

2026

SUMMARY OF BENEFITS



Full-Time Employees

WWW.DMGGOODWILL.ORG

*This Summary of Benefits is intended to provide an overview of the most notable benefits currently offered to Full-Time Employees at Goodwill of Central Iowa. Exact benefits, limitations, and exclusions can be found in Paycor.

DISTINCTION

BENEFIT CLASSIFICATIONS

Retail (Non-Management) Employees

This distinction includes all retail store positions excluding Store Managers and Assistant Store Managers.
All Retail (Non-Management) Employees are eligible for benefits effective on the first day of the month after the completion of 60 days of employment.

Retail Management & Non-Retail Employees

This distinction includes Assistant Store Managers, Store Managers and Headquarters Employees.
All Retail Management and Non-Retail Employees are eligible for benefits effective on the first day of the month following hire date.

AVAILABLE BENEFITS

Medical Insurance

Dental Insurance

Vision Insurance

Flexible Spending Account (FSA)

Lifestyle Spending Account (LSA)

Health Savings Account (HSA)

Volunteer Time Off (VTO)

WorkLife Partnership Employee
Resource Navigation

Life/AD&D Insurance

Short & Long-Term Disability

403(b) Retirement Plan

Bereavement Leave

Parental Leave

Voluntary Life, Critical Illness &
Accident Insurance

FEDlogic Federal/State Benefits

MEDICAL

MEDICAL INSURANCE COVERAGE

Vendor: Wellmark Blue Cross Blue Shield

Premiums will be deducted from the first and second monthly paychecks on a pre-tax basis.

Wellness Screening Incentive

New employees automatically qualify for wellness rates upon hire for the current plan year. Those hired from January through May will need a Wellness Screening to qualify for discounted rates in the following year. If no screening is completed, there will be an additional surcharge of \$20 per paycheck for both employee and spouse.

HMO Plan: Open access HMO offering in-network coverage in Iowa. Requires a designated PCP through Wellmark.

PPO PLAN: Employees have the option to use in or out-of-network providers. Electing to use out-of-network providers may result in paying a higher deductible than using in-network providers.

	WELLMARK BLUE HMO	WELLMARK BLUE HMO	WELLMARK ALLIANCE SELECT PPO	GOODWILL HSA CONTRIBUTION
ALL RATES ARE SEMI-MONTHLY	\$750 DEDUCTIBLE	\$1500 DEDUCTIBLE	\$2500 DEDUCTIBLE With HSA	
EMPLOYEE	\$106.84	\$72.25	\$57.92	\$15/PAYCHECK
EMPLOYEE + SPOUSE	\$339.87	\$269.01	\$245.96	\$30/PAYCHECK
EMPLOYEE + CHILD(REN)	\$260.84	\$195.35	\$176.31	\$30/PAYCHECK
FAMILY	\$554.31	\$448.12	\$398.62	\$30/PAYCHECK

SIDE BY SIDE

COMPARISON OF COVERAGES

Preventive exams covered at 100% under all three medical plans.

WELLMARK BLUE ACCESS HMO 750

ALL SERVICES MUST BE IN-NETWORK

Deductible

\$750 single/\$1,500 family
*Embedded Deductible

Out-Of-Pocket Maximum

\$1,500 single/\$3,000 family

Office Visit

\$30 Co-Pay

Vision Exam

\$30 Co-Pay

Telehealth Services (Doctor on Demand)

\$30 Co-Pay

In-Patient Services

Deductible + 20% Co-Insurance

Out-Patient Services

Deductible + 20% Co-Insurance

Urgent Care

\$30 Co-Pay

Emergency Care

\$150 Co-Pay

Prescription Drug Benefits

Deductible

\$100 single/ \$200 family

*Waived for generics followed by:

Tier 1: \$10 Co-Pay

Tier 2: \$25 Co-Pay

WELLMARK BLUE ACCESS HMO 1500

ALL SERVICES MUST BE IN-NETWORK

Deductible

\$1,500 single/\$3,000 family
*Embedded Deductible

Out-Of-Pocket Maximum

\$3,000 single/\$6,000 family

Office Visit

\$25 PCP/\$50 Specialist Co-Pay

Vision Exam

\$50 Co-Pay

Telehealth Services (Doctor on Demand)

\$25 Co-Pay

In-Patient Services

Deductible + 20% Co-Insurance

Out-Patient Services

Deductible + 20% Co-Insurance

Urgent Care

\$25 Co-Pay

Emergency Care

\$150 Co-Pay

Prescription Drug Benefits

Deductible

\$100 single/ \$200 family

*Waived for generics followed by:

Tier 1: \$10 Co-Pay

Tier 2: \$25 Co-Pay

Tier 3 & 4: \$45 Co-Pay

WELLMARK ALLIANCE SELECT PPO/HDHP/HSA 2500

IN OR OUT OF NETWORK

In-Network Deductible

\$2,500 single/\$5,000 family

Out-of-Network Deductible

\$3,500 single/\$7,000 family

*Non-Embedded Deductible

Out-Of-Pocket Maximum

\$2,500 single/\$5,000 family

Out-Of-Network Maximum

\$3,500 single/\$7,000 family

Office Visit

Deductible, then plan pays 100%

Vision Exam

Deductible, then plan pays 100%

Telehealth Services (Doctor on Demand)

Deductible, then plan pays 100%

In-Patient Services

Deductible, then plan pays 100%

Out-Patient Services

Deductible, then plan pays 100%

Urgent Care

Deductible, then plan pays 100%

Emergency Care

Deductible, then plan pays 100%

Prescription Drug Benefits

Deductible, then plan pays 100%

HSA funds may be used towards these deductibles & out-of-pocket payments.

HSA

HEALTH SAVINGS ACCOUNT

Vendor: Health Equity

WHAT IS AN HSA?

An HSA is a type of savings account that lets you set aside money on a pre-tax basis to pay for qualified medical expenses.

The funds saved into an HSA can be used to pay for out of pocket medical, dental and vision expenses.



GCI contributes \$30 per month to Employee-Only HSAs and \$60 per month to Employee + Dependent HSAs.

HSA Facts:

- The HSA is portable past the end of employment with GCI.
- Triple Tax Advantage Account - tax-free contributions, tax-free growth and tax-free withdrawals.
- Funds roll over every year.
- Employees need to be enrolled in a high-deductible health plan to be eligible to contribute to an HSA.

IRS 2026 Maximum Yearly Contribution Limits:

- Employee-Only Plans: **\$4,400**
- Employee + Dependent Plans: **\$8,750**
- Maximums include employer and employee contributions.

SCAN TO LEARN MORE



DENTAL

DELTA DENTAL

Vendor: Delta Dental

COVERED PERSON

SEMI-MONTHLY DENTAL PREMIUM

Employee-Only	\$3.23
Family	\$22.03

GENERAL DETAILS OF DENTAL COVERAGE DEPENDENT ON DENTIST NETWORK MEMBERSHIP

	DELTA DENTAL PPO NETWORK	DELTA DENTAL PREMIER NETWORK
INDIVIDUAL DEDUCTIBLE	\$15	\$25
FAMILY DEDUCTIBLE	\$45	\$75
DIAGNOSTIC & PREVENTATIVE SERVICES CHECK UPS & TEETH CLEANING	100%	100%
ROUTINE & RESTORATIVE SERVICES CAVITY REPAIR & TOOTH EXTRACTIONS	90%	80%
ENDODONTIC & PERIODONTIC SERVICES ROOT CANALS, GUM & BONE DISEASES	80%	80%
CAST RESTORATIONS & PROSTHETIC SERVICES DENTURES, BRIDGES, & CROWNS	50%	50%
ORTHODONTICS (UP TO AGE 19)	\$1000 LIFETIME MAXIMUM	\$1000 LIFETIME MAXIMUM

Delta To Go benefits allow you to carry over a portion of your unused Annual Benefit Maximum from one benefit period to the next for a maximum of two years up to the annual maximum.



FIND A PROVIDER!

VISION

VISION INSURANCE

Vendor: Avesis

COVERED PERSON(S)	SEMI-MONTHLY VISION PREMIUM
Employee-Only	\$0.81
Employee + Spouse	\$1.45
Employee + Child(ren)	\$2.59
Family	\$4.18

GENERAL DETAILS OF VISION COVERAGE



NOTES

This plan covers materials only.

Co-Pay: \$15

Vision exams are covered under medical insurance.



AVESIS SITE

THIS PLAN PROVIDES COVERAGE FOR:

- **FRAMES**
 - Approximate Retail Value: \$100-\$150
 - Redeemable every 24 months
- **CONTACT LENSES**
 - Medically necessary lenses are covered in-full with pre-authorization.
 - Standard single vision, bifocal, trifocal or lenticular lenses or contact lenses
 - Up to \$130 of coverage for elective contacts
 - Coverage amount available every 12 months

FSA

FLEXIBLE SPENDING ACCOUNT

Vendor: Health Equity

By anticipating health care and dependent(s) care costs for the year, Goodwill of Central Iowa employees can lower their annual taxable income.

FIND ELIGIBLE EXPENSES HERE

HEALTHCARE FSA

Pay out-of-pocket medical expenses with tax-free dollars.

2026 Limits:

Annual Contribution Limit: \$3,400 (individual)

Rollover Limit (2026 into 2027): \$680

LIMITED PURPOSE FSA

Pay out-of-pocket dental and vision expenses with tax-free dollars.

2026 Limits:

Annual Contribution Limit: \$3,400

Rollover Limit (2026 into 2027): \$680

DEPENDENT CARE FSA

Pay out-of-pocket dependent care expenses for children under the age of 13, an older disabled dependent adult, or a dependent adult with tax-free dollars.

2026 Contribution Limit: \$7,500 (\$3,750 if married filing single)



LSA

LIFESTYLE SPENDING ACCOUNT

Eligible Goodwill of Central Iowa employees are automatically enrolled in a Lifestyle Spending Account (LSA). The LSA is a 100% employer-funded post-tax spending account for you to use on eligible wellness expenses. Goodwill of Central Iowa will contribute \$25 per quarter, or up to \$100 per year, to benefits-eligible employees to reimburse the following expenses:

- **Gym Memberships/Equipment**
- **Vitamins and Nutritional Supplements**
- **Spa Treatments** (*excludes those treatments eligible for healthcare coverage*)
- **Sporting Events or Concert Tickets**
- **Transportation** (*bus pass, Uber, Lyft or taxi*)
- **Pet Insurance Premiums**
- **Recreational Licenses** (*hunting, fishing, etc.*)
- **National Park Passes**

FUNDING DATES

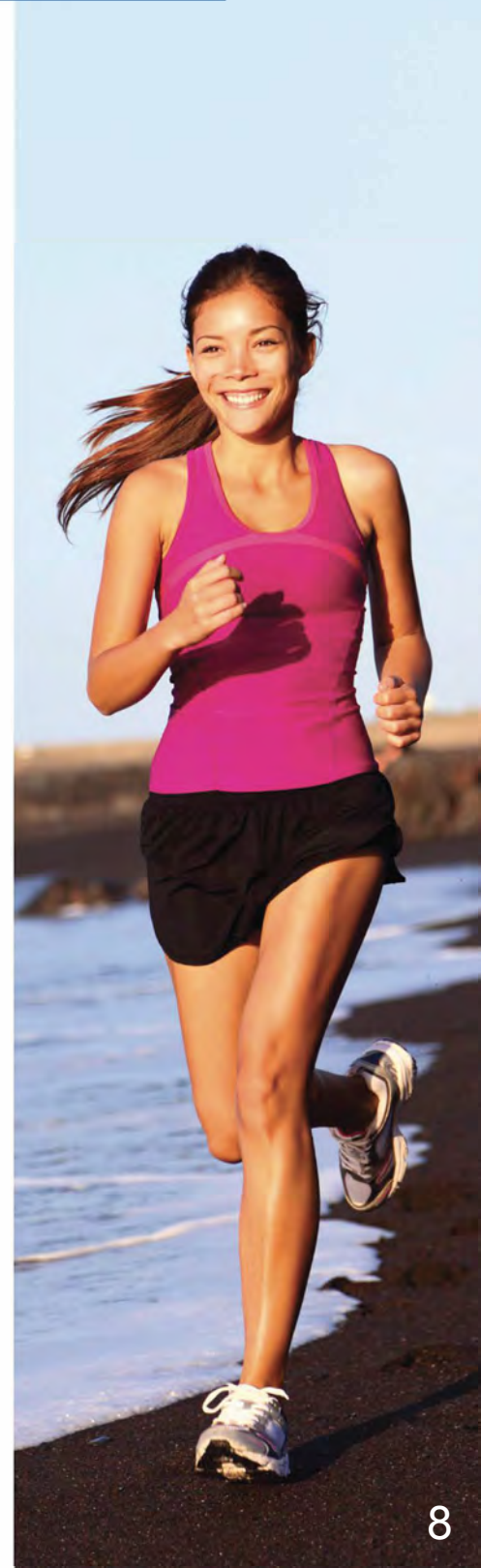
January 1st | April 1st | July 1st | October 1st

HOW TO RECEIVE REIMBURSEMENT

Claims and supporting documentation may be emailed to LSARceipts@DMGoodwill.org. Documentation may include a scanned receipt, credit card or bank statement, or any other official documentation that has:

- Employee Name
- Name of the service provider
- Description of the service rendered
- Out-of-pocket cost
- Service date/period

All claims must be submitted no later than November 30, 2026 to be eligible for reimbursement.



LIFE/DISABILITY

EMPLOYER PAID BENEFITS

Don't worry. We've got you covered!

PAID 100% BY GCI

Life Insurance

VENDOR: Lincoln Financial Group

- 1 x annual salary amount

Short-Term Disability

VENDOR: Lincoln Financial Group

- 60% income coverage for up to 13 weeks
- Elimination Period (waiting period for benefits to start)
 - Accident: 0 days
 - Illness: 7 days

Long-Term Disability

VENDOR: Lincoln Financial Group

- 60% income coverage up to age 65 or SSNRA, whichever is later
- Elimination Period (waiting period for benefits to start)
 - 90 days



VOLUNTARY

VOLUNTARY COVERAGE OPTIONS

Group Term Life Insurance

VENDOR: Lincoln Financial Group

GCI offers employees voluntary life insurance that provides a fixed lump sum benefit upon death paid directly to the beneficiary.

Group Accident Coverage

VENDOR: Lincoln Financial Group

GCI offers employees voluntary accident insurance that provides a fixed lump sum benefit upon a covered accident paid directly to the insured.

**VOLUNTARY
COVERAGES ARE
PAID 100% BY
THE EMPLOYEE.**

Group Critical Illness Life Insurance

VENDOR: Lincoln Financial Group

GCI offers employees voluntary critical illness insurance that provides a fixed lump sum benefit upon diagnosis of a critical illness paid directly to the insured.



Federal & State Benefit Navigation

A team of experts, ready to help.

FEDlogic is an advocacy service provided by your employer that gives you access to a team of experts who can assist you in understanding federal and state benefit options. FEDlogic's experts have worked for the Social Security Administration and have spent years mastering these policies from the inside out. Without education and advocacy, many individuals don't take advantage of all the benefits available to them. FEDlogic's experts can provide you with peace of mind, ensuring that you identify and maximize all of your benefits. FEDlogic does not sell, endorse, or promote any products or services. FEDlogic is a team of unbiased advocates with decades of experience, here to help!

Medicare

Retirement

Disability

Reasons to call *an expert*

Healthcare.gov

SSI

Medicaid

➤ You're approaching or have reached age 65 and want help navigating Medicare

➤ You're 62+ and want to maximize your retirement benefits or plan for the future

➤ You or a family member have been diagnosed with a critical illness or disability

➤ You have a child born prematurely and is in the NICU

➤ You have lost a spouse and need help navigating survivor's benefits

➤ You are unable to work or have lost affordable health coverage

Critical Illness

Dialysis

ALS

Survivor's Benefits

Veteran's Benefits

Tribal Benefits

COBRA

Premature Baby

Catastrophic Claims

How it works

1

Make a phone consultation appointment

Call us at 877-837-4196 or scan the QR code to schedule a phone consultation with one of our experts. Be sure to make the appointment at a time when family members are available to listen and ask questions as well. Calls typically last an hour and are unlimited, confidential, and free.

2

Tell us your story, ask questions, and learn

You don't have to wade through tons of complex and confusing information to figure out what applies to you. We take the time to listen to your story and understand your needs, concerns, and goals. Then, we empower you with the unbiased information you need to maximize your benefits and make the best decision for your situation.

3

Enroll in your benefits

Once you feel confident you have all the information you need to make the best decision for you and your family, we'll walk you through the application and approval process.

4

Have Peace of Mind

Without education and advocacy, many people don't tap into all the Social Security and Medicare benefits they've paid into during a lifetime of employment. You'll have the peace of mind knowing that you're getting all the benefits you deserve. So, sit back, relax and celebrate!

It's all about you.

877-837-4196

Our experts are here to help your family navigate federal and state benefits. Our services are provided for you and your family by your employer and are always 100% free, confidential, and unlimited. FEDlogic will never promote, endorse, or sell any type of product or insurance.

FEDLOGICGROUP.COM
SERVICES@FEDLOGICGROUP.COM

403(b)

RETIREMENT PLAN

Vendor: Principal Financial Group

Employees have the option of contributing to a retirement account and are eligible on the first day of hire at Goodwill of Central Iowa.

Both a traditional (pre-tax contribution) and Roth (after-tax contribution) are available. Employees may elect a percentage or whole dollar amount to be deducted out of each bi-weekly paycheck.

Contribution amounts are subject to the IRS annual 2026 maximum of \$23,500. An additional annual catch-up contribution of \$7,500 is also available to employees 50 years of age and older.

Goodwill of Central Iowa participates in automatic 2% pre-tax employee enrollment following 60 calendar days of employment. *Employees may opt-out or contribute more than 2% at any time by changing elections in their online Principal account.*

Contribution changes, investment allocations, beneficiary designations and more can be completed through your online Principal at www.Principal.com/Welcome.

403(b) EMPLOYER CONTRIBUTIONS

Eligibility Requirements: 18 years of age, 1 year of employment, 1,000 hours of service. GCI contributes 100% of an employee's contribution up to 5% of their salary.

VESTING IN THE 403(b) EMPLOYER CONTRIBUTION AND EMPLOYER MATCH

Goodwill of Central Iowa contributions to the 403(b) Plan vest over a five-year period:

YEARS OF SERVICE	VESTING PERCENTAGE
Less than 1 year	0%
1 year	20%
2 years	40%
3 years	60%
4 years	80%
5 years	100%

CREATE YOUR ACCOUNT



PTO

PAID TIME OFF: ACCRUAL

Time to enjoy the things that matter most.

As an employee at Goodwill of Central Iowa, your Paid Time Off (PTO) begins accruing the day you start! All employees may begin using their PTO after 30 days of employment.

FULL-TIME PAID TIME OFF ACCRUAL SCHEDULE

Based on Years of Service | Maximum Balance: 240 hours

NON-MANAGERIAL

YEARS OF SERVICE	APPROX. DAYS/YEAR
< 1	14
1 < 2	16
2 < 4	18
4 < 9	21
9 < 11	24
11 < 14	26
14 +	28

MANAGERIAL

YEARS OF SERVICE	APPROX. DAYS/YEAR
< 4	18
4 < 9	21
9 < 11	24
11 < 14	26
14 +	28

PAID LEAVE BENEFITS

PAID LEAVES

Parental Leave

Eligible employees receive up to two weeks of 100% pay following the birth of a child, or placement of a child with an employee for adoption or foster care.

- **Eligibility:** Employed with GCI for 12 months, and worked 1,250 hours during the 12 consecutive months immediately preceding the leave.

Funeral Leave (Bereavement)

Goodwill of Central Iowa provides up to five days of paid leave following the death of a family member depending on relationship.

- **Eligibility:** FT employee, no service length requirement.
- 5 Days: Spouse, Sibling, Children, Parents, Spouse's Parents.
- 3 Days: Grandparents, Grandchildren, Sister/Brother in-law.
- 1 Day: Aunt, Uncle, Niece, Nephew.

Volunteer Time Off (VTO)

Goodwill of Central Iowa offers up to 8 hours of paid VTO per calendar year to volunteer for other non-profit organizations and schools in the community.

- **Eligibility:** FT employee, completed 1 year of service.



THIS SECTION IS INTENDED TO PROVIDE A BRIEF OVERVIEW OF PTO THAT IS AVAILABLE TO FULL-TIME EMPLOYEES OF GOODWILL OF CENTRAL IOWA. FOR SPECIFIC POLICY DETAILS AND REQUIREMENTS, PLEASE REFER TO THE EMPLOYEE HANDBOOK AVAILABLE VIA PAYCOR.

HOLIDAYS

UPCOMING HOLIDAYS & CLOSURES

RETAIL STORES

NEW YEAR'S DAY	January 1, 2026	(OPEN)
EASTER	April 5, 2026	(CLOSED)
MEMORIAL DAY	May 25, 2026	(OPEN)
INDEPENDENCE DAY	July 4, 2026	(CLOSED)
LABOR DAY	September 7, 2026	(OPEN)
THANKSGIVING DAY	November 26, 2026	(CLOSED)
CHRISTMAS DAY	December 25, 2026	(CLOSED)

Mark your calendar!

CORPORATE HEADQUARTERS

NEW YEAR'S DAY	January 1, 2026	(CLOSED)
MEMORIAL DAY	May 25, 2026	(CLOSED)
INDEPENDENCE DAY	July 4, 2026	(CLOSED)
LABOR DAY	September 7, 2026	(CLOSED)
THANKSGIVING DAY	November 26, 2026	(CLOSED)
DAY AFTER THANKSGIVING	November 27, 2026	(CLOSED)
CHRISTMAS	December 25, 2026	(CLOSED)

Operations/Trucking holiday schedule is subject to department needs.




EAP

EMPLOYEE ASSISTANCE PROGRAM

Vendor: Employee & Family Resources (EFR)

Goodwill of Central Iowa is pleased to offer our Employee Assistance Program (EAP). This program provides employees and their families with counseling, consultations, resources, and coaching services.

EAP IS *ALWAYS*

-  **100% CONFIDENTIAL**
-  **PROVIDED AT NO COST TO YOU**
-  **AVAILABLE 24/7 TO ALL EMPLOYEES**

SCAN TO
ACCESS EAP



EAP CAN HELP WITH:

- WORK/LIFE BALANCE
- RELATIONSHIP CONCERNS
- PERSONAL GROWTH
- MENTAL HEALTH
- LEGAL ISSUES
- IDENTITY THEFT
- TAX QUESTIONS
- ELDER CARE
- BUDGETING
- DEBT CONSOLIDATION
- OTHER FINANCIAL CONCERNS

CONTACT EFR

1-800-327-4692 | WWW.EFR.ORG/MYEAP



How Can WorkLife Help Me?

When life gets tough and you need help or guidance, WorkLife Resource Navigators are here for you. They know all about the support available in your community and can connect you to the right resources. Whether you're dealing with challenges, pursuing goals or facing change, our Navigators can help.

Discover the resources and services WorkLife Navigators can connect you to.



Financial Guidance

- Bankruptcy
- Budgeting
- Financial Planning
- Food Pantry
- Low-Cost Internet
- Pet Food Assistance
- Retirement Planning
- Student Loan Counseling
- Tax Prep Referrals



Personal Wellness

- Mental Health
- Addiction & Recovery
- EAP Referral
- Goal Setting
- Internal Conflict Resolution
- Job Training & Education
- Online Education
- Peer Support Groups
- Stress Management
- Therapist Search
- Wellness Coaching



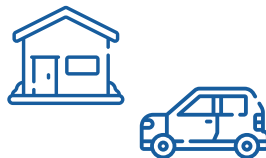
Childcare

- After School Programs
- Baby Supplies
- Back to School Supplies
- Childcare Search
- Diapers & Formula
- Kids Clothing
- Nutrition Education
- Parenting Guides
- Youth Mentoring & Coaching



Medical

- Health Benefits Navigation
- Disability Claims
- Benefit Navigation
- Government Benefits
- Hospice Care
- Insurance Claims
- Medical Bills
- Prescriptions



Housing/Transportation

- Affordable Housing
- Home Repair
- Rent Assistance Resources
- Utility Assistance
- Carpooling Options
- Mechanic Referrals



Legal Guidance

- Finding a Lawyer
- Working with a lawyer
- Will Creation
- Legal Education

and more!

FOUNDATION

WE ARE GOODWILL OF CENTRAL IOWA

Our Purpose

We exist to inspire people to find their purpose through the power of work and community.

Our Vision

We envision a world where purposeful work is accessible and inclusive, where communities come together to celebrate the abilities and gifts of all individuals, to embrace our differences and to work side-by-side to discover our potential.

Our Mission

Our mission is **to make purposeful employment possible for all** individuals in Central Iowa through inspiring confidence, strengthening abilities and redefining inclusion in the workplace.

Our Values

Love, kindness and respect for all people, their philanthropy and our planet.

THANK *you* FOR BEING HERE!



SCAN TO ACCESS
EMPLOYEE BENEFITS
MATERIALS AND
TRAINING



NEED ADDITIONAL INFORMATION REGARDING YOUR BENEFITS?

No problem! Our Human Resources Team is here to help you with any questions you may have regarding your benefits.

Contact:

Human Resources, Headquarters in Johnston

Phone: 515-265-5323

Email: goodwillhumanresources@dmgoodwill.org



PLEASE UNDERSTAND:

THIS IS A SUMMARY OF BENEFITS ONLY AND IS NOT INTENDED TO BE ALL-INCLUSIVE. PLEASE REFER TO YOUR BENEFIT CERTIFICATE FOR SPECIFIC COVERAGES AND LIMITATIONS. IN THE EVENT THERE IS A DISCREPANCY BETWEEN THIS SUMMARY AND THE BENEFIT CERTIFICATE PROVIDED BY THE INSURER, THE BENEFIT CERTIFICATE WILL RULE.