

SUMMARY OF PLANS



2021

Great Circle is proud of the benefits we offer and we know it is important in your decision-making process.

Medical Plans

Great Circle offers up to three medical insurance plans for full-time staff and their dependents. Anthem is the administrator for all of the medical plan options for active employees, and Anthem handles the prescription drug portion of each plan. Every benefit-eligible staff member may choose from the following.

- ◆ Medical plan 1 is a traditional PPO plan (with copays) with a lower deductible.
- ◆ Medical plan 2 is similar to a PPO plan (with copays) with a higher deductible.
- ◆ Medical plan 3 qualifies for a health savings plan.

All the plan options use the same prescription drug formulary and each offers a generic, preferred, non-preferred, and mail order tier.

Wellness

- ◆ If you participate in our wellness program, you will receive a discount on your medical plan premium. Review your enrollment materials for more details.

Health Savings Account and Flexible Spending Accounts—Medical and Dependent Care

Depending on the medical plan you choose, you may enroll in the HSA or healthcare FSA program to help pay for eligible medical, dental, and vision care. All benefit-eligible employees can participate in the dependent care FSA to help pay for certain qualified dependent expenses (daycare, after school care, etc.).

Dental

Delta Dental is the administrator for Great Circle's voluntary dental plan. Great Circle offers a base option and a buy-up option.

Vision

Great Circle offers vision through Superior Vision.

Life Insurance and Voluntary Life and Accidental Death plans

Great Circle pays for 1× your salary for benefit-eligible employees. Employees may also choose to purchase voluntary life and voluntary dependent life insurance or voluntary life with AD&D insurance for themselves and their dependents.

401(k)

Employees are eligible to contribute to the 401(k) immediately. Matching begins after one year of employment.

Great Circle matches up to 100% up to 6% of employee contributions, and matches an additional 167% of employee contributions (up to 6%) after 10 years of employment.



PTO

- ◆ Employees with 0–12 months of service will accrue PTO at the rate of 3.077 hours per pay period (10 days per year).
- ◆ Employees with 12–24 months of service will accrue PTO at the rate of 4.615 hours per pay period (15 days per year).
- ◆ Employees with more than 24 months of service will accrue PTO at the rate of 6.154 hours per pay period (20 days per year); PTO is capped at 120 hours—must give 30-day notice upon leaving for payout.

Critical Illness

Critical illness is another voluntary plan option which provides you a dollar payout in the event you have an illness provided for in the plan.

Short Term Disability

Short term disability is intended to protect your income for a short duration in case you become ill or injured. The approved benefit pays up to 60% of weekly salary up to \$1,000 per week.

Long Term Disability

Long term disability is intended to protect your income for an extended duration of time in case you are unable to work and meet the definition of disability. The approved benefit pays up to 60% of monthly salary up to \$5,000 per month.

Accident Insurance

At Great Circle, we know accidents are unexpected and can strike any member of your family. This voluntary benefit protects you or a family member who have been accidentally injured or died as a result of an accident.

Public Service Loan Forgiveness (PSLF)

Great Circle employees may qualify for a federally funded student loan forgiveness or changed payment programs for those in public service for a designated period of time.

Employee Assistance Program (EAP)

Great Circle offers third-party confidential guidance and resources for you or an immediate household family member. Up to four sessions per person, per issue, per year. Financial consultations, work life services, discounted in-person consultations with attorneys, and behavioral health assistance for short term issues.

Tuition Reimbursement

After one year of good standing full-time employment, courses may be chosen for credit or continuing education, single or part of a program on any level up to a master's degree in the social services field.

This flyer is only intended to highlight some of the major benefit provisions of the Company plan and should not be relied upon as a complete detailed representation of the plan. Please refer to the plan's Summary Plan Descriptions for further detail. Should this guide differ from the Summary Plan Descriptions, the Summary Plan Descriptions prevail.