

2021

# BENEFITS GUIDE



# RETAIL

BENEFITS - (314)982-8895

MERS GOODWILL







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# ABOUT MERS GOODWILL

MERS Goodwill is a mission-driven, not-for-profit with a strong foothold in the thrift retail sector and a leader in social services within our territory of 89 counties across Missouri and Illinois. With over 40 retail locations, 60 career centers, and 4 adult high schools, MERS Goodwill is one of the leading Goodwills across the country and we couldn't do it without our diverse teams. We are uniquely different from traditional retail. We are fueled by our mission to provide training, education, employment, and supportive services for individuals in our local communities who have barriers to employment. MERS Goodwill has a rich history that extends back over 100 years to 1918 and is looking toward the next 100 years to expand and continue to find ways to do what we do best and impact our local communities' lives.

## MISSION, VISION, & VALUES

With a *mission* like, "Changing Lives Through the Power of Work," we get the opportunity to make a difference in lives.

The *vision* for the future is a community where each individual has the opportunity to learn, work, and achieve their greatest potential.

- *Passion* is the heart of MERS Goodwill
- *Diversity* because we know that it takes people with different ideas, strengths, and backgrounds to make us successful.
- *Integrity* means we operate open, honest, and ethically.
- *Respect* individuals inside and outside our company.
- *Responsibility*, both socially and environmentally, to ensure our donations and funds are utilized effectively.
- *Professionalism* can be displayed through accountability and humility.

# BAS



## Behavioral Health Management

### **BAS Behavioral Health Management is available to MERS Missouri Goodwill Industries employees and their immediate family members.**

At some point in our lives, each of us faces a problem or situation that is difficult to resolve. When these instances arise, BAS will be there to help. BAS Behavioral Health Management is a company-sponsored resource that helps you deal with life's challenges and the demands that come with balancing home and work. The program provides confidential, professional counseling for a wide array of personal and work-related concerns.

#### **BAS Behavioral Health Management provides confidential, professional referrals and face-to-face counseling for a wide array of personal and work-related concerns, such as:**

Stress and Anxiety • Depression • Marriage and Relationship Problems • Grief and Loss • Substance Abuse • Legal Services • Anger Management • Work-Related Pressures • Education Guidance • Child Care Referrals • Financial Planning • Elder and Adult Care Referrals • Family Issues • Identity Theft Recovery

#### **Referrals, Consultation and Other Resources**

Whether you are a new parent, a caregiver, selling your home or looking for legal advice, you're likely to need guidance and referrals to expert resources. BAS BHM's work-life specialists are here to help. The program includes the following work-life services:

- **Legal Assist:** Free Telephonic or Face-to-Face Legal Consultation
- **Family Assist:** Consultation and Referral Services for Daily Living Issues, Such as Dependent Care, Auto Repair, Pet Care and Home Improvement
- **Financial Assist:** Expert Financial Planning and Consultation

#### **Confidentiality**

BAS BHM upholds strict confidentiality standards. Nobody will know you have accessed the program unless you specifically grant permission or express a concern that presents us with a legal obligation to release information.

#### **Technology**

##### **eConnect®**

- Scheduled Video, Telephonic and Web Chat Counseling Sessions on the BAS BHM Website
- Mobile App for On-The-Go Program Access

##### **Additional Web-Based Services**

- Thousands of Helpful Articles and Tip Sheets for Personal and Work-Related Topics
- Search Engines and Directories for Child Care, Elder Care, Education, Legal, Financial and Convenience Services
- Discounted Fitness Center Memberships
- Skill Builders: 20-Minute eLearning Modules
- Bilingual Content (English and Spanish)

## Support for everyday issues. Every day.

**1-888-BAS-5900** (227-5900)

**[www.bashealth.com/bhm](http://www.bashealth.com/bhm)**

Username: mersgoodwill

# BAS

# MAXIMIZING YOUR BENEFITS

No matter your position. MERS Goodwill has a benefit you can utilize. Want more? MERS Goodwill is a leader in opportunities for advancement. With us, you can have a career you can be proud of. Below is a list of all benefits offered by MERS Goodwill. **The Senior title is earned by maintaining employment, continuously, for five years in entry-level positions.**

		PART-TIME	FULL-TIME	SENIOR	CDL DRIVER	RETAIL MANAGEMENT
<b>MEDICAL INSURANCE</b>	OFFERED FOR ELIGIBLE EMPLOYEES AVERAGING <b>30</b> OR MORE HOURS	✓	✓	✓	✓	✓
<b>MEDICAL FSA</b>	OFFERED FOR ELIGIBLE EMPLOYEES AVERAGING <b>30</b> OR MORE HOURS	✓	✓	✓	✓	✓
<b>DEPENDENT FSA</b>	OFFERED FOR ELIGIBLE EMPLOYEES AVERAGING <b>30</b> OR MORE HOURS	✓	✓	✓	✓	✓
<b>DENTAL</b>	OFFERED FOR ELIGIBLE EMPLOYEES AVERAGING <b>30</b> OR MORE HOURS			✓	✓	✓
<b>VISION</b>	OFFERED FOR ELIGIBLE EMPLOYEES AVERAGING <b>20</b> OR MORE HOURS	✓	✓	✓	✓	✓
<b>LIFE INSURANCE</b>	OFFERED FOR ELIGIBLE EMPLOYEES AVERAGING <b>30</b> OR MORE HOURS	✓	✓	✓ + PAID	✓ + PAID	✓ + PAID
<b>SHORT TERM DISABILITY</b>	OFFERED FOR ELIGIBLE EMPLOYEES AVERAGING <b>30</b> OR MORE HOURS	✓	✓	✓	✓	✓
<b>PAID HOLIDAYS</b>			4 DAYS	IF FT 4 DAYS	4 DAYS	4 DAYS
<b>VACATION TIME ACCRUED</b>		UP TO 5 DAYS	UP TO 5 DAYS	UP TO 10 DAYS	UP TO 10 DAYS	UP TO 10 DAYS
<b>SICK LEAVE</b>		UP TO 10 DAYS	UP TO 10 DAYS	UP TO 10 DAYS	UP TO 10 DAYS	UP TO 10 DAYS
<b>JURY DUTY</b>		✓	✓	✓	✓	✓
<b>FUNERAL LEAVE</b>			✓	✓	✓	✓
<b>403B RETIREMENT</b>	OFFERED FOR ELIGIBLE EMPLOYEES AVERAGING <b>20</b> OR MORE HOURS	✓	✓	✓ + MATCH	✓ + MATCH	✓ + MATCH
<b>401A RETIREMENT</b>	OFFERED FOR ELIGIBLE EMPLOYEES AVERAGING <b>20</b> OR MORE HOURS			✓	✓	✓
<b>EMPLOYEE ASSISTANCE PROGRAM</b>		✓	✓	✓	✓	✓



90% OF MERS GOODWILL RETAIL MANAGERS HAVE BEEN PROMOTED FROM WITHIN, MOST STARTING OUT AS RETAIL ASSOCIATES

# OPEN ENROLLMENT

Changing your enrollment benefit options occurs at varying times throughout the year. Check the guide below for opt-in, opt-out, or enrollment plan changes.

ANYTIME	MONTHLY	NOVEMBER	DECEMBER
RETIREMENT can be changed throughout the year, including investment contribution percentages and accounts.	MEDICAL INSURANCE can be changed monthly.	FLEXIBLE SPENDING ACCOUNT enrollment is typically changed in November, but these dates can vary.	SHORT TERM DISABILITY LIFE INSURANCE DENTAL and VISION enrollment occurs in December.

# QUALIFYING EVENTS

If you have a qualifying life event (see examples shown below), you are eligible for a special enrollment period, but you only have 30 days after the date of the event. Additionally, you may qualify for a special enrollment period upon promotion. A good example of a qualifying event is if you have a baby, you don't have to wait until the defined enrollment period to add the child.

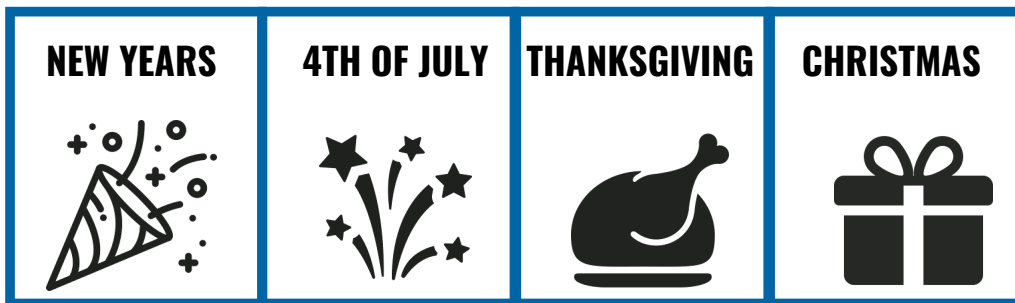
MARITAL STATUS	HAVING A BABY	LOSS OF COVERAGE
		

# TIME OFF

We know that time off benefits are important to each and every one of our employees and we encourage taking time for quality of work-life balance.

## HOLIDAYS

Retail stores are closed for 5 holidays in 2021 with Easter being the only unpaid holiday. The remaining four of the holidays (see below) are paid time off for all full-time employees.



After completing 90 days of employment, all full-time employees are eligible for up to five days of paid time off to complete their civic duty as a juror.

## JURY DUTY

## FUNERALS

Unfortunately, we will all suffer from the death of an immediate family member at some point in our lives. Employees are eligible for up to five days of paid time off each year for the death of a grandparent, grandparents-in-law, grandchildren, parents, parents-in-law, siblings, siblings-in-law, spouse, and children. This benefit is offered to all full-time employees who have completed 90 days of employment.



## SICK LEAVE

Retail Division employees accrue 0.0385 sick hours for each hour worked up to 80 hours per pay period, earning up to 3.08 sick hours each pay period. Use this time for illnesses and doctor's appointments for yourself and your immediate family members including parents, children, spouse, and grandparents.

HOLD A MAXIMUM OF 45 DAYS

EARN UP TO 10 DAYS PER YEAR

Retail Division entry-level employees accrue 0.01925 vacation hours for each hour worked up to 80 hours per pay period, earning up to 1.54 vacation hours each pay period. Vacation hours earned increase after 5 and 10 years of service. Unused vacation hours will be paid, upon termination, after one year of continuous employment.

## VACATION

1-4 YEARS

UP TO 5 DAYS

5-9 YEARS

UP TO 10 DAYS

10+ YEARS

UP TO 15 DAYS

YOU CHOOSE HOW TO USE

CARRYOVER TWO YEARS WORTH OF ACCRUED VACATION

PARTICIPATE IN VACATION BUY BACK

## BUY-BACK

So, what is vacation buyback? If you don't use your vacation hours or just want the extra cash, you may sell back half of your vacation time, twice per year.

This form can be found in your documents in Paycom. You may also call the Payroll department for assistance.

# MEDICAL INSURANCE

Employees who work 30 hours or more each week are eligible for medical benefits. There are two plans to choose from, base and choice. Employees are eligible, once enrolled, to obtain medical coverage on their first day of work. Please see your medical enrollment packet for plan summary and terminology.

## DID YOU KNOW?

YOU HAVE A MONTHLY OPPORTUNITY TO ENROLL OR CHANGE YOUR MEDICAL PLAN.

BASE PLAN	PREMIUM TO PAY TWICE PER MONTH (24)	CHOICE PLAN	PREMIUM TO PAY TWICE PER MONTH (24)
EMPLOYEE	\$25.00	EMPLOYEE	\$76.00
EMPLOYEE + SPOUSE/PARTNER	\$67.50	EMPLOYEE + SPOUSE/PARTNER	\$170.00
EMPLOYEE + CHILDREN	\$57.50	EMPLOYEE + CHILDREN	\$121.00
FAMILY	\$105.00	FAMILY	\$206.00

## COMMON

# HEALTH INSURANCE TERMS

### PREMIUM

The amount of money that is required to pay when participating in the medical plan. This premium is deducted from your paycheck 24 times a year. When we have a three payroll month, there will be no medical insurance deducted on the third payroll check.

### NETWORK

In the medical plans, we use PHCS as our physician's network. If your doctor is listed, they are in network. If not, your doctor will be considered out-of-network which will subject you to different deductibles, co-insurance rates and co-pays. All hospitals or other medical facilities are considered in-network.

### EXPLANATION OF BENEFITS

A statement mailed to employees that detail medical services performed. The statement will provide dollar amounts that the medical plan paid to the doctor or facility and if there is any amount due from the insured employee.

### BENEFIT/PLAN

The medical insurance program of which you enroll. There are two choices: Base and Choice.

### PROVIDER

Your employer operates "self-insured" medical program, and has contracted BAS to administer the plan, including paying all claims.

### DEDUCTIBLE

The fixed dollar amount during the plan year that the employee pays before the medical provider begins paying claims. For example, if your deductible is \$2,500, your plan won't pay anything until you've met your deductible.

### CO-INSURANCE

This is the percentage that the employer and the employee pays once all deductibles and co-pays are paid.

### CO-PAYS

This is a fixed amount that the medical plan requires when medical services are received (i.e. pharmacy and doctor visits).

### OUT-OF-POCKET MAX

The maximum amount an insured employee will be required to pay based on the medical plan and its plan year.



# CHOOSING WHICH MEDICAL PLAN IS RIGHT FOR YOU

Choosing the right medical plan is a big decision. Use the information below to help you make your decision. If you want or need to move to a different plan, you may change the first week of each month.

## WHAT YOU SHOULD KNOW

Plan Design Summary	BAS/MERCY/PHCS/ELAP/OPTUMRX BASE PPO PLAN			BAS/MERCY/PHCS/ELAP/OPTUMRX CHOICE PPO PLAN		
	MERCY NETWORK TIER NEW EFF. 1/1/2021	IN NETWORK	OUT-NETWORK	MERCY NETWORK TIER NEW EFF. 1/1/2021	IN NETWORK	OUT-NETWORK
<b>Deductible</b>						
Individual	\$2,000	\$2,500	\$5,000	\$0	\$0	\$500
Family	\$4,000	\$5,000	\$10,000	\$0	\$0	\$1,500
<b>Coinsurance</b>	20%	30%	50%	10%	10%	50%
<b>Out of Pocket Maximum</b> <i>(Includes deductible, copays, coinsurance)</i>						
Individual	\$5,000	\$6,000	\$12,000	\$2,500	\$2,500	\$7,500
Family	\$10,000	\$12,000	\$24,000	\$4,500	\$4,500	\$22,500
<b>Office Visit Setting Services</b>	MERCY NETWORK TIER NEW EFF. 1/1/2021	IN-NETWORK PHCS Practitioner Only	OUT-NETWORK	MERCY NETWORK TIER NEW EFF. 1/1/2021	IN-NETWORK PHCS Practitioner Only	OUT-NETWORK
Preventive Care	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge
Primary Care Physician <i>(In person or virtual)</i>	\$15 copay	\$30 copay	Deductible then 50%	\$15 copay	\$30 copay	Deductible then 50%
Specialist Physician <i>(In person or virtual)</i>	\$15 copay	\$30 copay	Deductible then 50%	\$15 copay	\$30 copay	Deductible then 50%
Chiropractic Visit	Deductible then 20%	Deductible then 30%	Deductible then 50%	10%	10%	Deductible then 50%
Physical, Occupational, Speech Therapy	Deductible then 20%	Deductible then 30%	Deductible then 50%	10%	10%	Deductible then 50%
Diagnostic Lab & X-Ray	No Charge	No Charge	50% No Deductible	No Charge	No Charge	50% no deductible
Urgent Care	\$15 copay	\$30 copay	Deductible then 50%	\$15 copay	\$30 copay	Deductible then 50%
<b>Outpatient Lab Services</b>	MERCY NETWORK TIER Quest Diag. Lab Card	IN-NETWORK Quest Diag. Lab Card	OUT-NETWORK	MERCY NETWORK TIER Quest Diag. Lab Card	IN-NETWORK Quest Diag. Lab Card	OUT-NETWORK
Lab Services	No Charge	No Charge	50% no deductible	No Charge	No Charge	50% no deductible
<b>Outpatient Radiology Services</b>	MERCY NETWORK TIER US Imaging Network	IN-NETWORK US Imaging Network	OUT-NETWORK	MERCY NETWORK TIER US Imaging Network	IN-NETWORK US Imaging Network	OUT-NETWORK
Outpatient Minor Diagnostics	No Charge	No Charge	Office: No Charge Outpatient: 50% no ded	Office: No Charge Outpatient: 10%	Office: No Charge Outpatient: 10%	Office: 50% no deductible Outpatient: 10%
Outpatient Major Diagnostics (CT Scan, PET Scan, MRI)	No Charge	No Charge	50% No Deductible	No Charge	No Charge	50% no deductible
<b>Hospital/Facility Services</b>	MERCY NETWORK TIER NEW EFF. 1/1/2021	ELAP Reference Based Pricing		MERCY NETWORK TIER NEW EFF. 1/1/2021	ELAP Reference Based Pricing	
Emergency Room	\$100 copay	\$100 copay		\$100 copay	\$100 copay	
Inpatient Hospital Stay	\$200 copay per confinement then 20% <i>(Deductible does not apply)</i>	\$250 copay per confinement then 30% <i>(Deductible does not apply)</i>		\$200 copay per confinement then 10%	\$250 copay then 10%	
Outpatient Surgery	\$50 copay then 20%	\$75 copay then 30%		\$50 copay then 10%	\$75 copay then 10%	
Ambulatory Health & Surgical Centers, & Dialysis Clinics	Deductible then 20%	Deductible then 30%		10%	10%	
Inpatient Major Diagnostics (CT Scan, PET Scan, MRI)	Deductible then 20%	Deductible then 30%		10%	10%	



# Why Choose Mercy?

As we resume regular, in-person appointments and procedures, please be assured that your safety remains our highest priority. New, enhanced procedures and protocols are in place so that you can get in-person care as safely and effectively as possible. Among these new safety protocols and to protect our limited supply of masks, we ask that you bring and wear a mask when visiting any Mercy facility for your safety and the safety of others.

## We're Ready for You - Come Back Safely

If your health care has been on hold, it's time to return for the care you need. Mercy is open with measures in place to help you come back safely.

**See us in person** – All Mercy locations and services are now open, with strict standards to keep patients and caregivers safe.

**Video Visits** – For your convenience and comfort, we offer video visits. Meet with a primary care provider or specialist on your phone, tablet, laptop or desktop computer.

## Making Sure You Get the Care You Need

At Mercy, our goal is to keep you and your family healthy and happy. We focus on preventive care – maintaining and improving your health.

### Why is it important to have a Primary Care Physician?

- Your Primary Care Physician (PCP) gets to know you, your history and your family health history.
- Your PCP can identify health issues in their early stages before they become major problems – preventive care is key to staying ahead of illness and other health problems.
- Your PCP is your main contact for preventive care (immunizations, regular tests and screenings).
- In case you get sick – Your established PCP can get you in for a sick visit, prescribe medication, and connect with you over the MyMercy Patient Portal.
- If you have a condition that requires more specialized care, your PCP can refer you to the proper specialist.

## MyMercy Patient Portal

MyMercy is a free, online tool and app for PCs, tablet devices and smartphones that makes it easy to manage your whole family's health.

### MyMercy lets you:

- Track your test results
- Schedule appointments
- Request prescription refills
- Message your providers
- Review and pay your bills

[www.MyMercy.net](http://www.MyMercy.net)

## Finding In-Network Providers

Online Provider Directory:

[www.mercyoptions.net](http://www.mercyoptions.net)

For further assistance with finding providers or any questions you may have, email your dedicated Mercy support team:

[MercyEHS@mercy.net](mailto:MercyEHS@mercy.net)

# OPTUM RX

Optum Rx is included in your Medical Insurance premium. Optum Rx is a benefit that allows employees to receive home delivery on prescriptions.

## OptumRx® home delivery is convenient and reliable.



### Savings

You may pay less for your medication with a 3-month supply.



### Convenience

Medications are delivered to your mailbox—with free standard shipping.



### 24/7 pharmacist support

Speak to a pharmacist any time, from the privacy of your own home.



### Personalized drug pricing tool and reminders

Use the drug pricing tool for cost-saving opportunities. Set up text and email reminders to help you remember to take or refill your medications.<sup>1</sup>

### Need your medication right away?

Ask your doctor for a 1-month supply that can be filled at a participating retail pharmacy.

## Here's how to get started with home delivery:

- **ePrescribe.** Ask your doctor to send an electronic prescription to OptumRx<sup>2</sup>.
- **optumrx.com or OptumRx app.** Easily find your medications and set up home delivery in just a few steps.
- **Phone.** Call the toll-free number on your member ID card.

Prescriptions from OptumRx should arrive within 5 business days after your complete order is received. You can check the status of your orders online.

Prescription Drugs	OPTUMRX NEW EFF. 1/1/2021	OPTUMRX NEW EFF. 1/1/2021
Retail - 30 Day supply		
Tier 1	\$10 copay	\$10 copay
Tier 2	\$20 copay	\$20 copay
Tier 3	\$40 copay	\$40 copay
Mail Order - 90 Day Supply		
Tier 1	\$20 copay	\$20 copay
Tier 2	\$40 copay	\$40 copay
Tier 3	\$80 copay	\$80 copay

# ELAP

## ADVOCATING FOR EMPLOYEES AND THEIR FAMILIES



Personal and proactive outreach is the hallmark of the **Member Services team**. When you work with our team, you'll never stand alone in the face of resolving a bill for healthcare services that exceed your responsibility.

### How will you know if you're being charged too much?

After receiving medical care, you will get an Explanation of Benefits (EOB) from your plan administrator specifying what you owe for services. If you receive a bill for more than this amount, immediately contact ELAP.



### What will ELAP do for you?

Once ELAP receives your bill, you and your family are assigned a personal Member Services Advocate who will provide you with support every step of the way. After you give us written permission to advocate on your behalf, our team begins working to resolve the claim with your healthcare provider.

### Who can you call with questions?

Your dedicated Advocate is your main line of support, continually monitoring the progress of your account while proactively keeping you up to date.

Have a question? Call or email your Advocate at any time. You'll get a response within 24 hours. We are always here to help you better understand your plan benefits.



### Keep an Eye on Your Mail

If it sounds easy, it's because it is. If you receive any billing correspondence in the mail, send it to us right away.

Your Advocate will take it from there, keeping you in the loop throughout the process.

**Our Motto: Advocate, Engage, Empower.**



**Members and their families are at the center of all we do.**

Phone: 1-800-977-7381 | Email: [bb@elapservices.com](mailto:bb@elapservices.com)

Fax: 1-888-560-2447 | Mail: 1550 Liberty Ridge Drive Ste. 330 Wayne, PA 19087

# Frequently Asked Questions

## How does ELAP make my health plan better?

Overinflated hospital bills cause health plans to raise rates and members to pay more. ELAP eliminates this problem so that everyone pays only what's fair and reasonable.

## What exactly does ELAP do?

ELAP partners with your company to ensure hospital and facility payments do not exceed your health plan's limits and that they are for services rendered and nothing more. We do this by auditing all hospital and facility claims. ELAP Services will ensure the hospital makes a fair and reasonable profit on all services provided, but we greatly reduce excessive markups that are often seen on facility bills.

## What types of medical bills does ELAP review?

Our focus is on expenses from facilities including hospitals, outpatient surgery centers and skilled nursing facilities.

## How do I know ELAP reviewed my claim?

You will receive a notice from your Third Party Administrator (TPA) notifying you that ELAP has audited a claim for services rendered to you. The letter will list the date of service and facility. If you receive a bill for money outside of your member responsibility, this is called "balance billing" and you must submit the bill to ELAP.

## What should I do if a facility requests payment up front?

The only out-of-pocket expense that you should pay to the facility in advance of or at the time of service is a copay (if applicable). You can contact your plan to confirm copay and/or deductible amounts.

Since ELAP will often reduce the amount you owe after auditing a bill, you could overpay by paying up front and the facility will not reimburse you.

## What if the facility denies care due to an outstanding billing issue?

If the facility will not perform treatment without additional funds outside of your normal copay, then you should contact your Third Party Administrator (TPA) immediately and request to speak with a representative.

## When do I have to contact ELAP?

Sometimes a hospital or other facility does not accept the payment that we approve as fair and reasonable. In this case, they may bill you for the balance. This is called "balance billing" and when it happens, you need to contact us and send us your bill via fax, email or mail...

**Email:** [bb@elapservices.com](mailto:bb@elapservices.com)

**FAX:** 888.560.2447 ATTN Balance Bill Response Team

**Mail:** 1550 Liberty Ridge Drive, Suite 330 Wayne, PA 19087

## What happens when I contact ELAP about balance billing?

You will receive assistance from a Member Services Advocate throughout the balance billing process. Our legal team will also go to work right away to handle the billing issue with healthcare facilities and collection agencies. It is **very important** that you send us any bills or notices as you receive them.

**QUESTIONS about a hospital, surgery or skilled nursing facility bill?**

**Contact us right away.**



**Your health plan's affordability partner.**

TEL 1-800-977-7381 9 a.m. - 8 p.m. ET

FAX 1-888-560-2447 • [bb@elapservices.com](mailto:bb@elapservices.com)

# FLEXIBLE SPENDING ACCOUNTS

Flexible spending accounts are tax-advantaged accounts that allow employees to set aside pre-tax deductions to build up cash for eligible expenses like daycare or healthcare. These plans allow you to reduce your taxable income by the amount you contribute. Money in these accounts must be used during the plan year for these expenses. For example, if you participate in flexible spending, the funds from this account must be used by the end of the plan year, plus two and a half months. Once enrolled, send your claims to OLB for reimbursement.

## MEDICAL FSA

The Medical Flexible Spending Account (FSA) allows full-time and part-time eligible employees to set aside up to \$2,750.

### EXAMPLES OF QUALIFIED EXPENSES

- Copays and deductibles
- Orthodontics
- Glasses/Contacts
- Prescriptions

### EXAMPLES OF NON-COVERED EXPENSES

- Cosmetic surgery
- Insurance premiums
- Vitamins
- Non-prescription drugs

## DEPENDENT FSA

The Dependent Care Flexible Spending Account (FSA) allows eligible full-time and part-time employees to set aside up to \$5,000 for expenses for dependents under age 13.

### EXAMPLES OF QUALIFIED EXPENSES

- Licensed nursery
- Day care facilities
- After school care
- Childcare inside/outside of your home

### EXAMPLES OF NON-COVERED EXPENSES

- Child support payments
- School tuition
- Food or clothing
- Overnight camp expenses



## Plan Highlights

# Voluntary Group Term Life and AD&D Insurance



### MERS Missouri Goodwill Industries

#### ELIGIBILITY

Each Active Full-Time Employee working 30 or more hours per week or part timer working 20 hours or more except any person working on a temporary or seasonal basis.

**Dependents:** You or your spouse must be insured in order for Dependent children to be covered.

Dependents are:

- ▶ Your legal spouse or domestic partner under age 70. Spouse coverage terminates at age 75.
- ▶ Your unmarried financially dependent children\* birth to 20 years (to 26 years if full-time student).

\*natural and adopted children upon finalization of adoption; stepchildren and foster children living with you.

Age limit does not apply to handicapped children.

A person may not have coverage as both an Employee and Dependent. Only one insured spouse may cover Dependent children.

#### BENEFIT AMOUNT

**Employee:** Option of \$10,000 to \$500,000 in increments of \$5,000 (minimum of \$10,000)

**Spouse:** Option of \$5,000 to \$250,000 in increments of \$5,000

**Eligible Dependent Child(ren):** 14 Days to 6 months: \$1,000  
Age 6 months to 20 years of age (26, if full-time student): choice of \$2,500, \$5,000, \$7,500, or \$10,000 amounts.

Choose one benefit amount for all eligible children in family.

#### GUARANTEED ISSUE

**Employee:**

Under age 60: \$150,000

Age 60 but under age 70: \$150,000

Age 70 or older: none

**Spouse:**

Under age 60: \$30,000

Age 60 or older: none

GUARANTEED ISSUE is subject to underwriting rules and is not available in all circumstances.

#### CONTRIBUTION REQUIREMENTS

Coverage is employee paid.

#### RATE

See attached Rate Sheet.

#### FEATURES

- ▶ Living Benefit Rider (expressed as Accelerated Death Benefit in some states and Imminent Death Benefit in PA)
- ▶ Portability

#### AD&D SCHEDULE

For Accidental Loss of:	Amount Payable:
Life	100%
Both hands or both feet	100%
Sight of both eyes	100%
One hand and one foot	100%
One hand and sight of one eye	100%
One foot and sight of one eye	100%
Speech and hearing	100%
One hand or one foot	50%
Sight of one eye	50%
Speech or hearing	50%

#### BENEFIT REDUCTION DUE TO AGE (applicable to employee coverage)

##### AT AGE FACE AMOUNT REDUCES TO:

75-79 60% of available or in force amount at age 74

80-84 35% of available or in force amount at age 74

85-89 27.5% of available or in force amount at age 74

90-94 20% of available or in force amount at age 74

95-99 7.5% of available or in force amount at age 74

100 + 5% of available or in force amount at age 74

#### EXCLUSIONS

Death by suicide is not covered during the first two years an insured's insurance is in force. Insurance coverage is incontestable after it has been in force two years during the insured's lifetime, except for non-payment of premium.

Death by suicide is not covered if it can be shown the insured intended suicide when application for this insurance was made.

Insurance coverage is incontestable after it has been in force two years during the insured's lifetime, except for non-payment of premium.

AD&D benefits will not be payable for a loss which results from: intentionally self-inflicted injury; any act of war, declared or undeclared; sickness or disease which contributes to a loss (except infection which results from an accidental cut or wound). Additional exclusions may apply and vary by state.

For a comprehensive list of exclusions and limitations, please refer to the Certificate of Insurance. The Certificate also provides all requirements necessary to be eligible for coverage and benefits.

This Plan Highlights is a brief description of the key features of the RSL insurance plan. It is not a certificate of insurance or evidence of coverage. Insurance is provided under group policy form LRS-8349, et al.

## Plan Highlights

### Voluntary Group Short Term Disability Insurance



#### MERS Missouri Goodwill Industries

#### COVERAGE

Disability income protection insurance provides a benefit for “short term” disability resulting from a covered injury or sickness. Benefits begin at the end of the elimination period and continue while you are disabled up to the maximum benefit duration.

#### ELIGIBILITY

ALL FULL TIME EMPLOYEES WORKING 30 OR MORE HOURS PER WEEK & ALL PART TIME EMPLOYEES WORKING 20 OR MORE HOURS PER WEEK

#### BENEFIT AMOUNT

The weekly benefit is an amount equal to 60% of covered earnings, up to a maximum benefit of \$1,000 per week.

#### DAY BENEFITS BEGIN

Injury (accident) and Sickness (illness): benefits begin on the 8th consecutive day of disability;

or the day following the number of accumulated sick days applicable to the employee.

#### MAXIMUM BENEFIT DURATION

Benefits for one period of disability, will be paid up to a maximum of 25 weeks.

#### CONTRIBUTION REQUIREMENTS

Coverage is 100% employee paid.

#### RATES

See attached Rate Sheet.

#### FEATURES

- ▶ Maternity covered as any other illness
- ▶ Non-occupational coverage
- ▶ Partial Disability benefit included
- ▶ Transfer of Coverage provision
- ▶ Zero Day Residual included Definition

#### LIMITATIONS

- ▶ Pre-Existing Condition Limitation - 3/6

Please note- pre-ex limitations also apply to benefit increases

#### EXCLUSIONS

Benefits will not be payable for any disability caused by: an intentionally self-inflicted injury; an act of war (declared or undeclared); commission of a felony; sickness covered by workers’ compensation or other workers’ disability law; injury occurring out of or in the course of work for wage or profit.

For a comprehensive list of exclusions, limitations, and any applicable benefit offsets, please refer to the Certificate of Insurance. The Certificate also provides all requirements necessary to be eligible for coverage and benefits.

This Plan Highlights is a brief description of the key features of the RSL insurance plan. The availability of the benefits and features described may vary by state. It is not a certificate of insurance or evidence of coverage. Insurance is provided under group policy form LRS-6451, et al.



# RETIREMENT

# WITH ONE AMERICA

Investing as little as one percent of each pay period into a 403(b) plan may put you on a path to retirement. By utilizing payroll deductions, the pre-tax deduction is automatically subtracted from your check.

## 403(B)

- MERS GOODWILL EMPLOYEES, OVER THE AGE OF 21, ARE ELIGIBLE TO SAVE FOR RETIREMENT
- YOU GET TO CHOOSE YOUR INVESTMENTS AND INVESTMENT STRATEGY
- INVEST UP TO \$19,000 EACH YEAR + \$6,000 IF OVER 50 YEARS OF AGE

## ENROLLING IN ONE AMERICA

Your investment contributions can be changed as often as you like. You can set up your account through either of the options below. You will need the plan number: G62431 MERS Goodwill's point of contact to assist you is David Hankins (314) 982-8877.

### WEB ENROLLMENT

[www.oneamerica.com/login](http://www.oneamerica.com/login)

- Click "Login" then "Register for a new account"
- Select "Account Services" link
- Complete the step-by-step registration process
  - Entering plan number G62431
  - Creating a UserID and password
  - Setting up password recovery

### PHONE ENROLLMENT

1-800-249-6269

- Follow the prompts to speak with a representative. You will need to:
  - Enter your social security number
  - Enter your plan number
  - Create and enter a PIN
- To speak with a representative, press zero at any point in the call.

# BENEFICIARIES

By enrolling in life insurance, you are providing for those who depend on your income after death. If you are buying life insurance for your family, or are offered a free plan (under qualifying titles), or invest in retirement, you need to name a beneficiary - someone who will receive any policy proceeds that are paid out at your death. It's worth reviewing a bit of information to decide who should receive the proceeds of the plan. But whatever you do, name someone.

## WHO?

Spouses, civil partners, children, parents, or siblings, but, it can really be anyone you want to designate including naming a charity as your beneficiary.

## PRIMARY BENEFICIARY

An individual, like a spouse, who is first in line to receive benefits on the policy upon the death of the holder. Multiple can be named, but the percentage should be outlined of the payout.

## SECONDARY BENEFICIARY

In some cases you may outlive your beneficiary. You can choose a secondary beneficiary on your life insurance policy to ensure that your funds are properly distributed.

## MULTIPLE BENEFICIARIES

You can list a group of people as your beneficiary such as "grandchildren of the insured" which allows for additional children are born. This can cause confusion later such as the inclusion of adopted children or stepchildren.

## CHANGING BENEFICIARIES

Life happens. You get married, divorced, or lose a loved one. If you need to update your beneficiary, fill out a new form. Always make sure your life insurance beneficiary is up-to-date.

If you **DON'T** name a beneficiary, the policy proceeds will be part of your estate after your death. That means that [the money won't get to your family as quick](#) as it could - if you have large debts, it might be used up to pay them.

# VISION INSURANCE

Eligible employees include those who average 30 hours or more for full-time and 20 hours or more per week for part-time.

## Semi-Monthly Rates

Employee Only (EE)	\$4.00
EE + Spouse	\$7.60
EE + Children	\$8.01
EE + Spouse & Children	\$11.96

## Plan 1: TrueView Plan H Summary

Effective Date: 1/1/2021

	EyeMed Insight Network	Out of Network
<b>Deductibles</b>		
	\$10 Exam	No deductible
	\$10 Eye Glass Lenses	
	Covered in full	Up to \$35
<b>Annual Eye Exam</b>		
<b>Lenses (per pair)</b>		
<b>Single Vision</b>	Covered in full	Up to \$25
<b>Bifocal</b>	Covered in full	Up to \$40
<b>Trifocal</b>	Covered in full	Up to \$55
<b>Lenticular</b>	20% discount	No benefit
<b>Progressive</b>	See lens options	NA
<b>Contacts</b>		
<b>Fit &amp; Follow Up Exams</b>		
<b>Standard</b>	Standard: Member cost up to \$40	No benefit
<b>Premium (Allowance)</b>	Premium: 10% off of retail	No benefit
<b>Elective</b>	Up to \$150	Up to \$120
<b>Medically Necessary</b>	Covered in full	Up to \$200
<b>Frame Allowance</b>	\$150	Up to \$75
<b>Frequencies (months)</b>		
<b>Exam/Lens/Frame</b>	12/12/12	12/12/12
	Based on date of service	Based on date of service

## Lens Options (member cost)

	EyeMed Insight Network	Out of Network
<b>Progressive Lenses</b>		
<b>Standard</b>	\$65 + lens deductible	No benefit
<b>Premium</b>		
<b>Tier 1</b>	\$85 + lens deductible	No benefit
<b>Tier 2</b>	\$95 + lens deductible	No benefit
<b>Tier 3</b>	\$110 + lens deductible	No benefit
<b>Tier 4</b>	\$65 plus 80% of charge less \$120 allowance	No benefit
<b>Std. Polycarbonate</b>	\$40	No benefit
<b>Tint (solid and gradient)</b>	\$15	No benefit
<b>Scratch Resistant Coating</b>	\$15	No benefit
<b>Anti-Reflective Coating</b>		
<b>Standard</b>	\$45	No benefit
<b>Premium</b>		
<b>Tier 1</b>	\$57	No benefit
<b>Tier 2</b>	\$68	No benefit
<b>Tier 3</b>	80% of the charge	No benefit
<b>Ultraviolet Coating</b>	\$15	No benefit
<b>Lasik or PRK</b>	Average discount of 15% off retail price or 5% off promotional price at US Laser Network participating providers.	No benefit

To check if your vision provider is in Eyemed's Insight Network, visit [www.eyemedvisioncare.com](http://www.eyemedvisioncare.com), select the "Insight Network", and enter your home zip code.

**Important Note:** Reliance Standard does not provide members with vision ID cards, however, members can obtain an electronic copy of their vision ID card by registering on the member portal at [www.reliancestandard.com/dental-vision/](http://www.reliancestandard.com/dental-vision/). You do not need an ID card to obtain vision treatment, your vision provider can look up your vision insurance coverage using your SSN.

# SENIOR RETAIL, CDL DRIVER, & RETAIL MANAGEMENT BENEFITS

WITH 90% OF RETAIL MANAGERS BEING PROMOTED FROM WITHIN, RETAIL ASSOCIATES CAN LOOK FORWARD TO THESE BENEFITS WHEN THEY ARE PROMOTED OR WHEN THEY HAVE BEEN EMPLOYED FOR FIVE YEARS WITH MERS GOODWILL..

PAID TIME OFF PLAN <

COMPANY PAID/MATCH RETIREMENT <

COMPANY PAID LIFE INSURANCE <

DENTAL <

# DENTAL INSURANCE



Senior Retail employees, Retail Management positions, and CDL Drivers are eligible to purchase Dental Insurance for themselves and their dependents.

COVERAGE TIER	EMPLOYEE DENTAL COST PER PAY PERIOD (24 Payroll Deductions Per Year)	
	Employee Only	
Employee + 1		\$18.92
Employee + 2 or more		\$37.90

	BAS SELF-FUNDED DENTAL PLAN CIGNA TOTAL DPPO DENTAL NETWORK	
	In-Network	Out-Network
<b>Employee Eligibility</b>	All full time employees with qualifying job titles working 30 or more hours per week.	
<b>Dependent Eligibility</b>	Your legal spouse or dependent child(ren) through the end of the month the child turns age 26.	
<b>Calendar Year Deductible</b>		
<b>Waived for Preventive Services</b>	YES	YES
<b>Individual (per person)</b>	\$50	\$50
<b>Family (family members combined)</b>	\$150	\$150
<b>Calendar Year Plan Maximum Per Person</b>	\$2,000	
<b>Type A Preventive Services</b>	0% No Deductible	0% No Deductible
<ul style="list-style-type: none"> <li>• Examinations/Evaluations</li> <li>• Bitewing X-rays</li> <li>• Full Mouth X-rays, Panoramic Film</li> <li>• Fluoride Treatments</li> <li>• Cleaning/Prophylaxis</li> <li>• Sealants</li> <li>• Brush Biopsy/Cancer Screening</li> </ul>		
<b>Type B - Basic Services</b>	20% after deductible	20% after deductible
<ul style="list-style-type: none"> <li>• Space Maintainers</li> <li>• Palliative Treatment</li> <li>• Periodontal Maintenance</li> <li>• Fillings</li> <li>• Stainless Steel Crowns</li> <li>• Simple Extractions</li> <li>• Oral Surgery</li> <li>• General Anesthesia or I.V. Sedation</li> <li>• Endodontics</li> <li>• Periodontics</li> </ul>		
<b>Type C - Major Services</b>	50% after deductible	50% after deductible
<ul style="list-style-type: none"> <li>• Full or Partial Removable Dentures</li> <li>• Repair of Full or Partial Removable Dentures</li> <li>• Adjustments, Tissue Conditioning, Rebasing or Relining of Full or Partial Removable Dentures</li> <li>• Bridges</li> <li>• Repair/Recementation of Bridges</li> <li>• Cast Crowns, Inlays, Onlays, Labial Veneers</li> <li>• Repair/Recementation of Cast Crowns/Inlays/Onlays/Labial Veneers</li> <li>• Implants</li> </ul>		
<b>Orthodontic Services</b>		
Adult	50% No Deductible	50% No Deductible
Child (up to age 26)	50% No Deductible	50% No Deductible
Orthodontia Lifetime Maximum	\$2,000	



# RETIREMENT

Senior Retail employees, Retail Management positions, and CDL Drivers are eligible for the 403(b) Retirement Plan, with company match, and 401(a) Defined Contribution Plan that is, solely, an employer contributed plan. All contributions on either plan are vested after 3 years of continuous service. As with life insurance, employees are encouraged to designate a beneficiary on retirement plans.

## 403(B)+MATCH

- EMPLOYEES OVER 21 ARE ELIGIBLE TO SAVE FOR RETIREMENT.
- WHEN YOU INVEST UP TO 6 PERCENT OF YOUR WAGES, MERS GOODWILL MATCHES AN ADDITIONAL 3 PERCENT OR 50% OF CONTRIBUTIONS UNDER 6 PERCENT.
- YOU GET TO CHOOSE YOUR INVESTMENTS WITH YOUR INVESTMENT STRATEGY
- INVEST UP TO \$19,000 EACH YEAR

## 401(A)

- SENIOR RETAIL, SUPERVISORS, AND CDL DRIVERS ARE ELIGIBLE FOR THIS PLAN IF THEY WORK MORE THAN 1,000 HOURS IN THE ELIGIBLE YEAR.
- THIS PLAN IS AN ANNUAL DISCRETIONARY EMPLOYER CONTRIBUTION THAT IS DETERMINED AT YEAR-END. THIS CONTRIBUTION HAS AVERAGED 2.67% DURING THE LAST FIVE YEARS. EMPLOYEES MUST BE ACTIVE ON DECEMBER 31ST TO RECEIVE THE CONTRIBUTION.

# LIFE INSURANCE

MERS Goodwill wants to ensure that your family members who count on your income are covered in the event of your death. Senior Retail employees, Retail Management positions, and CDL Drivers are eligible for employer-paid life insurance at two times your annual salary. As with voluntary life insurance, employees are encouraged to designate a beneficiary.

### ➔ AD&D

Accidental death and dismemberment benefit amount is equal to the amount of your benefit.

### ➔ Living Care

If you are terminally ill, you may be eligible for 80% of your insurance benefit.

### ➔ Portability

If you change employers, you may be able to take this insurance with you. You would be responsible for the premiums.

# TIME OFF

Sick Leave, Jury Duty, and Funeral Leave are the same regardless of position, but Retail Management positions and CDL Drivers can look forward to additional Vacation Time. Senior Retail employees fall into the previous plan on page 7.

## VACATION

Vacation is earned for each hour worked up to 80 working hours per pay period. 0.0385 vacation hours are earned for each worked hour equalling up to 3.08 vacation hours earned each pay period during the first five years of service. The vacation time off benefit increases at 5 and 10 years of service.

1-4 YEARS

10 DAYS

5-9 YEARS

15 DAYS

10+ YEARS

20 DAYS

### PROGRAM HIGHLIGHTS

CARRYOVER TWO YEARS WORTH OF ACCRUED VACATION

AFTER ONE YEAR, RECEIVE VACATION PAID OUT ON TERMINATION

USE HOW YOU CHOOSE

PARTICIPATE IN VACATION BUY BACK

Just like Retail Associates, vacation buy back is your opportunity to turn your accrued vacation into cash. If you don't use your vacation time and are reaching the cap or just want the extra cash, you can sell back half of your vacation time, twice per year. This form can be found in your documents in Paycom or call Payroll for assistance.

## BUY-BACK

# CONTACT LIST

MEDICAL INSURANCE THROUGH BENEFITS ADMINISTRATIVE SYSTEMS (BAS) [BASHEALTH.COM](http://BASHEALTH.COM)  
1(800)843-3831

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DENTAL INSURANCE THROUGH CIGNA [CIGNADENTALS.COM](http://CIGNADENTALS.COM)  
CIGNA DPPO SA PLUS

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VISION INSURANCE THROUGH RELIANCE STANDARD [RELIANCESTANDARD.COM/DENTAL-VISION](http://RELIANCESTANDARD.COM/DENTAL-VISION)  
1(800)755-8844

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401(A) DEFINED CONTRIBUTION THROUGH ONE AMERICA [ONEAMERICA.COM](http://ONEAMERICA.COM)  
1-800-249-6269

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403(B) RETIREMENT PLAN THROUGH ONE AMERICA [ONEAMERICA.COM](http://ONEAMERICA.COM)  
PLAN # G62431

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SHORT TERM DISABILITY THROUGH RELIANCE STANDARD [RELIANCESTANDARD.COM](http://RELIANCESTANDARD.COM)  
1(800)351-7500

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LIFE INSURANCE THROUGH RELIANCE STANDARD [RELIANCESTANDARD.COM](http://RELIANCESTANDARD.COM)  
1(800)955-4304

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OPTUM RX [OPTUMRX.COM](http://OPTUMRX.COM)

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BEHAVIORAL HEALTH MANAGEMENT THROUGH BAS [BASHEALTH.COM/BHM](http://BASHEALTH.COM/BHM)  
1-888-227-5900

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FLEXIBLE SPENDING THROUGH OLB [OLBSYS@SBCGLOBAL.NET](mailto:OLBSYS@SBCGLOBAL.NET)  
314-664-2103

**GENERAL QUESTIONS - PAYROLL - 314-982-8895**

