



# Employee Benefits Guide

**July 1st, 2025 - June 30th, 2026**



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The information in this Benefits Summary is presented for illustrative purposes and is based on information provided by the employer. The text contained in this Summary was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the Benefits Summary and the actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about this summary, contact Amy Newberry.

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# MANDATORY NOTICES

## Hilltop Community Resources Employee Benefit Summary Plan Descriptions (SPD)

### **Please Note:**

Receipt of this notice is not a guarantee of coverage. You must be enrolled in order to have coverage under Medical, Dental, and/or Vision Plans.

**You have a right to request and obtain a paper copy of these documents if you are unable to access the information on Hilltop's employee portal.**

The Summary Plan Description provides complete details about Hilltop's two medical PPO plans, including plan exclusions, covered benefits, deductible and co-pay amounts, etc. As the plan sponsor we are required to provide this information to you. If you have questions about your coverage you can reference the Medical Summary Plan Description located on the Hilltoppers portal, call the customer service number on the back of your Medical ID card, or contact your PeopleOps department at (970) 242-4400. In case of any discrepancy between this booklet and the legal plan document, the legal plan document will govern in all cases.

### **EMPLOYEE MEDICAL BENEFIT SUMMARY OF BENEFITS & COVERAGE (SBCS)**

Summary of Benefits and Coverage - PPO 1000 Medical Plan and PPO 2500 Medical Plan

### **EMPLOYEE BENEFIT SUMMARY PLAN DESCRIPTIONS (SPD)**

Medical Summary Plan Description  
Delta Dental Summary Plan Description  
VSP Vision Summary Plan Description  
Unum Life Insurance Summary Plan Description  
401K Annual Notices and Plan Document

### **OTHER NOTICES**

Health Insurance Portability and Accountability Act (HIPAA) Privacy Notice  
Newborns' and Mothers' Health Protection Act (NMHPA) & Women's Health and Cancer  
Children's Health Insurance Program Reauthorization Act (CHIPRA) Notice  
Summary Annual Report - Medical, Dental, Vision

CONTACT AMY NEWBERRY, BENEFITS MANAGER, AT (970) 244-0446 IF YOU HAVE QUESTIONS.

TO VIEW THESE DOCUMENTS, GO TO HILLTOP'S EMPLOYEE PORTAL--> EMPLOYEE RESOURCES-->  
BENEFITS/PERKS INFORMATION & FORMS → DOCUMENTATION.

# BENEFIT ELIGIBILITY



## What's your status?

- Full-time is 30-40 hrs/week
- Part-time is 0-29 hrs/week

Refer to the box below to view the benefits offered to both Full-Time and Part-Time employees.



## How long do you have to enroll?

**A newly hired, eligible employee must make their benefit elections within 30 days of their hire date.**

Benefits elected will begin the first day of the month following the employee's hire date.



## Who is an eligible dependent?

Eligible dependents include employee's spouse, eligible domestic partner, dependent children, common-law spouse or eligible dependents (under the age of 26) of the domestic partner.



## When can you change your elections?

The option to elect Hilltop benefits is available at new hire, open enrollment, or during a qualifying life event.

**No benefit changes can be made mid-year without a qualifying event.**

## What Counts as a Qualifying Event?

Marriage or Divorce

Birth/Adoption

Loss of other coverage

Death

Change in employment status

Gain in other coverage

**When you have a qualifying event, you have 30 days to elect benefits in UKG**

Benefit	Full-Time	Part-Time	Where to Enroll/Find
PTO: Paid Time Off	✓	✓	Auto-enroll
Health Top Wellbeing Program	✓	✓	Employee Portal
Sabbatical Leave	✓	✓	Employee Portal
Tuition Reimbursement	✓	✓	Employee Portal
1st Time Home Buyer Assistance	✓	✓	Employee Portal
401K/Roth Retirement with The Standard	✓	✓	Vendor Website
Supplemental Insurance with Aflac	✓	✓	Vendor Website
Identity Theft Protection with Norton LifeLock	✓	✓	Vendor Website
Pet Insurance with MetLife	✓	✓	Vendor Website
Employee Assistance Program with AllOne Health EAP	✓	✓	Vendor Website
Dependent Care FSA with ThrivePass	✓	✓	UKG Platform
Basic Life and AD&D Insurance with Unum	✓	✓	UKG Platform
Additional Life and AD&D with Unum	✓	✓	UKG Platform
Dental Insurance with Delta Dental of CO	✓		UKG Platform
Vision Insurance with VSP	✓		UKG Platform
Medical Insurance with UMR	✓		UKG Platform
Medical FSA with Thrive Pass	✓		UKG Platform

# HILLTOP'S PPO 1000 MEDICAL PLAN

BENEFIT FEATURES	Monument Health (Tier 1)	UHC Choice Plus Network (Tier 2)	Non-Network (Tier 3)
Deductible (single/family)	\$1,000/\$2,000	\$1,500/\$3,000	\$3,000/\$6,000
Coinsurance (Covered after deductible)	Covered at 90%	Covered at 80%	Covered at 50%
Total Out-of-Pocket (single/family)	\$2,550/\$5,000	\$3,800/\$7,500	\$13,000/\$21,000
Delta/Montrose Deductible*	See insert	See insert	See insert
<b>Routine Services</b>			
Physician Office Visit	\$0 Copay	\$40 Copay	50% after Deductible
Specialist Office Visit	\$50 Copay	\$50 Copay	50% after Deductible
Preventive Services/Annual Exam	\$0 Copay, 100% covered	\$0 Copay, 100% covered	50% after Deductible
Diagnostic Lab	\$50 Copay	\$50 Copay	50% after Deductible
Diagnostic X-Ray	90% after Deductible	80% after Deductible	50% after Deductible
Advanced Imaging (CT, PET, MRI)	80% after Deductible	80% after Deductible	50% after Deductible
<b>Hospital Services</b>			
Emergency Care	\$300 Copay (waived if admitted as inpatient within 24 hours)		
Inpatient Hospital	90% after Deductible	\$200 plus coinsurance	\$500 plus coinsurance
Outpatient Facility	90% after Deductible	\$200 plus coinsurance	\$500 plus coinsurance
Urgent Care	\$25 Copay	\$50 Copay	50% after Deductible
<b>Other Services</b>			
Inpatient Mental Health	90% after Deductible	80% after Deductible	50% after Deductible
Mental Health Office Visit	\$0 Copay	\$0 Copay	\$10 Copay
Physical Therapy	\$50 Copay	\$50 Copay	50% after Deductible
Chiropractic Care	\$50 Copay	\$50 Copay	50% after Deductible
Durable Medical Equipment	90% after Deductible	80% after Deductible	50% after Deductible
Teladoc: General Medicine, Behavioral Health and Dermatology	\$0 Copay	\$0 Copay	\$0 Copay

## Prescription Drug Plan

Generic / Formulary Brand / Non-Formulary	\$0 Copay for generic only preventive drugs/\$10 Copay for all other generic drugs/\$30 Copay for formulary /\$85 Copay for non-formulary.
Tier 4 Specialty Drugs	\$30 coinsurance. If you are taking a specialty medication eligible for the PrudentRX program, you will pay \$0 for your medication once you enroll in this program.

\*Delta/Montrose see insert for more information. **5**

# HILLTOP'S PPO 2500 MEDICAL PLAN

BENEFIT FEATURES	Monument Health (Tier 1)	UHC Choice Plus Network (Tier 2)	Non-Network (Tier 3)
Deductible (single/family)	\$2,500/\$5,000	\$3,500/\$7,000	\$5,000/\$10,000
Coinsurance (Covered after deductible)	Covered at 90%	Covered at 80%	Covered at 50%
Total Out-of-Pocket (single/family)	\$4,550/\$9,100	\$6,350/\$12,700	\$20,000/\$40,000
Delta/Montrose Deductible*	See insert	See insert	See insert
<b>Routine Services</b>			
Physician Office Visit	\$0 Copay	\$40 Copay	50% after Deductible
Specialist Office Visit	\$50 Copay	\$50 Copay	50% after Deductible
Preventive Services/Annual Exam	\$0 Copay, 100% covered	\$0 Copay, 100% covered	50% after Deductible
Diagnostic Lab	\$50 Copay	\$50 Copay	50% after Deductible
Diagnostic X-Ray	90% after Deductible	80% after Deductible	50% after Deductible
Advanced Imaging (CT, PET, MRI)	80% after Deductible	80% after Deductible	50% after Deductible
<b>Hospital Services</b>			
Emergency Care	\$300 Copay (waived if admitted as inpatient within 24 hours)		
Inpatient Hospital	90% after Deductible	\$200 plus coinsurance	\$500 plus coinsurance
Outpatient Facility	90% after Deductible	\$200 plus coinsurance	\$500 plus coinsurance
Urgent Care	\$25 Copay	\$50 Copay	50% after Deductible
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Tier 4 Specialty Drugs	\$30 coinsurance. If you are taking a specialty medication eligible for the PrudentRX program, you will pay \$0 for your medication once you enroll in this program.

# PREMIUMS

Your medical, dental, and vision premiums, and flexible spending contributions will automatically be set up as pre-tax payroll deductions for 24 pay periods in a benefit year.

Medical Plan Premiums PPO 1000 Plan			
<u>Per Paycheck</u>	<u>Employee Premium</u>	<u>After Wellbeing Discount*</u>	<u>Hilltop's Contribution</u>
Employee Only	\$87.71	\$70.21	\$364.21
Employee + Spouse	\$436.85	\$414.35	\$466.99
Employee + Child(ren)	\$253.89	\$231.39	\$559.57
Family	\$603.03	\$578.03	\$662.34

\*Wellbeing discounts include \$35/mo for an employee-only plan, \$45/mo for an employee plus spouse or child(ren) plan, or \$50/mo for a family plan.

Medical Plan Premiums PPO 2500 Plan			
<u>Per Paycheck</u>	<u>Employee Premium</u>	<u>After Wellbeing Discount*</u>	<u>Hilltop's Contribution</u>
Employee Only	\$52.62	\$35.12	\$365.19
Employee + Spouse	\$363.01	\$340.51	\$472.58
Employee + Child(ren)	\$189.38	\$166.88	\$562.65
Family	\$499.76	\$474.76	\$670.04

\*Wellbeing discounts include \$35/mo for an employee-only plan, \$45/mo for an employee plus spouse or child(ren) plan, or \$50/mo for a family plan.

Dental Premiums	
<u>Premiums per Paycheck</u>	
Employee Only	\$13.26
Employee + Spouse	\$25.07
Employee + Child(ren)	\$28.58
Family	\$45.88

Vision Premiums	
<u>Premiums per Paycheck</u>	
Employee Only	\$6.20
Employee + Spouse	\$9.91
Employee + Child(ren)	\$10.12
Family	\$16.31



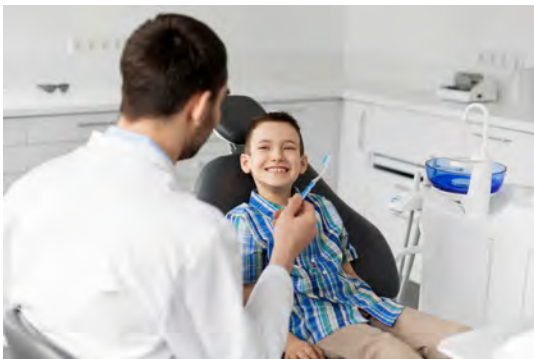
# Dental Coverage

Hilltop offers Dental Insurance through Delta Dental of Colorado for in-network and out-of-network providers.  
Your plan number is your Social Security number.

## Dental Coverage Highlights:

**Two cleanings and one X-Ray are included every plan year.**

Plan Feature	PPO/Premier Dentist
Annual Benefit Maximum	\$1,500 per individual (preventive services do not apply)
Annual Deductible	\$50 individual / \$150 family
Preventive Services (cleanings, exams, x-rays)	100%, no deductible
Basic Services (fillings, oral surgery, endodontics, periodontics)	80% after deductible
Major Services (crowns, implants, prosthodontics, onlays)	60% after deductible
Orthodontia Services (children & adults)	50% up to \$2,000 lifetime maximum



### Right Start 4 Kids®

- Provides coverage for Dependent children through age 12 at 100% for covered Preventive, Basic, and Major services only, with no deductible applied (up to the annual maximum)
- The Dependent child must see a Delta Dental PPO or Premier Provider to receive the 100% coinsurance. If a Non-Participating Provider is seen, the plan's standard coinsurance levels will apply.
- This program is subject to the limitations and exclusions defined in the plan.



# VISION INSURANCE

Hilltop offers vision insurance through VSP. Vision insurance covers annual eye exams, prescription lenses, frames and contacts.  
Your plan number is your Social Security number.



<b>Exam Copay</b>	<b>\$10</b>
<b>Exam Frequency</b>	<b>12 months</b>
<b>Materials Copay</b>	<b>\$25</b>
<b>Lens Frequency</b>	<b>12 months</b>
<b>Frame Frequency</b>	<b>24 months</b>
<b>Contacts Frequency</b>	<b>12 months</b>
<b>Contact Lenses</b>	<b>\$150 allowance</b>
<b>Contact Lens Fitting</b>	<b>\$60 copay</b>
<b>Standard Frames</b>	<b>\$200 allowance</b>
<b>Single Vision Lenses</b>	<b>100% after copay</b>
<b>Bifocal Lenses</b>	<b>100% after copay</b>
<b>Trifocal Lenses</b>	<b>100% after copay</b>
<b>Progressive Lenses</b>	<b>\$75 allowance</b>

## Extra Savings & Discounts

### Glasses and Sunglasses

- Extra \$20 to spend on featured frame brands. Got to [vsp.com/offers](https://vsp.com/offers) for details
- 30% savings on additional glasses and sunglasses, including lens enhancements, from the same VSP provider on the same day as your WellVision exam
- Or get 20% from any VSP provider within 12 months of your last WellVision exam
- Lightcare \$200 allowance for ready-made non-prescription blue light filtering glasses.

### Retinal Screening

- Guaranteed pricing on retinal screening as an enhancement to your Well Vision Exam.

### Laser Vision Correction

- Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities.
- After surgery, use your frame allowance (if eligible) for sunglasses from any VSP doctor.

# Pharmacy Programs



## RxBenefits - Your Pharmacy Benefit Manager

RxBenefits has partnered with CVS/Caremark to give Hilltop members greater discounts, better access, and improved member services. RxBenefits is your main point of contact for questions or concerns regarding your pharmacy benefit and prescription claims.

[www.rxbenefits.com](http://www.rxbenefits.com)  
1-800-334-8134



### 90 Day Supply

Receiving a 90-day supply of the medications you take regularly is easier than ever. A retail 90-day supply/mail order is 2 times the copay, which is a 30-day supply savings.

### PrudentRx Copay Program

Through the PrudentRx Copay program, there is a \$0 copay for medications on your plan's specialty drug list outlined within the PrudentRx program drug list. If you are taking a medication that is eligible for this program you will receive an outreach from a PrudentRx representative to enroll. If you have any questions, PrudentRx can be reached at 1-888-203-1768.

### Diabetic Supplies and Insulin Coverage:

Hilltop knows that your diabetic care is crucial to maintaining your overall health. To reduce cost barriers for diabetic care, Hilltop has enhanced how your supplies and insulin are covered.

Diabetic supplies, like an insulin pump and Continuous Glucose Monitoring, are covered under Hilltop's medical insurance with only a copay. Hilltop covers 100% of the cost of insulin for members.

### Preventive Generic Prescription Program:

This program ensures you are able to access the generic medications needed to prevent various conditions from developing. When you fill a preventive generic medication included in this program, there will be a \$0 copay.

### Most common therapies covered under the Preventive Generic Prescription Program Include:

- Anti-infectives
- Anticoagulants
- Antiplatelets
- Anticonvulsants
- Cardiovascular conditions
- Coronary artery disease
- Diabetes
- Hypertension
- Mental health
- Osteoporosis
- Preventive care services
- Respiratory disorders



MONUMENT  
HEALTH

Hilltop  
COMMUNITY RESOURCES

**Monument Health is your local resource and support for better health!**

Our team is the connection between you and the local healthcare system. We work with you to ensure you receive the care you need, when you need it by offering a range of supports designed to meet your unique needs. As a Monument Health member, you have access to our team to help answer any questions you may have.

***Give us a call when:***

- You need help finding a primary care doctor, specialist, pediatrician, behavioral health services, or urgent care
- You receive a bill and have questions
- You are having trouble getting in to see a doctor
- You need support after a medical event
- You have general questions about your health plan



UNDERSTAND  
HEALTH  
INSURANCE



ACCESS CARE  
QUICKLY & EASILY



BUILD  
BETTER HABITS



ENGAGE IN  
YOUR HEALTH

***Contact Monument Health today!***



(970) 683-5630



support@monumenthealth.net



monumenthealth.net

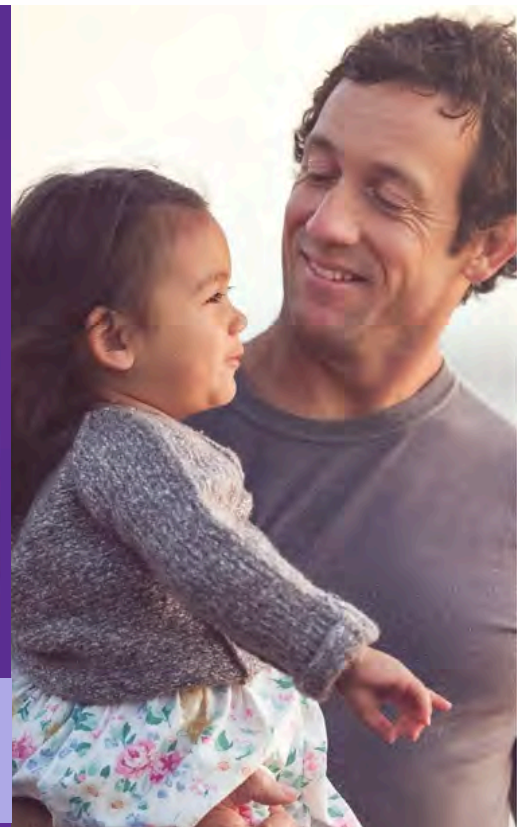
**Scan this QR Code to quickly access your  
Hilltop Community Resources Provider Directory**



# Talk to a doctor anytime

**Teladoc® gives you 24/7/365 access to U.S. board-certified doctors through the convenience of phone, video or mobile app visits. It's an affordable alternative to costly urgent care and ER visits when you need care now.**

***If you have Hilltop's Medical Insurance, your Teladoc copay is \$0.***



## WHEN CAN I USE TELADOC?

When you are feeling sick, the last thing you want to do is leave the house. With telemedicine, you can receive care 24/7 from the comfort of your home.

Some of the reasons you can call Teladoc include:

- Cold and flu
- Ear issues
- Strep throat
- Sinus Infection
- Pink eye
- Skin rash
- Urinary tract infection
- And more

## TELADOC BEHAVIORAL HEALTH

With Teladoc Health, you can build a relationship with an experienced therapist or psychiatrist. Teladoc Behavioral Health licensed therapists and psychiatrists are here for you no matter what you are facing. These experts can help you and your family members with:

- Anxiety, stress, depression
- Medication management
- Relationship conflicts
- Mood swings
- Trauma and PTSD
- And more

## TELADOC DERMATOLOGY

You no longer have to wait weeks for an appointment. Simply use your Teladoc Health account to upload images of your skin condition and one of Teladoc's U.S. board-certified dermatologists will provide a diagnosis and treatment plan customized to fit your specific needs. Receive treatment for:

- Acne
- Raised moles
- Eczema
- Rosacea
- Rashes
- And more

**Scan this QR code or visit:**  
[www.member.teladoc.com](http://www.member.teladoc.com)





# LIFE INSURANCE

## Free Life Insurance

Hilltop provides employees, their spouse, and children with **FREE** life insurance coverage.

**Eligibility:** Full-Time & Part-Time Employees (20 average hours weekly)

### Coverage Amounts:

- **Life and AD&D for Employee** = \$20,000 (reduced to 65% at age 65, and reduced to 50% at age 70)
- **Life for Spouse** = \$10,000 (same benefit reduction as employee)
- **Life for Child(ren)** = \$1,000 for 0-6 months and \$10,000 from 6 months to 19 years or 26 if a full-time student.

## Accidental Death & Dismemberment (AD&D)

	<u>Coverage Amount</u>	<u>Monthly Rate</u>
Employee	per \$10,000	\$0.25
Spouse	per \$5,000	\$0.13
Children	per \$2,000	\$0.05

**AD&D Insurance** pays a benefit if you survive an accident but have serious injuries or if you die from a covered accident.

- Maximum of 5 times your annual salary.
- No EOI required for supplemental AD&D.

## Elected Additional Life Insurance Premiums

*Evidence of Insurability (EOI) is required upon election of supplemental life benefits during Hilltop's open enrollment period.*

*\*There is no EOI required during first 30-days of hire.*

Term Life monthly rate for employee		Spouse monthly rate	Child(ren) monthly rate
Age	Per \$10,000 of coverage	Per \$5,000 of coverage	\$0.62 per \$2,000 of coverage
	<u>Cost</u>	<u>Cost</u>	
15-24	\$0.50	\$0.38	
25-29	\$0.67	\$0.38	
30-34	\$0.80	\$0.42	
35-39	\$0.90	\$0.50	
40-44	\$1.26	\$0.67	
45-49	\$1.91	\$0.93	
50-54	\$2.91	\$1.46	
55-59	\$4.70	\$2.30	
60-64	\$6.60	\$3.59	
65-69	\$12.70	\$6.33	
70-74	\$20.60	\$11.11	
75+	\$52.06	\$19.84	

### **Additional Life Insurance Coverage available for you:**

Any amount between \$10,000 and \$500,000 in \$10,000 increments, up to a maximum of 5 times your annual salary.

### **Additional Life Insurance Coverage available for your spouse:**

Any amount between \$5,000 and \$500,000 in \$5,000 increments, up to a maximum of 5 times your annual salary. Your spouse cannot have higher coverage than you.

### **Additional Life Insurance Coverage**

**available for your children:** Up to \$10,000 of coverage in \$2,000 increments. One life premium cover all children.





# ThrivePass

## Medical Flexible Spending Account (FSA) (Full - Time employees only)

The **medical flexible spending account (FSA)** allows you to use pre-tax dollars to pay for eligible healthcare expenses for you, your spouse, and your eligible dependents.

Medical expenses may include:

- Copays, coinsurance, and deductibles
- Dental expenses like orthodontia, crowns, and bridges
- Vision expenses like LASIK laser eye surgery, glasses, and contacts
- Prescription drugs and over-the-counter (OTC) items

**You are allowed to roll over up to \$640 of your unused Medical FSA balance to the 2026 plan year.**

## HOW IT WORKS



### Contribute

Estimate the amount you expect to spend on health-related expenses in the upcoming plan year.

- IRS maximum is \$3,200



### Spend

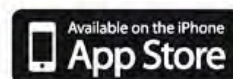
Your full annual election for Medical FSA is available at the start of the plan year. Your total contribution amount is spread over 24 pay periods in the benefit year.

To understand your pre-tax benefits and to find a complete FSA eligibility list, log into your ThrivePass account.

**Scan this QR code or visit:**  
[app.thrivepass.com](https://app.thrivepass.com)



**OR download the  
ThrivePass app!**





## Dependent Care FSA (all employees)

The **dependent care flexible spending account (FSA)** lets you use pre-tax dollars to pay for eligible dependent care expenses. You must be working to utilize the Dependent Care FSA. If you are married, your spouse must be working, looking for work, a full-time student, or incapable of self-care.

Dependent care expenses may include:

- Daycare or Preschool
- Before & after school care
- Nursery school
- Summer day camp.

**You are NOT allowed to roll over your remaining balance in unused Dependent Care FSA dollars to the next plan year.**



## HOW IT WORKS

### Contribute

Estimate the amount you expect to spend on eligible expenses in the upcoming plan year.

- IRS maximum is \$5,000 per family (if single or married). If married, but file separately, each maximum is \$2,500.
- **Hilltop will match dollar for dollar up to \$2,500 of your elected Dependent Care amount for a maximum total of \$5,000.**



### Spend

- Funds can be used for care for your eligible for your children under 13 years of age. Other eligibility rules may apply.
- Dependent care contributions are deposited each pay period. You can only be reimbursed for amounts up to what is currently in your account.
- Any unused funds at the end of the plan year will be forfeited.



# Hilltop's 401(k) Plan



On the 1st of the month following 90 days of employment, every employee will be automatically enrolled in Hilltop's retirement plan with a contribution rate of 3% and an automatic annual increase. Hilltop will start matching your contributions (up to 4%) immediately.

**What is Auto-Increase?** Each year, your contribution percent will increase by 1% until it reaches 10%.

**How can I make changes or opt out?** Visit [standard.com/login](https://standard.com/login)

**Check your balance, change your contributions and investments, add or change beneficiaries, and more by going to [standard.com/login](https://standard.com/login)**

## Get the most out of your benefit

- Hilltop matches up to 4%
- You are 50% vested in the Hilltop match after 1 year of employment
- You are 100% vested in the Hilltop match after 2 years of employment



For more 401(k)  
information, visit this  
website!

## What is a 401(k)?

It is a savings and investing plan offered by employers that gives employees the ability to put money aside for retirement in a tax favorable setting. It is an easy way to save because contributions are automatically withdrawn from employee's paychecks and invested in funds chosen by the employee.

## How much can I contribute to 401(k)?

You may contribute 0-100% of your annual pay, not to exceed \$23,500 in 2025. Additional contributions are allowed for those between the ages of:

- 50-59 are allowed to contribute an additional \$7,500 for a total of \$31,000.
- 60-63 can contribute \$34,750.
- 64 and above can contribute an additional \$7,500 for a total of \$31,000.

## Pre-tax or Roth – What's the difference?

- **Traditional 401(k):** Contributions are made pre-tax and reduce current taxable income. Earnings also grow tax-deferred, which means you won't be required to pay taxes until you start taking withdrawals.
- **Roth 401(k):** Contributions are made after tax. All future growth and qualified withdrawals are tax-free. Contributions can be made to both Traditional and Roth 401(k) at any time.

## When can I take my money out of my 401(k)?

- Upon termination of employment (taxes and penalties may apply)
- Upon reaching age 59 ½ (taxes may apply)
- While employed due to a qualified hardship as defined by the IRS (taxes and penalties may apply)
- Loans are **NOT** allowed under this plan.

## Need assistance?

Call 800-858-5420  
Available 24 hours a day,  
7 days a week.

# Insight Financial Solutions

2793 Skyline Court, Suite D - Grand Junction, CO 81506 - (970) 986-4503

[www.ifsgj.com](http://www.ifsgj.com)

## MEET THE TEAM

Insight Financial Solutions is a local, independent financial advisory firm with over 80 years of combined experience. We are a trusted resource for all your financial needs – whether it is retirement plan consulting, wealth management, estate or business planning, or insurance questions, our team has you covered. Our experience allows us to help you navigate an increasingly complex financial world with the tools and know-how to help make the complex, simple.

### Kevin L. Price, LUTCF, PPC, CPFA



Kevin has been a Financial Advisor since 2002 and specializes in Retirement Plan Consulting and Private Wealth Management. Kevin is personally committed to your retirement plan's success and is dedicated to partnering with you to design and implement a customized program to manage fiduciary responsibilities, reduced costs, ease administrative challenges, and most importantly, help your employees prepare for and transition into retirement.

### JASON STANFIELD, ChFC



Jason has been a Financial Advisor since 2000 and specializes in Private Wealth Management. He focuses on working with individuals and families managing their investments and providing comprehensive and holistic financial planning. His continued objective to help clients achieve their goals and simplify the complexities of the investment and financial planning process sets him apart.

### CARY EIDSNESS, LUTCF



Cary has been a Financial Advisor since 2001 and specializes in Estate Planning and Business Planning. Cary's personal experience in the business world makes him uniquely qualified to assist businesses with their long-term planning along with recruiting and retaining key employees. Clients who have worked with Cary are familiar with his exceptional attention to detail and willingness to provide advice.

### JENNETTE PRICE, LIA



Jennette, an internal Medicare Specialist and Life Insurance Agent at Insight Financial, is a valuable resource for information on Medicare and its intricacies. Being an independent agent, she can analyze policies and identify the most suitable option for each individual client. Apart from meeting your insurance needs, Jennette strives to offer you the peace of mind that comes with making a well-informed decision.

*Securities and Retirement Plan Consulting Program advisory services offered through LPL Financial, a Registered Investment Advisor, member FINRA/SIPC. Investment advisory services offered through Global Retirement Partners, LLC dba Insight Financial Solutions, an SEC registered investment advisor. Insight Financial Solutions and LPL Financial are separate entities.*

# Get help with expenses health insurance doesn't cover



## SUPPLEMENTAL INSURANCE



Hilltop offers additional supplemental insurance to all employees through Aflac.

Aflac plans are not an employer-sponsored benefit. Therefore, all Aflac policies are an agreement directly between you and Aflac. Because you are the owner and administrator of Aflac policies, it is your responsibility to make any changes to your own Aflac policy. This includes adding/removing family members in the case of a qualifying event, updating policy beneficiaries and changing disability benefit amounts as appropriate.

### Hilltop Group Plans

#### Accident

Accidents happen. When a covered accident happens to you, our accident insurance policy pays you to help with the unexpected medical and everyday expenses that begin to add up almost immediately.

### Individual Aflac Plans

#### Short Term Disability

How would you pay your bills if you're disabled and can't work? An Aflac short-term disability insurance policy can help provide you with a source of income while you concentrate on getting better.

#### Hospital Confinement Indemnity

Hospital stays are expensive. An Aflac hospital confinement indemnity insurance policy can help ease the financial burden of hospital stays by providing cash benefits.

#### Critical Illness (Specified Health Event)

An Aflac specified health event insurance policy is designed to help with the costs of treatment if you experience a covered health event.

#### Cancer/Specified Disease

Aflac's cancer/specified disease insurance policy can help you and your family better cope financially if a positive diagnosis of cancer ever occurs.

#### Aflac Plus Rider

The Aflac Plus Rider pays a lump sum benefit amount along with additional benefits when you are diagnosed with a covered health event.

#### Supplemental Dental

This Aflac plan pays benefits for several categories of dental treatments, and hundreds of procedures.

Contact Aflac's representative Jo Anne Allen at [joanne\\_allen@us.aflac.com](mailto:joanne_allen@us.aflac.com) or (970) 201-0481



# Life comes with challenges. Your Assistance Program is here to help.

Your Assistance Program can help you reduce stress, improve mental health, and make life easier by connecting you to the right information, resources, and referrals.

All services are free, confidential, and available to you and your family members. This includes access to short-term counseling and the wide range of services listed below:

## Mental Health Sessions

Manage stress, anxiety, and depression, resolve conflict, improve relationships, and address any personal issues. Choose from in-person sessions, video counseling, or telephonic counseling.

## Life Coaching

Reach personal and professional goals, manage life transitions, overcome obstacles, strengthen relationships, and achieve greater balance.

## Financial Consultation

Build financial wellness related to budgeting, buying a home, paying off debt, resolving general tax questions, preventing identity theft, and saving for retirement or tuition.

## Legal Referrals

Receive referrals for personal legal matters including estate planning, wills, real estate, bankruptcy, divorce, custody, and more.

## Work-Life Resources and Referrals

Obtain information and referrals when seeking childcare, adoption, special needs support, eldercare, housing, transportation, education, and pet care.

## Personal Assistant

Save time with referrals for travel and entertainment, seeking professional services, cleaning services, home food delivery, and managing everyday tasks.

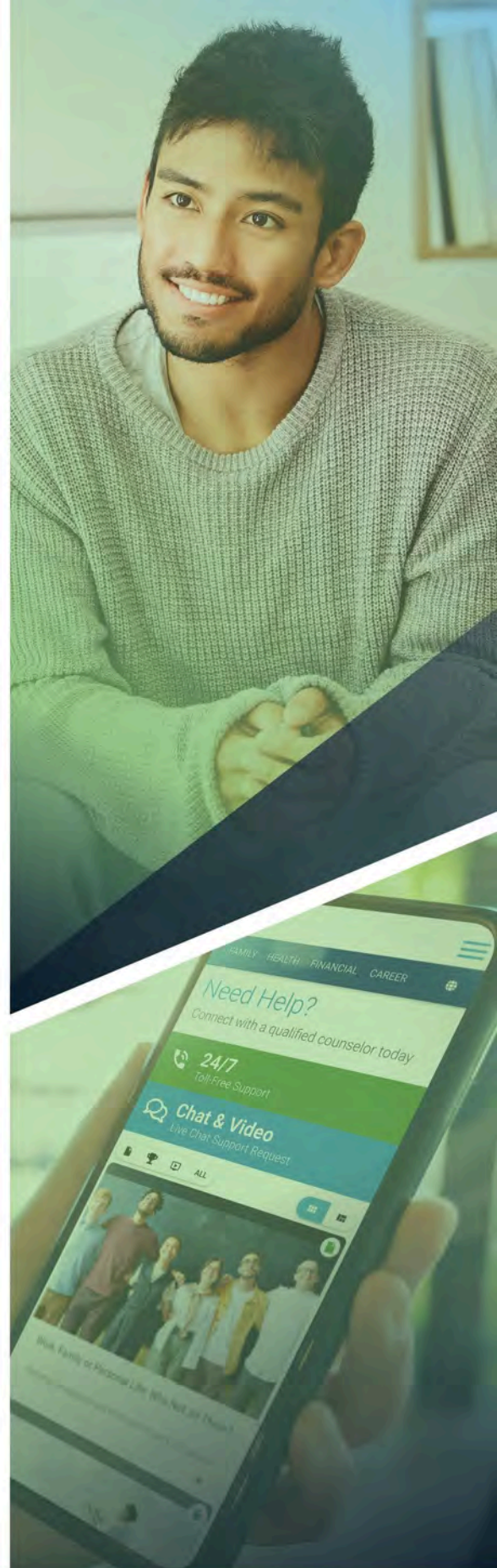
## Medical Advocacy

Get help navigating insurance, obtaining doctor referrals, securing medical equipment, and planning for transitional care and discharge.

## Member Portal

Access your benefits 24/7/365 through your member portal with online requests and chat options. Explore thousands of self-help tools and resources including articles, assessments, podcasts, and resource locators.

Specific offerings may vary depending on your organization's assistance program plan design.



Contact AllOneHealth  
Call: 877-679-1100  
Visit: [triadeap.com](https://triadeap.com)



Company Code:  
hilltop



# Your digital health matters, too.

Protecting it is easier than you think.



## Identity theft protection and more - for the whole family.

You and your family share all kinds of personal, private, and sensitive information online everyday. Your information is valuable to you — and it's also valuable to cybercriminals

### Consider your own digital habits:

- How do you protect personal information on your mobile devices?
- Do you ever connect to public, unsecured Wi-Fi?
- Are you using the same password on multiple accounts?
- How does your family engage online?
- Have you been a victim of identity theft before?
- How do you identify phishing texts or emails, and compromised websites?

Identity theft can happen easily. We make protection easy too.



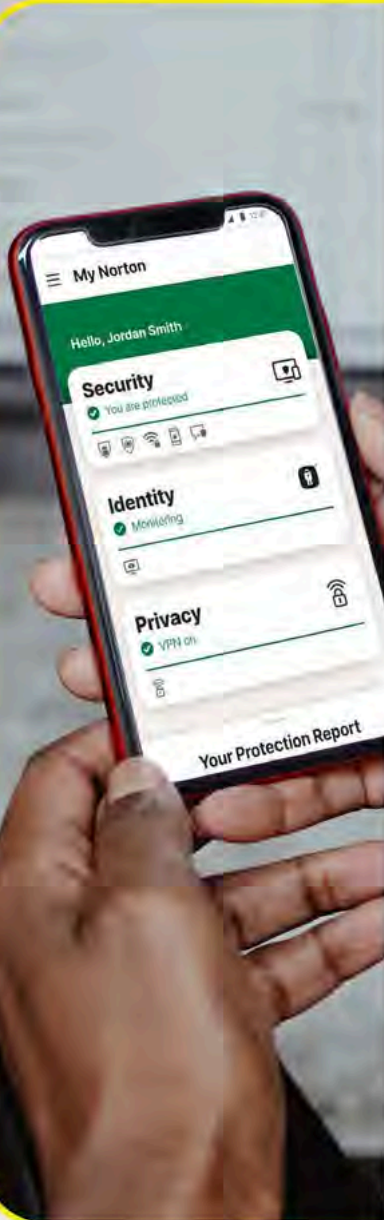
## We believe people have the right to feel safe online.

Millions of people trust us to keep them safe online, and so can you. Norton LifeLock Benefit Plans can help safeguard multiple devices, keep your online activity private, and help protect your identity. It's never been easier.



## Protect your digital health and your peace of mind.

While you're relaxing, we are scanning. Norton LifeLock Benefit Plans provide an all-in-one solution to help protect you and your information from falling victim to identity theft. Get alerts to possible identity threats, the ability to proactively lock accounts, and if your identity is stolen, we work to fix it.



**ENROLL NOW!**

Did you know that you can take protective measures to help protect you and your family online? Trust us to help you protect your digital health.

PRICING: Monthly

BENEFIT ESSENTIAL

BENEFIT PREMIER



Employee Only (18+ Years Old)

\$6.39

\$9.19



Employee + Family<sup>4</sup>

\$12.78

\$17.58





**MetLife** | Pet Insurance



Know what your plan covers... MetLife Pet Insurance helps cover the costs of vet visits, accidents, illness and more.



**Get regular check-ups to help protect your pet**



**Be better prepared for unexpected accidents**



**Help cover the costs of unplanned illness**

### Your benefit in action

Take advantage of how simple it is to get – and use – MetLife Pet Insurance:



Select and enroll in the coverage that's right for you and your pet and download our mobile app.



Take your pet to the vet and pay the bill; manage your pet's health and wellness using the app.



Send the bill and your claim to us and receive reimbursement<sup>4</sup> by check or direct deposit if the claim expense is covered under the policy.

# HILLTOP FIRST TIME HOMEBUYER ASSISTANCE PROGRAM

At Hilltop, we understand just how difficult it can be to purchase your first home and how hard it is to save enough money to afford a down payment and/or closing costs. We want to see you successfully achieve your dreams of becoming a new homeowner. Hilltop is proud to offer a Employer-Assisted Homeownership in conjunction with the Grand Junction Housing Authority benefit that includes a \$500 down payment match.



**For more information and forms go to Hilltop's Employee Portal.**

## TUITION REIMBURSEMENT



- Tuition reimbursement available for all levels of professional development, regardless of relevance to current job roles or responsibilities.
- Maximum of \$750 per employee, per year.
- CMU & WCCC offer scholarships to non-traditional students 24 years or older.

**For more information and forms go to Hilltop's Employee Portal**

## RETIRE WITH US

As you reach the milestone of retirement from Hilltop and you are either 55 years old with ten or more years of service or the age of 65 with five or more years, we want to honor your achievements in a truly special way.

For every year of employment at Hilltop, we will present you with a generous gift of \$100. This gesture serves as a small token of our immense appreciation for the impact you have made during your time with us.



Take control of your money with SmartDollar's proven, step-by-step plan.

Put your  
*money*  
where your  
*goals*  
are



With SmartDollar, you'll get:

- 1 Life-changing content and videos.
- 2 A step-by-step plan that shows you what to do next.
- 3 Tools to tackle each step of the plan faster.



SmartDollar is a financial wellness program that helps you get on a budget, out of debt, and save for your future.

**Hilltop covers the cost! Sign up now!**

<https://www.smartdollar.com/enroll/hhs8819>





# HealthTop

HILLTOP WELLNESS PROGRAM

At Hilltop, your wellbeing matters. The Wellbeing Program offers fun activities, meaningful challenges, and helpful resources to support your personal wellness journey.

## Activities & Challenges



Fun, goal-oriented experiences to boost your health, motivation, and engagement.

## Learning & Growth



Educational opportunities to support your personal and professional development.

## Tools & Resources



Helpful guides, tips, and support to help you thrive in all areas of life.



## Covered by Hilltop's Medical Plan?

Depending on your Hilltop Insurance plan, you may be eligible for a discount that is applied directly to each paycheck.

Review the information below and complete the brief questionnaire to take advantage of potential savings!

### You'll be asked for:

- Basic contact info
- Your selected plan
- A few details from the benefits guide
- Primary care provider names for any dependents



Scan the QR Code to fill out the questionnaire!



Extra savings available for spouse and family plans!



# PAID TIME OFF (PTO)

PTO is an employee-owned benefit that is used when you take time away from your normal work schedule.

- PTO is accrued based on regular paid hours.
- There is no “use it or lose it” policy for accrued time.
- A PTO cash out is allowed up to 40 hours per fiscal year. 80 hours must remain in your bank after cash out.

## Earn PTO each hour you work

For every hour you work you accrue PTO, up to 360 hours max.

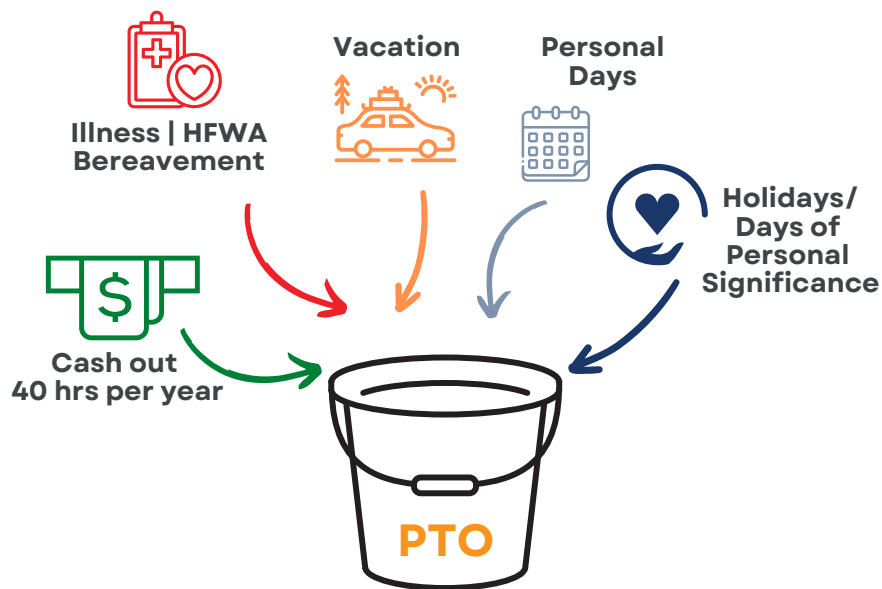
## Your PTO adds up over time

You accrue **0.11538 hours** for every hour you work. This equals **6 weeks of PTO accrued every year**, if full time\*

\*This assumes 80 hours per pay period worked. You also earn more if you move to a Operations/Senior Leadership position. Please refer to the Employee Handbook for more details

## You choose how to best use your PTO to meet your individual needs

Rather than have separate vacation, holiday and sick pay, Hilltop brings it together into ONE bucket to give you maximum flexibility!



## You have options when your program is closed on a day that is not significant to you

- If you're not scheduled to work/on call, you may use your PTO and enjoy the day off.
- You may work with your supervisor to identify meaningful work that can be completed on that day. Meaningful work is defined by each program and is tied to various factors. Available meaningful work is not guaranteed.

# ADDITIONAL LEAVE

## Paid Leave:

- **Jury Duty** - If you are serving jury duty, you will receive your regular rate of pay for up to 3 consecutive days. PTO may be used for remaining service days, otherwise, leave is unpaid.
- **Worker's Compensation Leave** - Medical costs and compensation loss may be covered by Hilltop's worker's compensation provider in accordance with Colorado Worker's Compensation Law.
- **FAMLI (Family and Medical Leave Insurance)** - See FAMLI page (page 26) for more information.
- **Healthy Families Workplace Act** - Colorado law that protects your right to use up to 48 hours of your PTO for personal and family member illness and domestic violence situations.



## Unpaid Leave:



- **Family Medical Leave (FMLA)** - Up to 12 weeks of leave to care for an ill family member, newborn, or for an employee's own serious health condition. Leave may be paid using PTO when available, otherwise leave is unpaid. Benefits will continue when an employee is on an approved leave.  
*\* For 12-week paid leave, refer to FAMLI page 26*
- **Military Leave** - Unpaid time off for active or inactive duty training in accordance with Federal Uniformed Services Employment and Reemployment Rights Act (USERRA).

## Sabbatical Leave Plan:

**Hilltop offers this unique benefit to support employee wellbeing and to thank employees for their dedication to Hilltop.**

- Full-Time & Part-Time employees are eligible.
- Eligible on 5-year anniversary and 5 years after the last sabbatical
- 4 weeks paid leave (must be consecutive)
- PTO hours are not used.
- PTO continues to accrue while on sabbatical.
- Requires 90-day notice to supervisor
- May cash out up to 80 hours of PTO during sabbatical year





# What is FAMLI?



**COLORADO**  
**Family and Medical Leave Insurance Program (FAMLI)**  
Department of Labor and Employment

## FAMLI

Provides 12 weeks of paid leave to Colorado workers when life pulls them away from their jobs. Coloradans can apply for FAMLI leave to take time off to:

- Bond with a new child
- Help care for a loved one's serious health condition
- Care for themselves, if they have a serious health condition
- Make arrangements for family member's military deployment
- Address immediate safety needs during domestic violence.



## Voter-Approved

With 57% voter approval in 2020, FAMLI is a benefit Colorado workers want.



## Partial Wage Replacement

Approved claimants will receive a benefit payment based on a sliding scale in relation to the State's Average Weekly Wage. To estimate what your FAMLI payments could be, check out our Premiums & Benefits Calculator on [famli.colorado.gov](https://famli.colorado.gov).

## My FAMLI+

Coloradans will apply for benefits and get paid directly from the State using My FAMLI+, the online portal used to manage FAMLI claims. Access My FAMLI+ at [famli.colorado.gov](https://famli.colorado.gov).

## Social Insurance Program

FAMLI is a social insurance program. Both employers and employees contribute premiums to the fund.



Life Happens.  
FAMLI Has You Covered.

Please reach out to **PeopleOps** with any questions or concerns!  
[peopleops@htop.org](mailto:peopleops@htop.org)  
(970) 242-4400



Learn more at  
[famli.colorado.gov](https://famli.colorado.gov)

1-866-CO-FAMLI  
(1-866-263-2654)



# Benefit FAQ's & Glossary

## **What is the difference between Hilltop's two medical plans?**

The two medical plans have the same coverage. The difference is the deductibles and the total out-of-pocket that you pay for medical services.

## **What do the different tiers mean in our medical plans?**

The Monument Health Tier 1 medical plan gives you the greatest negotiated rate for covered services, saving money for you and Hilltop.

Tier 2 is the United Healthcare wrap network. This network will not provide as large of a discount but is a more expansive network so you can find coverage that might not be available locally.

## **When do my benefits start?**

For newly-hired or newly-eligible employees, benefits begin on the first of the month following your date of hire or qualifying event. You must enroll no later than 30 days after your hire date or qualifying event.

## **When can I expect my Insurance ID Card?**

Once you submit your enrollment elections, please allow 10-14 days for UMR to send your medical card.

## **Can I change or cancel my benefits during the year?**

No benefit changes can be made mid-year without a qualifying event.

## **What is considered a qualifying event?**

Marriage, divorce, birth, adoption, death, loss or gain of other coverage, your spouse's open enrollment or change in work status (PT to FT or FT to PT).

## Glossary

**Deductible:** The amount an employee must pay out-of-pocket for covered medical expenses before their insurance carrier will pay for eligible expenses.

**Coinsurance:** After your deductible is met, this is the percentage of costs you will pay for covered services.

**Copay:** A copay is a set amount that an employee pays out-of-pocket when they receive medical services or prescription drugs through their employee benefits plan. It is a form of cost-sharing designed to help offset the cost of healthcare expenses.

**Out of Pocket Maximum:** An out-of-pocket maximum is a limit on the amount of money you have to pay for covered health care services in a plan year. If you meet this limit, Hilltop will pay 100% of all covered health care costs for the rest of the plan year.

# **BENEFIT CONTACT AND RESOURCE LIST**

## **UMR - Plan Advisors**

www.umar.com  
1-800-207-3172

## **Monument Health Network**

www.monumenthealth.net  
970-683-5630

## **RxBenefits- Prescription Plan**

www.rxbenefits.com  
1-800-334-8134

## **Delta Dental of Colorado**

www.deltadentalco.com  
1-800-610-0201  
Group #: 9336

## **VSP Vision**

www.vsp.com  
1-800-877-7195  
Group #: 30014175

## **Teladoc**

www.teladoc.com  
1-800-835-2362

## **AllOne Health EAP**

1-877-679-1100  
Triadeap.com  
Company Code: hilltop

## **UNUM Life Insurance**

www.unum.com  
866-679-3054

## **Norton LifeLock**

www.nortonlifelock.com  
1-800-607-9174

## **MetLife - Pet Insurance**

www.metlife.com/getpetquote  
1-800-GET-MET8

## **ThrivePass - Flexible Spending Account**

app.thrivepass.com  
866-855-2844 (Option 1 for Pre-tax Services:  
FSA/HSA/Commuter)

## **The Standard**

Standard.com/login  
1-800-858-5420  
Plan# 819429

## **Insight Financial Solutions**

www.ifsgj.com  
2793 Skyline Court, Suite D  
Office: 970-986-4503  
Fax: 1-866-779-7925

### **Kevin Price**

kevin.price@lpl.com

### **Cary Eidsness**

cary.eidsness@lpl.com

### **Jason Stanfield**

jason.stanfield@lpl.com

## **Aflac Supplemental Insurance**

www.aflac.com  
670 W Gunnison Ave  
970-201-0481

### **Jo Anne Allen-Slee**

joanne\_allen@us.aflac.com

## **Hilltop's Health Access**

970-244-0850  
www.hilltopshealthaccess.org

### **Amy Newberry - Benefits Manager**

(970) 244-0446  
amyn@htop.org

### **Maddii Pink - People Operations Coordinator**

(970) 244-0409  
madisonpi@htop.org

### **Ali Weatherby - Director, People Operations**

(970) 244-0630  
aliw@htop.org

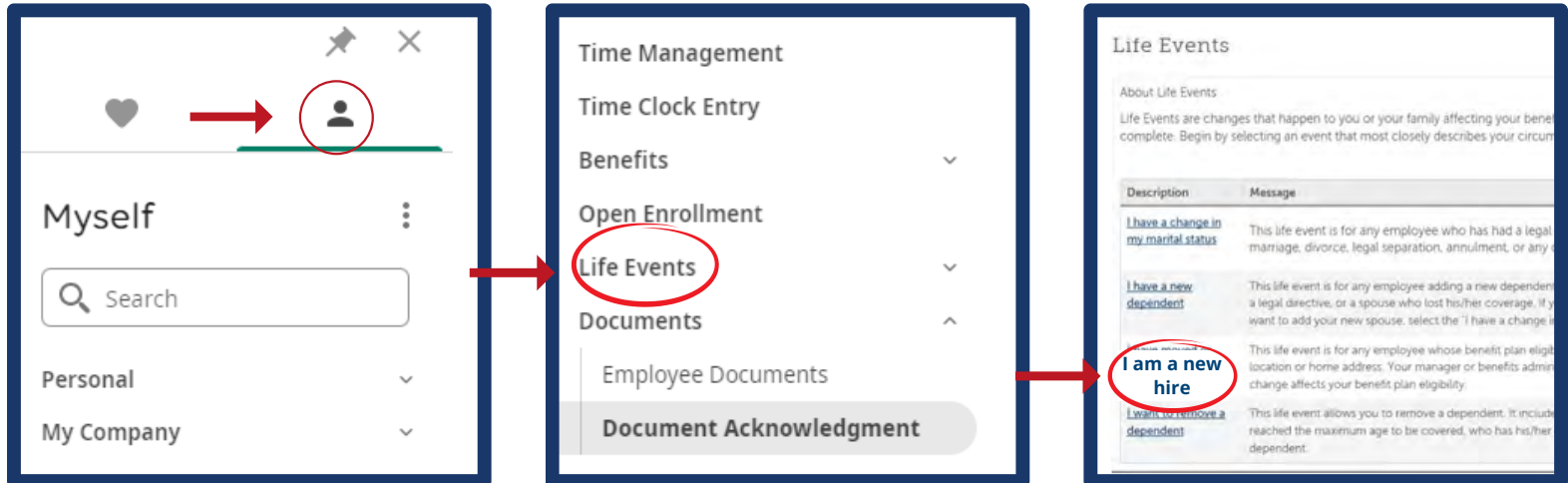
### **Rebecca Weitzel - Chief People Officer**

(970) 244-0404  
rebeccaw@htop.org

# HOW TO ELECT BENEFITS IN UKG

## To begin:

1. Go to <https://ew33.ultipro.com/login.aspx>
2. Log into UKG (for password reset or username, contact IT help desk at 970-244-0444).
3. Go to [Menu/Myself](#)
4. Scroll down and [Select Life Events](#)
5. Select [I am a new hire](#)



6. Fill out all prompts on the newly opened window. To navigate through the pages, use the [NEXT](#) button (upper right-hand corner)
7. **Verify Beneficiary and Dependent information:** This page needs to be completed before you continue to enroll in benefits. *If you plan to enroll your dependents in any Hilltop benefit, remember to check the Dependent Box and include their birthdate and social security number.* [Select Save.](#)

8. **Enroll in benefits:** When electing benefits, select or decline the benefit offered on each page.

- o Special Notes:

**ThrivePass Flexible Spending Accounts:**

- Based on 24 pay periods for the plan year
- You may indicate an annual or per paycheck amount.
- For *Dependent Care FSA only* - Hilltop matches up to \$2,500 annually.

**For Supplemental Life Insurance:**

- For new hires, Evidence of Insurability is not required within your first 30 days.

**For Group Term Life Insurance:**

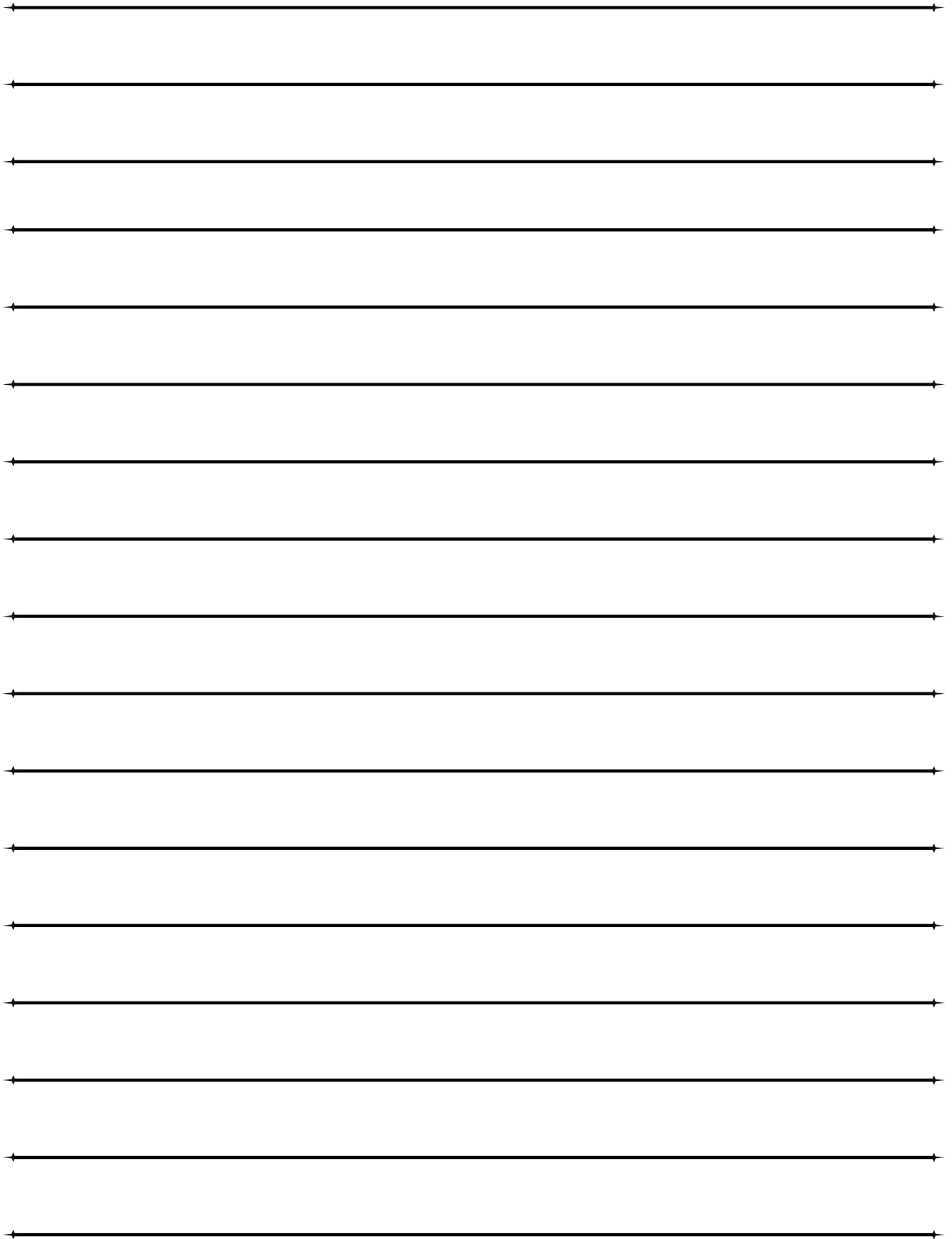
- This is a FREE benefit!
- Make Beneficiary Elections (Please note that in order to receive the free life insurance benefit, all employees must elect their beneficiaries.)

9. **Review and Submit Benefit Elections:** On the last page, [Confirm your Elections or Changes](#), scroll down to view your benefit elections. Review the selected and declined benefit type and plan details including covered family members, plan beneficiaries, and cost information. Select [Submit](#) to complete your elections.

**If you need to make changes to the benefits you selected after you submit, reach out to Amy Newberry at [amyn@htop.org](mailto:amyn@htop.org) for assistance.**



# NOTES:



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**NOTES:**

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RELATIONSHIP | INTEGRITY | COURAGE  
INCLUSIVITY | GROWTH | FUN

**Hilltop**  
COMMUNITY RESOURCES

