

2023 - 2024 BENEFITS SUMMARY

Golden Gate National Parks Conservancy offers a benefits package that provides health and financial security for you and your family. This is a brief summary of the plans available to you.

Eligibility

Full Time 1, Part Time 1 and Project 1 employees are eligible for all benefits on the first of the month, following date of hire. Temporary, Seasonal, Part Time 2 and On-call employees are not eligible for benefits.

Medical plan

You have a choice of four medical plan options through Blue Shield and Kaiser. All pay 100% of the cost for preventive care. To select the plan that best suits your needs, consider key differences between the plans, cost of coverage, and how the plan covers services throughout the year.

In-Network Coverage	Blue Shield PPO	Blue Shield HMO Blue Shield Trio [^]	Kaiser HMO
The Parks Conservancy Annual HRA Contribution	\$2,000/\$4,000	\$2,000/\$4,000	\$2,000/\$4,000
Annual Deductible (Individual/Family)	\$500/\$1,500	\$2,000/\$4,000 Applies to Inpatient/ Outpatient Facilities ONLY*	\$1,500/\$3,000 Applies to Inpatient/ Outpatient Facilities ONLY*
Out-of-Pocket Maximum (Includes Deductible)	\$4,000/\$8,000	\$3,500/\$7,000	\$4,000/\$8,000
Preventive Care	Covered at 100%	Covered at 100%	Covered at 100%
Primary Care Provider Office Visit	\$30 copay	\$30 copay	\$20 copay
Specialist Office Visit	\$30 copay	\$30 copay	\$20 copay
Retail Pharmacy			
Tier 1	\$10 copay	\$10 copay	\$10 copay
Tier 2	\$30 copay	\$25 copay	\$30 copay
Tier 3	\$50 copay	\$40 copay	
Tier 4	30% not to exceed \$250	20% not to exceed \$250	20% not to exceed \$200
Mail Order Pharmacy (90-day supply)			
Tier 1	\$20 copay	\$20 copay	\$20 copay
Tier 2	\$60 copay	\$50 copay	\$60 copay
Tier 3	\$100 copay	\$80 copay	
Tier 4	30% not to exceed \$500	20% not to exceed \$500	N/A

[^]If you are enrolling in the Trio ACO network be advised that this is a limited network plan.

*HRA eligible NOTE: This is a summary only. Complete details of the plans are contained in the actual policies and plan booklets/ certificates. In the event of any discrepancy, wording in the actual plan documents will prevail.



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Medical Plan Options	Blue Shield PPO	Blue Shield HMO	Blue Shield HMO Trio*	Kaiser
Coverage Tier				
FT1: Employee Annual Salary Above \$110,000 (Full Time Equivalent Rate)				
Employee Only	\$158.00	\$50.00	\$11.00	\$45.00
Employee +1	\$340.00	\$275.00	\$175.00	\$175.00
Employee + Family	\$500.00	\$400.00	\$300.00	\$300.00
FT1: Employee Annual Salary \$66,000 - \$109,999 (Full Time Equivalent Rate)				
Employee Only	\$125.00	\$27.00	FREE	\$27.00
Employee +1	\$275.00	\$175.00	\$125.00	\$125.00
Employee + Family	\$450.00	\$300.00	\$200.00	\$200.00
FT1: Employee Annual Salary Under \$66,000 (Full Time Equivalent Rate) or Employee Wage Under \$31.73 Per Hour				
Employee Only	\$100.00	FREE	FREE	FREE
Employee +1	\$225.00	FREE	FREE	FREE
Employee + Family	\$400.00	FREE	FREE	FREE
PT1: Part-Time (20-29 hours/week)				
Employee Only	\$250.00	\$200.00	\$125.00	\$125.00
Employee +1	\$425.00	\$350.00	\$250.00	\$250.00
Employee + Family	\$550.00	\$450.00	\$350.00	\$350.00

*If you are enrolling in the Trio ACO network be advised that this is a limited network plan.

Dental Plans

Our Delta Dental plans pay 100% of the cost for routine checkups and share the cost with you for most dental procedures. You have two dental plan options.

In-Network Coverage	Delta Dental PPO	DeltaCareUSA DHMO
Annual Deductible (Individual/Family)	\$50/\$150	\$0
Calendar Year Maximum	\$2,000	Unlimited
Orthodontia Lifetime Maximum	\$2,000 per individual	50%*
Diagnostic and Preventive Services (e.g., X-rays, cleanings, exams)	Covered at 100%	Covered at 100%
Basic and Restorative Services (e.g., fillings)	80%	50%*
Major Services (e.g., dentures, crowns, bridges)	50%	50%*
Orthodontia	50%	50%*

Dental Plan Options	Delta Dental PPO	Delta Dental DHMO
Coverage Tier		
FT1: Employee Annual Salary Above \$110,000 (Full Time Equivalent Rate)		
Employee Only	FREE	FREE
Employee +1	\$15.00	\$6.00
Employee + Family	\$30.00	\$10.00
FT1: Employee Annual Salary \$66,000 - \$109,999 (Full Time Equivalent Rate)		
Employee Only	FREE	FREE
Employee +1	\$15.00	\$6.00
Employee + Family	\$30.00	\$10.00
FT1: Employee Annual Salary Under \$66,000 (Full Time Equivalent Rate) or Employee Wage Under \$31.73 Per Hour		
Employee Only	FREE	FREE
Employee +1	FREE	FREE
Employee + Family	FREE	FREE
PT1: Part-Time (20-29 hours/week)		
Employee Only	\$16.26	\$5.15
Employee +1	\$30.49	\$9.27
Employee + Family	\$45.74	\$13.39

*Percentage Usual, Customary and Reasonable (UCR): The level whereby a claim charge is based upon historical fee patterns deemed to be in line with normal charges for the same procedure performed in the same area.

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Vision Plan

Our VSP vision plan offers in-network and out-of-network benefits to help you pay for the cost of routine eye exams, glasses and contacts. It pays for one eye exam and one set of lenses a year, and pays for a portion of the cost for frames once every two years.

Vision Coverage Tier	VSP
FT1: Employee Annual Salary Above \$110,000 (Full Time Equivalent Rate)	
Employee Only	FREE
Employee +1	\$2.00
Employee + Family	\$3.00
FT1: Employee Annual Salary \$66,000 - \$109,999 (Full Time Equivalent Rate)	
Employee Only	FREE
Employee +1	\$2.00
Employee + Family	\$3.00
FT1: Employee Annual Salary Under \$66,000 (Full Time Equivalent Rate) or Employee Wage Under \$31.73 Per Hour	
Employee Only	FREE
Employee +1	FREE
Employee + Family	FREE
PT1: Part-Time (20-29 hours/week)	
Employee Only	\$2.00
Employee +1	\$3.00
Employee + Family	\$5.00

Health Reimbursement Account (HRA)

An HRA is an account The Parks Conservancy funds to help offset out of pocket deductible and coinsurance expenses for Blue Shield HMO and Kaiser HMO members. Your HRA will reimburse up to \$2,000 for an employee only and \$4,000 for a family each calendar year.

Flexible Spending Accounts

Health Care and Dependent Care Flexible Spending Accounts allow you to contribute funds on a pretax basis to help pay for medical, dental, vision and/or daycare expenses.

Life and Accidental Death & Dismemberment (AD&D) Insurance

Golden Gate National Parks Conservancy provides Basic Life and AD&D Insurance at **no cost** to you equal to 3 times your annual salary, up to a maximum benefit of \$450,000.

You may purchase up to \$500,000 supplemental life and AD&D insurance for yourself, your spouse/domestic partner, and your dependents, up to \$500,000 for your spouse and up to \$10,000 for your children, through after-tax payroll deductions.

Disability Insurance

The company provides disability income benefits at **no cost** as follows:

- **Short-term disability:** 60% of your pay, up to \$2,308 per week.
- **Long-term disability:** 60% of your pay, up to \$10,000 per month.

Employee Assistance Program (EAP)

The EAP offers 24/7 confidential counseling and assistance with personal, family and work-related issues for you and your immediate family at **no cost**.

403(b) Retirement Savings Plan

Eligible employees scheduled to work 20+ hours a week may start voluntary contributions on your date of hire. You can enroll in the plan and make changes to your contributions at any time.

Commuter Benefits

Contribute up to \$280/month on a pretax basis to help pay for work commuter and parking expenses. The Parks Conservancy matches your monthly contribution up to \$50/month.

Personal Days/Vacation

Personal days are designed to provide certain employees with an allotment of paid days off (up to 5 days in addition to holidays, sick days, or vacation days), which they can use to attend to personal matters. Vacation days begin at 3 weeks per year; pro-rated by the number of hours works per week for part-time.

Sick Leave

We recognize that sickness, emergencies, and medical conditions happen, and we want to help you during this time. Based on your eligibility and classification, you will accrue a number of days that can be utilized as sick leave.

Holidays

The Parks Conservancy provides employees the following paid holidays each year. Non-exempt employees will be paid for the number of hours they would have been regularly scheduled to work on the day in question.

- New Year's Day
- Martin Luther King Jr. Day
- President's Day
- Memorial Day
- Juneteenth
- Independence Day
- Labor Day
- Indigenous People's Day
- Veteran's Day
- Thanksgiving Day
- Christmas Day

About This Summary: This benefit summary provides selected highlights of the Golden Gate National Parks Conservancy employee benefits program. It is not a legal document and shall not be construed as a guarantee of benefits nor of continued employment at the company. All benefit plans are governed by master policies, contracts and plan documents. Any discrepancies between any information provided through this summary and the actual terms of such policies, contracts and plan documents shall be governed by the terms of such policies, contracts and plan documents. Golden Gate National Parks Conservancy reserves the right to amend, suspend or terminate any benefit plan, in whole or in part, at any time. The authority to make such changes rests with the Plan Administrator.