

2026

SUMMARY OF BENEFITS



Part-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.

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

Less than 1 year
1 year
2 years
3 years
4 years
5 years

VESTING PERCENTAGE

0%
20%
40%
60%
80%
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



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

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



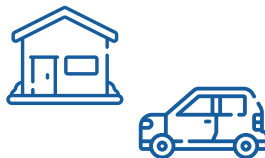
Childcare

- 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!

RESOURCES

GCI FOOD PANTRY

Look what we can do together.

The Goodwill of Central Iowa Food Pantry, located at our headquarters in Johnston, is available for all employees, trainees, and program participants all year long regardless of your work location.

Employees and program participants are able to request shelf-stable food items anonymously. Should you need assistance in placing the order, please contact Human Resources or your manager.

We are grateful to be able to offer this support and encourage you to submit a Food Pantry Request if you have a need.



SCAN THIS QR CODE WITH
THE CAMERA FUNCTION ON
YOUR MOBILE DEVICE OR
VISIT THE WEBSITE BELOW

FOOD PANTRY REQUEST INFORMATION

- Requests can be made via the QR code above or by visiting <https://bit.ly/FoodPantryRequest2025>
- You can use any device connected to the internet such as a smart phone, tablet, computer, or a GCI owned computer.
- Personal hygiene items, baby items and pet supplies can be requested and are provided based on availability.
- Requests will be reviewed and fulfilled as quickly as possible and sent to the desired location.

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.