

2024-2025 EMPLOYEE BENEFITS

Eligibility

Benefits are available to you and your dependents on the first day of the month following your date of hire. You may enroll in the benefits program if you are a regular, full-time employee working at least 30 hours per week.

- Your spouse/domestic partner.
- Your unmarried dependent children up to age 26.
- When approved, your unmarried dependent children over the age of 26 who are incapable of self-care because of a handicap and who rely on you for support.

Enrolling and making changes

Due to IRS regulations, once you have made your elections for 2024-2025, you cannot change your benefits until the next annual enrollment period. The only exception is if you have a qualifying change in family status. Qualifying events include marriage, divorce, death, change in employment status of employee or spouse, or change in number of dependents including birth or adoption. You must notify HR within 30 days of a qualified life event.

Medical

CareFirst
CareFirst.com
888.567.9155



We partner with CareFirst BlueCross BlueShield for our medical and prescription drug coverage for the 2024-2025 plan year. Gates Hudson offers four medical plan options:

- Blue Advantage POS \$250 Deductible
- BlueChoice Advantage Option 13 \$500 Deductible
- CareFirst BCBS - \$1,600 Deductible
- Blue Choice Open Access HSA \$1,600 Deductible

Dental

CareFirst
CareFirst.com
866.891.2802



Three Dental Plans:

- DHMO Plan
- Low Plan: Includes preventative, basic, and major services with a calendar year maximum of up to \$1,000
- High Plan: Includes preventative, basic, and major services with a calendar year maximum of up to \$1,150

Vision

CareFirst
CareFirst.com
866.520.6099



- Provides in and out-of-network benefits
- Exams, lenses, and frames every 12 months
- In-Network: \$10 copay; \$20 material copay

HSA

CareFirst/BlueFund
CareFirst.com
866.758.6119



- Employer contribution to Health Savings Account (HSA): \$750 Employee Only / \$1,500 Family annually

Dependent Care FSA

Flores & Associates
Flores247.com
800.532.3327



- Administered by Flores, allows you to use pre-tax dollars to pay for or reimburse yourself for eligible dependent care expenses

Commuter/Transit

Flores & Associates
Flores247.com
800.532.3327



- This program allows participating employees to pay for qualified work-related commuting and parking expenses on a pre-tax basis

Life and AD&D

The Standard
Standard.com
800.628.8600



- Basic Life and AD&D: 1x base salary up to a maximum of \$150,000
- Voluntary Additional Life & AD&D: Maximum of \$500,000 for employees, \$100,000 for spouses, \$10,000 for children
 - Guarantee Issue amount before EOI is \$200,000

Short-term Disability and Vol. Long-term Disability

The Standard
Standard.com
800.628.8600



- Short-term Disability: 60% of weekly earnings up to \$1,000
- Voluntary long-term Disability: 60% of monthly salary up to a maximum of \$6,000/month

Vol. Accident, Critical Illness and Hospital Indemnity

The Standard
Standard.com
800.634.1743



- Optional benefits with automatic payroll deductions
 - Accident Insurance, Critical Illness Insurance, and Hospital Indemnity Insurance
 - These voluntary coverages are designed to help cover your out-of-pocket costs when unexpected health expenses occur

Employee Assistance Program

Health Advocate
Healthadvocate.com/standard6
977.851.1631



- Confidential access to Licensed Professional Counselors and Work/Life Specialists
 - Counselors available 24/7
 - Reachable by mobile EAP app, phone, online, live chat, and email
 - Referrals to support groups, a network counselor, community resources, and emergency services
 - Up to six counseling sessions per issue
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Retirement

Principal
Principal.com
800.547.7754



- Voluntary 401(k) contributions with matching company contributions— a quarter of every dollar up to 12% of your eligible compensation

Pet Benefits

Pet Benefits Solutions
Wishboneinsurance.com/gateshudson
800.891.2565



- Wishbone Accident and Illness Plan: Reimbursement on veterinary care due to eligible accident illnesses
- Wishbone Wellness Coverage: Coverage for regular, routine visits

Discount Vendor

Working Advantage
Workingadvantage.com
877.851.1631



- Discount Program for savings on the products, services, and experiences
- Discounts on items such as electronics, appliances, theme parks, flights, special events and more

Lockton on Call

ghabenefits@lockton.com
833-978-1468



- All employees have access to Benefits Specialists that are available by phone and email to provide one-on-one employee service and benefits education

