,000	\$2.00
\$15,000	\$3.00
\$20,000	\$4.00
\$25,000	\$5.00

Accidental Death & Dismemberment

\$0.023

*Rates Per \$1000 Benefit

Critical Illness

Age	Employee*	Spouse*
0-24	\$0.113	\$0.113
25-29	\$0.209	\$0.209
30-34	\$0.235	\$0.235
35-39	\$0.273	\$0.273
40-44	\$0.382	\$0.382
45-49	\$0.551	\$0.551
50-54	\$0.790	\$0.790
55-59	\$1.074	\$1.074
60-64	\$1.518	\$1.518
65-69	\$2.125	\$2.125
70+	\$3.138	\$3.138

*Rates Per \$1000 Benefit

Hospital

Employee Only	\$26.10
Employee + Spouse	\$48.61
Employee + Child(ren)	\$38.32
Employee + Family	\$63.12

Accident

Employee Only	\$5.06
Employee + Spouse	\$7.98
Employee + Child(ren)	\$8.45
Employee + Family	\$13.22

Contacts & Resources

Benefit	Provider	Phone	Website
Medical	United Healthcare	888-809-6539	www.member.uhc.com/myuhc
Dental	United Healthcare	800-822-5353	www.uhcdental.com
Vision	United Healthcare	800-638-3120	www.myuhcvision.com
Voluntary Benefits	Principal	800-986-3343	www.principal.com
Director of Operations (HR Questions)	Heidi Lacey	720-458-0642	heidi@vitalcare.us
Benefit Member Advocate	HRx Benefits LLC	970-541-1940	benefits@hrxservices.com



This benefits guide is a summary and provides an overview of the benefits offered to eligible employees and their dependents. It is not a complete description of the coverage offered nor the varying eligibility that may apply under different benefits. If this guide does not address your questions, please contact the Director of Operations or Senior Leadership for additional information. Controlling provisions are provided in each benefit plan policy. If there is any discrepancy between this guide and the underlying policies or plan documents, the policies or plan document will control. This benefits guide is not a binding contract or guarantee of coverage. The company reserves the right to end, suspend, or amend any plan or benefit provided at any time, for any reason, in whole or in part.

