

WHAT IS
YOUR DREAM?

I BENEFITS GUIDE

2019

1-801-437-7111

SRG

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SRG is proud to offer a competitive and rich benefits package to our employees who work at least 25 hours per week.

MEDICAL COVERAGE

Our employees' and their families' health are important to us. Employees are eligible for coverage the first month after they begin employment. SRG offers two healthcare plan options through CIGNA: Open Access Plus Plan and a High Deductible Health Plan, which is HSA compatible. **SRG pays 90% of the employee premium for the Open Access Plus Plan and 100% for the HDHP.** For both plans, if an employee elects to cover a spouse and/or dependents, SRG covers half of the additional premium.

MEDICAL MONTHLY PREMIUM EMPLOYEE COST (TOTAL PREMIUM)		
	Open Access Plus Plan	HDHP/HSA Compatible Plan
Employee Only	\$58.80 (out of \$587.88)	\$0.00 (out of \$452.51)
EE + Spouse	\$352.70 (out of \$1,175.69)	\$226.26 (out of \$905.01)
EE + Child(ren)	\$411.52 (out of \$1,293.33)	\$271.50 (out of \$995.51)
Family	\$705.48 (out of \$1,881.24)	\$497.76 (out of \$1,448.03)

DENTAL

Our dental plan with Delta Dental allows employees to choose any licensed dentist for treatment, with a calendar year maximum of \$1,500. Preventative and diagnostic services are covered at 100% with a \$50 deductible for basic services. Major dental services and orthodontia are covered at 50%. **SRG pays 100% of employee premiums and 50% of spouse and/or dependent coverage.**

DENTAL MONTHLY PREMIUM EMPLOYEE COST (TOTAL PREMIUM)	
Employee Only	\$0.00 (out of \$47.41)
EE + Spouse	\$17.46 (out of \$82.32)
EE + Child(ren)	\$28.06 (out of \$103.53)
Family	\$45.84 (out of \$139.09)

VISION

SRG also offers a voluntary vision benefit through Cigna Healthcare, which consists of the following: \$20 copay for one vision exam and health evaluation per year, \$30 copay for lenses, \$100 allowance for contact lenses or frames (20% discounts available).

VISION MONTHLY PREMIUM EMPLOYEE COST	
Employee Only	\$6.20
EE + Spouse	\$12.42
EE + Child(ren)	\$12.52
Family	\$19.74

■ GENERAL BENEFITS

FLEXIBLE SPENDING ACCOUNTS (FSAs)

FSAs with Rocky Mountain Reserve enable employees to pay for eligible healthcare and/or dependent care expenses on a pretax basis. Employees contribute through convenient payroll deductions and then submit claims for reimbursement of expenses or use a Rocky Mountain Reserve-supplied credit card.

HEALTHCARE ACCOUNT

Employees can set aside up to \$2,700 per household on a pretax basis for eligible healthcare expenses that are not covered by their group health plan.

DEPENDENT CARE ACCOUNT

Employees can set aside up to \$5,000 per household on a pretax basis to pay for eligible dependent care expenses.

HEALTH SAVINGS ACCOUNT (HSA)

Employees who participate in a qualified high-deductible health plan can open an individual HSA account with a financial institution of their choice and have pretax dollars deposited directly via payroll deduction.

LONG-TERM DISABILITY INSURANCE

Should an employee become unable to perform their job due to a disability for 90 days or more, this benefit provides them with 60% of their predisability income. SRG pays 100% of the premium.

LIFE AND AD&D INSURANCE

SRG offers a life and accidental death and dismemberment insurance benefit at **no charge**. Employee life insurance protection is \$50,000. In the event of an employee's accidental death, the benefit doubles to \$100,000. Employees also have the option to purchase additional life insurance at their own expense.

SUPPLEMENTAL INSURANCE (VOLUNTARY BENEFIT)

AFLAC provides voluntary supplemental insurance to help pay benefits major medical insurance doesn't cover. These benefits are voluntary, and employees pay 100% of the total premium through payroll deduction.

401(K)

The SRG 401(k) plan is designed to help full-time regular employees plan for their retirement. We offer both a traditional 401(k), where the directed funds are not taxed until withdrawn, as well as a Roth 401(k), where funds are contributed post-tax but all interest and dividend earnings are tax free. Additionally, **SRG contributes 3% of the employee's total compensation** as long as they are an employee on December 31 of that year, contingent upon meeting company financial targets.

Vesting: **100% VESTED IMMEDIATELY**

■ LEAVES OF ABSENCE

MEDICAL OR PREGNANCY LEAVE

This benefit is intended to cover or offset an employee's income if they are temporarily unable to work due to illness, injury, or pregnancy. **SRG pays 100% of the employee's salary, up to a six-week benefit.**

NEW PARENT/PATERNITY LEAVE

New parents not eligible for paid medical leave are offered two weeks (80 hours) of fully paid parental leave. This leave is available within the first year of the adoption or birth of a child.

SICK TIME

SRG offers unlimited paid sick leave. Sick leave may be taken for the employee's or dependents' illnesses or doctor's appointments.

CAREGIVER LEAVE (AKA SRG HUG)

We provide up to two weeks (80 hours) of fully paid leave, which covers time away from work to care for a spouse or domestic partner, parent, child, and/or sibling with a serious health condition and/or to bond with a child as a result of birth or adoption. If applicable, this leave can be taken in addition to new parent or medical leave.

BEREAVEMENT LEAVE

Employees receive up to three workdays in the event of a death of a close family member and one day in most other circumstances. If more time off is needed than provided above, additional leave may be granted upon the approval of your manager.

VACATION

Time off is important for rest and relaxation. SRG offers an attractive vacation benefit to all regular employees. Part-time employees who work less than 40 hours each week receive a prorated vacation benefit.

Vacation days are accumulated based on the following schedule:

<u>After Completion of</u>	<u>Annual Vacation Earned</u>
0–5 years	17 days (136 hours)
6–9 years	22 days (176 hours)
10+ years	27 days (216 hours)

An employee's vacation benefit in the first year is prorated based on hire date. For example, if you were hired May 15, you are eligible for earned vacation from May 15 through December 31 (230 days ÷ 365 days x 136 hours = 85 hours).

Vacation is not prorated after an employee's first year. When you reach the year of service that additional vacation is granted, you receive the full vacation benefit for that year (e.g., an employee who started April 2010 will receive 27 days of vacation in 2019).

Vacation cannot be carried over to the following year.

HOLIDAY SCHEDULE | 2019

New Year's Day	1 Day	Tuesday, January 1
Martin Luther King Day	1 Day	Monday, January 21
Presidents' Day	1 Day	Monday, February 18
Memorial Day	1 Day	Monday, May 27
4 th of July	1 Day	Thursday, July 4
Labor Day	1 Day	Monday, September 2
Thanksgiving Day	1 Day	Thursday, November 28
Thanksgiving Holiday	1 Day	Friday, November 29
Holiday Week	6 Days	December 24–31
TOTAL	14 DAYS	

ADDITIONAL BENEFITS

EDUCATIONAL ASSISTANCE

SRG is committed to helping employees achieve their full potential. One of the ways we do this is by offering educational assistance to employees who have completed six months of service and who are enrolled in a certified program related to their career development. Upon approval, **up to 50% of the cost of tuition and books will be reimbursed, to a maximum of \$2,000 per year.**

FERTILITY & ADOPTION REIMBURSEMENT PROGRAMS

To support employees who may be facing the financial challenges of infertility, SRG offers a fertility benefit to reimburse up to \$5,000 of the expenses incurred. SRG's adoption reimbursement program pays 100% of all eligible expenses incurred, up to a maximum of \$5,000 per child.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

All employees have access to the Guidance Resources Employee Assistance Program. This benefit gives the employee and their dependents confidential support, resources, and information for personal and work-life issues. Guidance Resources services include **up to five free face-to-face counseling sessions per person per issue per year.** Work-life solutions, legal support, and financial information are also available through Guidance Resources.

HELP FOR WORKING CAREGIVERS

This benefit is offered at no cost to SRG employees. It's a website resource designed to provide working family caregivers tools to help assess their situation, resources, and solutions to help address caregiving challenges with support from "live" experts.

■ SRG SOCIAL IMPACT

At SRG, we constantly strive to be an active contributor to our community, and it's our mission to help those in need. To do this, we contribute a significant portion of our income, work, and time to charitable organizations. We do this through monetary donations, item donations, in-kind expertise, volunteering, and offering our space for events. SRG also has a charitable match program. Upon approval, **we will match 100% of an employee's donation up to \$500 per year.**

■ SRG THRIVE

We instill and support the importance of health and wellness for employees by offering a holistic wellness program that supports the physical, social, financial, and emotional aspects of their well-being.

Through SRG Thrive, we help our employees achieve their health and wellness goals by evaluating their needs and offering many events and activities that align with their goals.

Some past offerings and components of SRG Thrive include:

- Onsite flu shots
- Physical (biometrics, onsite massage, company hikes, and sponsoring many athletic events and teams)
- Social team-building events and happy hours, annual ski day, summer picnic, Thanksgiving lunch, etc.
- Financial classes and advice (saving for retirement, owning your first home, preparing a will, etc.)
- Emotional well-being (mindfulness sessions, yoga classes, Employee Assistance Program, etc.)

■ SRG PERKS

We provide a number of additional perks to make life a bit easier, including:

- A great location in downtown Boulder
- Free parking in Boulder
- Free EcoPass (RTD bus pass)
- Two commuter bikes with helmets for employees to check out
- Monthly catered lunches
- Ergonomics consultation to ensure a healthy, comfortable environment
- Onsite massages and eyebrow waxing
- Onsite nap room, meditation room, new mother's room, and exercise room
- Reimbursement for Milk Stork services, a breast milk delivery service for traveling working moms
- A business-casual dress atmosphere
- Local gym memberships at discounted rates
- Complimentary fruits and beverages (and almonds!)
- Annual company ski day

SRG retains the right to modify or eliminate any of the benefits offered during the period of your employment.

This summary is a high-level overview of the benefits package and does not constitute a policy.