



# 2026

## BENEFITS GUIDE

BENEFIT PLANS EFFECTIVE JANUARY 1–DECEMBER 31, 2026

REDPEAK

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Use this guide as a tool to help you make the best benefits decisions for you and your family for the 2026 plan year (January 1–December 31, 2026). The information inside this guide can help you review your health coverage options, check out tax savings opportunities, and learn about voluntary benefit offerings.

## ELIGIBILITY

If you are a full-time Team Member scheduled to work at least 30 hours per week, you are eligible for benefits on the first of the month following or coinciding with the next 30 days.

As you become eligible for benefits, so do your eligible dependents. In general, eligible dependents include:

- **Your spouse or partner:** This includes your legal spouse or domestic partner (DP).
- **Your child(ren):** This includes your children to age 26, regardless of student, marital, or tax-dependent status (including a stepchild, legally-adopted child, a child placed with you for adoption, or a child for whom you are the legal guardian), as well as children of any age who are physically or mentally unable to care for themselves.

## ENROLLMENT

You can only sign up for benefits or change your benefits at the following times.

- Within 30 days of joining RedPeak as a new Team Member.
- During the annual benefits enrollment period.
- Within 30 days of a qualifying life event.

The choices you make at this time will remain in place through December 31, 2026, unless you experience a qualifying life event as described on page 4. If you do not sign up for benefits during your initial eligibility period, you will not be able to elect coverage until the next open enrollment period.

### HOW TO ENROLL

**To enroll in benefits, log into your Paycom Employee Self Service at [paycomonline.com](https://paycomonline.com).**

All eligible Team Members are required to complete the enrollment process through Paycom, even if you do not wish to make any changes to your benefits.



**Have important documentation ready.**

You will be asked questions regarding you and your family, including birth dates, Social Security numbers, and phone numbers.



**Review your elections and submit.**

Once you have finalized your selections, print your confirmation statement or send it to yourself via email and keep for your records.





# CHANGING YOUR BENEFITS

Due to IRS regulations, once you have made your elections for the 2026 plan year, you cannot change your benefits until the next annual open enrollment period.

The only exception is if you experience a qualifying life event. Election changes must be consistent with your life event.

**Qualifying life events include, but are not limited to:**

- Birth or adoption of an eligible child.
- Marriage, divorce, or legal separation.
- Spouse/DP's work status changed affecting their benefits.
- Death of your spouse/DP or covered child.
- Child's eligibility for benefits changed.
- Qualified Medical Child Support Order.

**To request a benefits change, notify Human Resources within 30 days of the qualifying life event.** Change requests submitted after 30 days cannot be accepted. You may need to provide proof of the event, such as a marriage license or birth certificate.

## KEY TERMS TO KNOW

Take the first step to understanding your benefits by learning these four common terms.



### Copay

A fixed dollar amount you may pay for certain covered services. Typically, your copay is due at the time of service.



### Deductible

The amount you must pay each year for certain covered health services before your insurance plan will begin to pay.



### Coinsurance

After you meet your deductible, you may pay coinsurance, which is your share of the costs of a covered service.



### Out-of-Pocket Maximum

This includes copays, deductibles, and coinsurance. Once you meet this amount, the plan pays 100% of covered services for the rest of the year.

# MEDICAL BENEFITS

Cigna | mycigna.com | 866-494-2111

**Before you enroll in medical coverage, take some time to understand how each plan works.**

See page 6 for an overview of the plan benefits.

## ASK YOURSELF THESE QUESTIONS:



**Do you or your covered family members take any prescription medications on a regular basis?**

**Consider choosing the Cigna Open Access Plus (OAP) or LocalPlus IN plans.** With these plans, you'll consistently pay a smaller copay or cost share when you pick up your medication(s) than you would with the OAP HSA plan.



**Can you set aside money from your paycheck to save for out-of-pocket health care costs?**

**Consider the Cigna OAP HSA plan.** You will have the option to fund a health savings account (HSA) that can save you money on your health care costs.



**Do you prefer to pay less when you visit the doctor's office?**

**Consider the Cigna OAP or LocalPlus IN plans.** While you will pay more from your paycheck each month for coverage, you will only be responsible for a small copay or cost share when you need care.

## MEDICAL COSTS

Listed below are the bi-weekly (24) costs for medical insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis, which means you don't pay taxes on the amount you pay for coverage.

Level of Coverage	Cigna Open Access Plus HSA	Cigna Open Access Plus	Cigna LocalPlus IN
Team Member Only	\$39.91	\$91.35	\$82.13
Team Member + Spouse/DP	\$145.77	\$295.99	\$204.12
Team Member + Child(ren)	\$132.33	\$268.52	\$185.18
Team Member + Family	\$187.06	\$353.17	\$288.33

# MEDICAL BENEFITS

RedPeak offers three medical plan options through Cigna.

- The **Cigna OAP HSA** and **OAP** plans offer in- and out-of-network benefits, providing you the freedom to choose any provider. However, you will pay less out of your pocket when you choose an OAP network provider.
- The **Cigna LocalPlus IN** plan provides in-network benefits only, **except in the case of a true emergency**.

The table below summarizes the benefits of each medical plan. The coinsurance amounts listed reflect the amount you pay. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits	Cigna Open Access Plus HSA		Cigna Open Access Plus		Cigna LocalPlus IN
	In Network	Out of Network	In Network	Out of Network	In Network Only
<b>Calendar Year Deductible</b>					
Individual/Family	\$4,000/\$8,000	\$6,000/\$12,000	\$2,000/\$4,000	\$3,000/\$6,000	None
<b>The amount RedPeak contributes to help you pay for out-of-pocket expenses</b>	<ul style="list-style-type: none"><li>• <b>Team Member-only:</b> \$500 per year</li><li>• <b>All other coverage levels:</b> \$750 per year</li></ul>		N/A		N/A
<b>Out-of-Pocket Maximum</b>	Includes deductible, copays, and coinsurance				
Individual/Family	\$6,500/\$13,000	\$12,000/\$24,000	\$5,000/\$10,000	\$10,000/\$20,000	\$5,000/\$10,000
<b>Preventive Care</b>	Plan pays 100%	Not covered	Plan pays 100%	Not covered	Plan pays 100%
<b>Physician Services</b>					
Primary Care Physician	10% after ded.	40% after ded.	\$25 copay	50% after ded.	\$30 copay
Specialist	10% after ded.	40% after ded.	\$50 copay	50% after ded.	\$50 copay
Virtual Care	Plan pays 100%	Not covered	\$25 copay	Not covered	\$30 copay
Urgent Care	10% after ded.	40% after ded.	\$75 copay	50% after ded.	\$75 copay
<b>Lab/X-Ray</b>					
Diagnostic Lab/X-Ray	10% after ded.	40% after ded.	20% after ded.	50% after ded.	30% coinsurance
High-Tech Services (MRI, CT, PET)	10% after ded.	40% after ded.	20% after ded.	50% after ded.	\$250 copay
<b>Hospital Services</b>					
Inpatient	10% after ded.	40% after ded.	20% after ded.	50% after ded.	\$1,000 ded. per admit, then 30%
Outpatient	10% after ded.	40% after ded.	20% after ded.	50% after ded.	\$500 ded. per admit
<b>Emergency Room</b>	10% after ded.		\$450 copay (waived if admitted)		\$350 copay (waived if admitted)
<b>Chiropractic Care</b> (20 visits per year)	10% after ded.	40% after ded.	\$50 copay	50% after ded.	\$50 copay
<b>Occupational, Speech, and Physical Therapies</b>	10% after ded.	40% after ded.	\$50 copay	50% after ded.	\$50 copay
<b>Prescription Drugs</b>					
Generic	Ded., then \$10 copay	Not covered	\$10 copay	Not covered	\$10 copay
Preferred Brand	\$45 copay		\$45 copay		\$45 copay
Non-Preferred Brand	\$70 copay		\$70 copay		\$70 copay
Mail Order (Up to a 90-day supply)	2x retail copay		2x retail copay		2x retail copay

Note: ID cards will be fully digital starting in 2026. Access your ID card by visiting [mycigna.com](https://mycigna.com) or by downloading the myCigna app.

# MEDICAL BENEFITS

## LOCALPLUS IN PLAN

The LocalPlus network provides easy access to a select group of quality doctors and hospitals near where you live and work, all at a lower cost.

- When you are in a LocalPlus network area, you must receive care from a health professional or facility in this network to receive in-network coverage (except in the case of a medical emergency).
- If you are away from home and need care, just look for a participating LocalPlus doctor in the area; if one isn't available, you can use doctors or hospitals in our Cigna Away From Home Care network.
- If you choose to go outside the LocalPlus network—or outside the Cigna Away From Home Care network when LocalPlus isn't available—your care will not be covered by the plan. **Please note: if you are outside of the LocalPlus Network, you are still allowed access to emergency and urgent care through the OAP Network.**

## PREVENTIVE CARE

In-network preventive care is 100% free for medical plan members.

You won't have to pay anything out of your pocket when you receive in-network preventive care. Practice preventive care and reap the rewards of a healthier future.

### Preventive care helps keep you healthier long-term.

An annual preventive exam can help **IDENTIFY FUTURE HEALTH RISKS** and treat issues early when care is more manageable and potentially more effective.



### Preventive care helps keep your costs low.

With a preventive care exam each year, you can **TARGET HEALTH ISSUES EARLY** when they are less expensive to treat. You can also effectively manage chronic conditions for better long-term health.



### Preventive care keeps your health up to date.

Yearly check-ins with your doctor keeps your health on track with **AGE- AND GENDER-SPECIFIC EXAMS, VACCINATIONS, AND SCREENINGS** that could save your life.



Some services are generally not considered preventive if you get them as part of a visit to diagnose, monitor, or treat an illness or injury. Please be aware that you will be responsible for the cost of any non-preventive care services you receive at your preventive care exam based on your plan design.

Learn more about preventive care at [mycigna.com](https://mycigna.com).



## MEDICAL BENEFITS

MDLIVE | [mycigna.com](https://mycigna.com) | 888-726-3171

### VIRTUAL CARE

You have access to virtual care through MDLIVE. Get the care you need when and wherever you need it. Whether you're on the go, at home, or at the office, care comes to you in the form of virtual care.



#### Get care for non-emergency conditions.

Virtual care can connect you to a doctor from your phone, computer, or tablet. Receive care for common health issues like allergies, asthma, sore throat, fever, headache, and much more.



#### Receive mental health support and counseling.

Licensed counselors and psychiatrists can help diagnose, treat, and even prescribe medication when needed for depression and anxiety, substance abuse and panic disorders, PTSD, men and women's issues, grief and loss, and more.



#### Talk with a doctor by phone or video, 24/7.

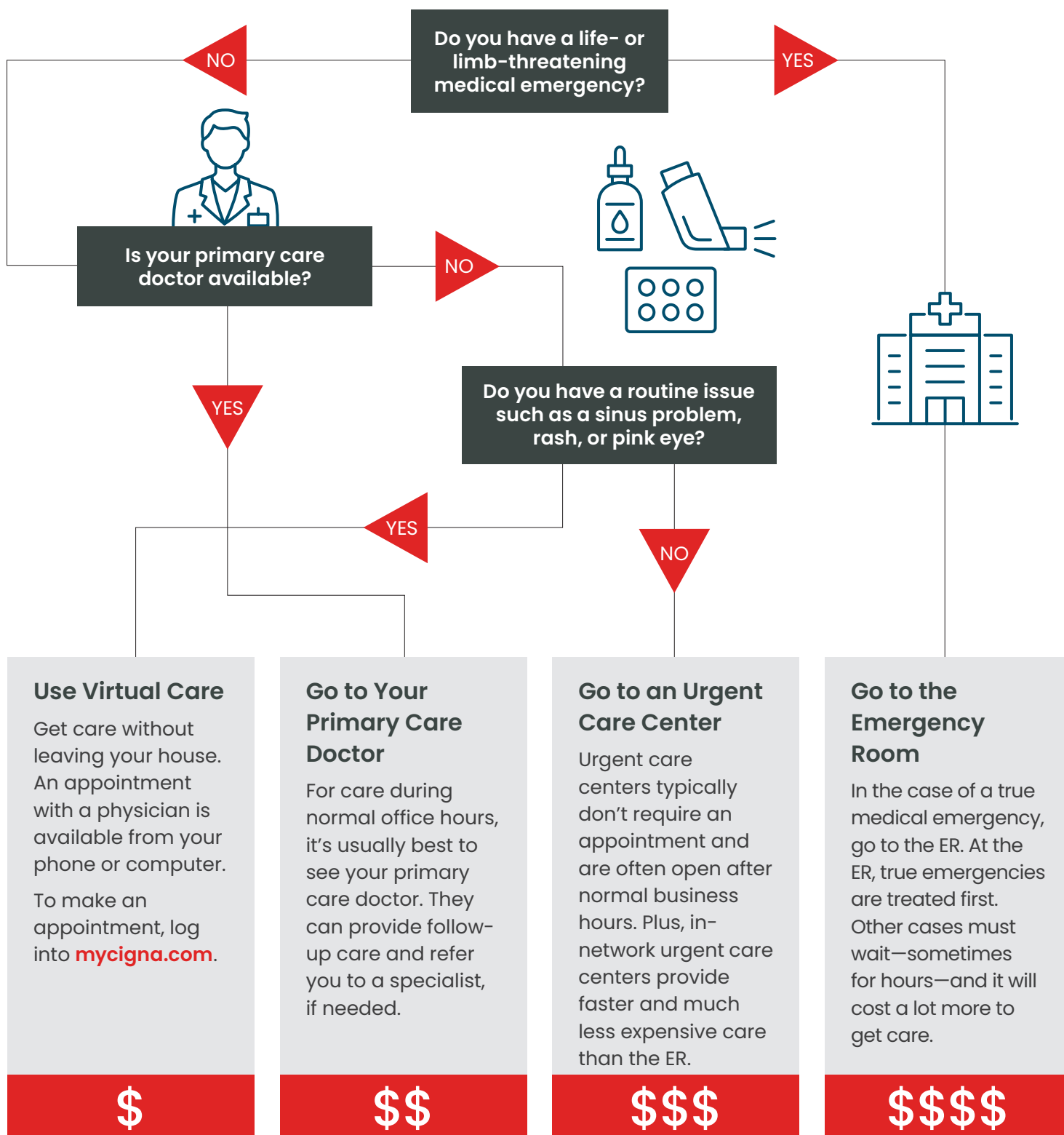
Use virtual care to prioritize your health by getting the care you need when you need it. Visit [mycigna.com](https://mycigna.com), download the MDLIVE mobile app, or call 888-726-3171 to get started.



# MEDICAL BENEFITS

## Know where to go for care.

Where you go for medical services can make a big difference in how much you pay and how long you wait to see a health care provider. Use the chart below to help you choose where to go for care.



# DENTAL BENEFITS

Cigna | [mycigna.com](https://mycigna.com) | 866-494-2111

## RedPeak offers three dental insurance plan options through Cigna.

The **Cigna DHMO, Base, and Buy-Up** plans all offer in- and out-of-network benefits, providing you the freedom to choose any provider. However, you will pay less out of your pocket when you choose an in-network provider.

Visit [mycigna.com](https://mycigna.com) and Select “Find a Doctor, Dentist or Facility”, then follow the prompts to search by type of dentist or by dentist name. When prompted to select a plan, choose “DPPO/EPO > Total Cigna DPPO.”

The table below summarizes key features of the dental plans. The coinsurance amounts listed reflect the amount you pay. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits	Cigna DHMO Plan		Cigna Base Plan		Cigna Buy-Up Plan	
	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
<b>Calendar Year Deductible</b> Individual/Family	\$0		\$50/\$150		\$50/\$150	
<b>Calendar Year Benefit Maximum</b>	None		\$1,000	\$400	\$1,250	
<b>Preventive Care</b> (Oral exams, cleanings, x-rays)	Fee schedule applies		10% after ded.	10% after ded.	Plan pays 100%	20% after ded.
<b>Basic Services</b> (Periodontal services, endodontic services, oral surgery, fillings)			40% after ded.	40% after ded.	20% after ded.	40% after ded.
<b>Major Services</b> (Bridges, crowns [inlays/onlays], dentures [full/partial])			50% after ded.	50% after ded.	50% after ded.	60% after ded.
<b>Orthodontia Services</b> (up to age 19)	Fee schedule applies		50%	50%	50%	50%
<b>Orthodontia Lifetime Maximum</b>			\$1,000		\$1,250	

## DENTAL COSTS

Listed below are the bi-weekly (24) costs for dental insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis, which means you don't pay taxes on the amount you pay for coverage.

Level of Coverage	Cigna DHMO Plan	Cigna Base Plan	Cigna Buy-Up Plan
<b>Team Member Only</b>	\$3.18	\$7.40	\$12.61
<b>Team Member + Spouse/DP</b>	\$9.02	\$17.27	\$28.44
<b>Team Member + Child(ren)</b>	\$10.80	\$18.51	\$30.50
<b>Team Member + Family</b>	\$15.89	\$28.12	\$46.14



Your dentist can tell a lot about your overall health during your dental visit, including whether or not you may be developing diabetes, heart disease, kidney disease, and even some forms of cancer.

# VISION BENEFITS

Cigna | mycigna.com | 866-494-2111

**RedPeak offers a vision insurance plan through Cigna which provides access to the Eyemed network.**

The vision plan offers in- and out-of-network benefits, providing you the freedom to choose any provider. However, you will pay less out of your pocket when you choose an Eyemed network provider.

The table below summarizes key features of the vision plan. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits	Cigna Vision	
	In Network	Out of Network
<b>Eye Exam</b> (Every 12 months)	\$10 copay	Reimbursement up to \$45
<b>Standard Plastic Lenses</b> (Every 12 months) Single/Bifocal/Trifocal	\$10 copay	Reimbursement up to \$32/\$55/\$65
<b>Frames</b> (Every 12 months)	\$180 allowance + 20% off balance	Reimbursement up to \$100
<b>Contact Lenses</b> (Every 12 months in lieu of standard plastic lenses) Elective Medically Necessary	\$180 allowance Plan pays 100%	Reimbursement up to \$144 Reimbursement up to \$210

## VISION COSTS

Listed below are the bi-weekly (24) costs for vision insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis, which means you don't pay taxes on the amount you pay for coverage.

Level of Coverage	Cigna Vision
<b>Team Member Only</b>	\$3.62
<b>Team Member + Spouse/DP</b>	\$7.24
<b>Team Member + Child(ren)</b>	\$7.75
<b>Team Member + Family</b>	\$12.39



Even if you have perfect vision, an annual eye exam is important. Just by examining your eyes, a doctor can find warning signs of high blood pressure, diabetes, and more than 200 other major diseases.

# HEALTH SAVINGS ACCOUNT

Surency | surency.com | 866-818-8805

If you enroll in the Cigna OAP HSA, you may be eligible to open and fund a health savings account (HSA) through Surency.

An HSA is a savings account that you can use to pay out-of-pocket health care expenses with pre-tax dollars.

## REDPEAK CONTRIBUTION

If you enroll in the Cigna OAP HSA, RedPeak will help you save by contributing to your account.

- **Team Member-only:** \$500 per year
- **All other coverage levels:** \$750 per year

## 2026 IRS HSA CONTRIBUTION MAXIMUMS

Contributions to an HSA (including the RedPeak contribution) cannot exceed the IRS allowed annual maximums.

- **Team Member-only:** \$4,400
- **All other coverage levels:** \$8,750

If you are age 55+ by December 31, 2026, you may contribute an additional \$1,000.

## HSA ELIGIBILITY

**You are eligible to fund an HSA if:**

- You are enrolled in the Cigna OAP HSA.

**You are NOT eligible to fund an HSA if:**

- You are covered by a non-HSA eligible medical plan, health care FSA, or health reimbursement arrangement.
- You are eligible to be claimed as a dependent on someone else's tax return.
- You are enrolled in Medicare, TRICARE, or TRICARE for Life.

Refer to **IRS Publication 969** for additional eligibility details. If you are over age 65, please contact Human Resources.

## MAXIMIZE YOUR TAX SAVINGS WITH AN HSA

### Spend.

Pay for eligible expenses such as deductibles, dental and vision exams, menstrual care products, and prescriptions.



### Save.

Roll over funds every year to boost your long-term savings. Even if you switch health plans or jobs, the money is yours to keep.



### Invest.

Invest and grow HSA funds tax free—including interest and investment earnings. After age 65, spend HSA dollars on any expense penalty free.





# FLEXIBLE SPENDING ACCOUNTS

Surency | [surency.com](https://surency.com) | 866-818-8805

RedPeak offers three flexible spending account (FSA) options through Surency.

## HEALTH CARE FSA (NOT ALLOWED IF YOU FUND AN HSA)

Pay for eligible out-of-pocket medical, dental, and vision expenses with pre-tax dollars.

The health care FSA maximum contribution is \$3,400 for the 2026 calendar year.

## LIMITED PURPOSE HEALTH CARE FSA (ALLOWED IF YOU FUND AN HSA)

If you fund an HSA, you can also fund a limited purpose health care FSA. The limited purpose health care FSA can only be used for dental and vision expenses.

The limited purpose health care FSA maximum contribution is \$3,400 for the 2026 calendar year.

## DEPENDENT CARE FSA

The dependent care FSA allows you to pay for eligible dependent day care expenses with pre-tax dollars. Eligible dependents are children under 13 years of age, or spouse, a child over 13, or elderly parent residing in your home who is physically or mentally unable to care for him or herself.

You may contribute up to \$7,500 to the dependent care FSA for the 2026 calendar year if you are married and file a joint return or if you file a single or head of household return. If you are married and file separate returns, you can each elect \$3,750 for the 2026 calendar year.

## HOW TO USE AN FSA

### Contribute.

Decide how much to contribute to your FSA on a calendar year basis up to the maximum allowable amounts. This amount will be evenly divided by the number of pay periods and deducted on a pre-tax basis from your paycheck.

1

### Pay.

Use your FSA debit card to pay for eligible expenses at time of service or submit a claim for reimbursement at [surency.com](https://surency.com). Keep all receipts in case Surency requires you to verify the eligibility of a purchase.

2

### Use It or Lose It.

Use your health care FSA funds before the end of the year—any funds in excess of \$680 will be forfeited.

3

# LIFE AND AD&D BENEFITS

Unum | [unum.com/employees](https://unum.com/employees) | 800-421-0344

RedPeak's comprehensive benefits package includes financial protection for you and your family in the event of an accident or death.

## BASIC LIFE AND AD&D INSURANCE

RedPeak automatically provides basic life and AD&D insurance through Unum to all benefits-eligible Team Members **AT NO COST**. If you die as a result of an accident, your beneficiary would receive both the life benefit and the AD&D benefit. Please be sure to keep your beneficiary designations up to date.

- **Team Member life benefit:** \$50,000
- **Team Member AD&D benefit:** \$50,000



If you elect voluntary coverage when you're first eligible to enroll, you may purchase up to the guarantee issue amount(s) without completing a statement of health (evidence of insurability). If you do not enroll when first eligible, and choose to enroll during a subsequent annual open enrollment period, you will be required to submit evidence of insurability for any amount of coverage. Coverage will not take effect until approved by Unum.

## SUPPLEMENTAL LIFE AND AD&D INSURANCE

RedPeak provides you the option to purchase supplemental life and AD&D insurance for yourself, your spouse/DP, and/or your dependent children through Unum.

You must purchase supplemental coverage for yourself in order to purchase coverage for your spouse/DP and/or dependents. Supplemental life rates are age-banded. Benefits will reduce to 35% at age 65, 60% at age 70, 75% at age 75, and to 85% at age 80.

- **Team Member:** \$10,000 increments up to \$500,000—guarantee issue: \$150,000
- **Spouse/DP:** \$5,000 increments up to \$500,000—guarantee issue: \$50,000
- **Dependent children:** 14 days to age 19 (or 26 if full-time student): \$1,000 increments up to \$10,000—guarantee issue: \$10,000

### Supplemental Life Insurance Costs

Please refer to the official plan documents, visit the Paycom Employee Self Service portal for additional plan details and rates. Complete the **Evidence of Insurability form**. If you are unsure of how to complete the Evidence of Insurability form, please call 800-421-0344.

# DISABILITY BENEFITS

Unum | [unum.com/employees](https://unum.com/employees) | 800-421-0344

You may use disability benefits to pay for your necessary expenses while you are unable to work, such as mortgage payments, medical expenses, childcare, and more.

## SHORT-TERM DISABILITY INSURANCE

RedPeak automatically provides short-term disability (STD) insurance through Unum to all benefits-eligible Team Members **AT NO COST**. STD insurance is designed to help you meet your financial needs if you become unable to work due to an illness or injury. Benefits will be reduced by other income, including state-mandated STD plans.

- **Benefit:** 60% of base pay up to \$1,000 per week
- **Elimination period:** 7 days
- **Benefit duration:** Up to 26 weeks

## VOLUNTARY LONG-TERM DISABILITY INSURANCE

RedPeak provides you the option to purchase voluntary long-term disability (LTD) insurance through Unum. LTD insurance is designed to help you meet your financial needs if your disability extends beyond the STD period.

- **Benefit:** 50% of base pay up to \$5,000 per month
- **Elimination period:** 180 days
- **Benefit duration:** Social Security normal retirement age

Complete the **Evidence of Insurability form**. If you are unsure of how to complete the Evidence of Insurability form, please call 800-421-0344.

# ADDITIONAL INCLUDED BENEFITS

As part of your short-term disability benefits, you have the access to the following additional benefits through Unum.

## TRAVEL ASSISTANCE

When traveling for business or pleasure, in a foreign country or just 100 miles from home, you and your family can receive help in the event of a medical emergency.

### Services include:

- Emergency medical evacuation assistance
- 24-hour multi-lingual assistance
- Legal and interpreter services
- Medical referrals while traveling
- Care and transport of unattended minor children
- Prescription replacement assistance
- And more

For assistance, call 800-872-1414 if you are within the U.S. or Canada, or 609-986-1234 if you are outside of the U.S. Download the app from the App Store or Google Play to get started.

## LEGAL SUPPORT

Through Unum's Health Advocate, you have access to a free personalized legal services with state-specific templates and instructions to create wills, powers of attorney, estate planning, and more. Plus, access a wealth of content in the legal library.

### Get support with:

- Wills
- Living trusts
- Personal service agreements
- Promissory notes
- Copyright and trademark
- Name change
- And more!

Create a legal form or document instantly and prepare it for printing. Your documents can be stored on a secure server and are accessible 24/7.

### To get started log into [unum.com/lifebalance](https://unum.com/lifebalance):

- Click EAP: Life and Work at the top of the screen.
- Select "Personalized Legal Center".

# COLORADO FAMILY AND MEDICAL LEAVE PROGRAM (FAMLI)

Unum | [unum.com/employees](https://unum.com/employees) | 800-421-0344

**All Colorado residents will have access to paid family leave through the Colorado Family and Medical Leave Insurance (FAMLI) program.**

The FAMLI program provides wage replacement for employees that have experienced a qualifying condition. The benefit is available on day one and can last up to 12 weeks (+4 weeks for pregnancy complications) and the amount you receive is based on a sliding scale up to \$1,647 per week).



Care for a new child, including adopted and fostered children.



Care for themselves, if they have a serious health condition.



Care for a family member's serious health condition.



Make arrangements for a family member's military deployment



Address the immediate safety needs and impact of domestic violence and/or sexual assault.

## MORE INFORMATION

Contact Unum to understand your benefit options [unum.com/employees](https://unum.com/employees).

For more details on the program, as well as premium and benefits calculators, visit [famli.colorado.gov](https://famli.colorado.gov).

\*Employees must have earned \$2,500 from any Colorado employer in the last 4 quarters.

Note: Qualified Colorado FAMLI benefits are provided in conjunction with employer-offered STD benefits.



# VOLUNTARY BENEFITS

Unum | [unum.com/employees](https://unum.com/employees) | 800-421-0344

**RedPeak provides you the option to purchase accident, critical illness, and hospital indemnity insurance for yourself, your spouse/DP, and/or your dependent children through Unum.**

## ACCIDENT INSURANCE

Accident insurance can help you pay for injuries that occur off the job—whether common or severe. If you enroll now, you are guaranteed base coverage without having to answer any medical questions. You'll receive 24 hour coverage and your benefit will pay a lump-sum directly to you in the event of a covered accident.

With this plan, Unum includes a \$50 Be Well Benefit to help pay for various health screening tests. This helps you stay informed about your health and encourage preventive care.

You must purchase voluntary coverage for yourself in order to purchase coverage for your spouse/DP and/or dependents.

## CRITICAL ILLNESS INSURANCE

Critical Illness insurance helps offset the financial effects of a catastrophic illness by paying a lump sum benefit when you or your family members are diagnosed with a covered illness. The benefit is based on the amount of coverage enforce, the illness diagnosed and all other terms and provisions of the policy.

With this plan, Unum includes a \$50 Be Well Benefit to help pay for various health screening tests. This helps you stay informed about your health and encourage preventive care.

You must purchase voluntary coverage for yourself in order to purchase coverage for your spouse/DP and/or dependents.

## HOSPITAL INDEMNITY INSURANCE

Hospital Indemnity insurance is designed to help provide financial protection for covered individuals by paying a benefit due to a hospitalization and in some cases, for treatment received for an accident or sickness, even if that treatment occurs outside the hospital. You can use the benefit to meet the out-of-pocket expenses and extra bills that can occur. Lump sum benefits are paid directly to you based on the amount of coverage listed in the schedule of benefits.

With this plan, Unum includes a \$50 Be Well Benefit to help pay for various health screening tests. This helps you stay informed about your health and encourage preventive care.

You must purchase voluntary coverage for yourself in order to purchase coverage for your spouse/DP and/or dependents.



Please refer to the official plan documents, visit the Paycom Employee Self Service portal for additional plan details and rates.



## RETIREMENT

Fidelity Investments | [nb.fidelity.com](https://nb.fidelity.com) | 800-835-5095

**RedPeak offers a 401(k) retirement savings plan, which is administered by Fidelity Investments.**

- Must be 19 years of age to participate.
- Available to full-time and part-time.
- Automatic enrollment occurs on the first day of eligibility with a 5% contribution level. **YOU CAN OPT OUT!**
- Matching –the first 3% of employee contributions and 50% of employee contributions in excess of 3% with a maximum RedPeak match of 4%.
- Employees are fully vested.

# EMPLOYEE ASSISTANCE PROGRAM

Unum | [unum.com/lifebalance](https://unum.com/lifebalance) | 800-854-1446

Assistance is always available for you. The employee assistance program (EAP) services are provided **AT NO COST** to you and your household through Unum.

Your EAP is a free, strictly confidential service that includes 24/7 online and telephonic counseling and up to **three free face-to-face visits** per person, per issue, per year with a licensed counselor.

Unum offers support, resources, and information to get through life's challenges such as:

- **Emotional Support:** Get assistance with anxiety, depression, relationship issues, grief and loss, and more.
- **FamilySource:** Specialists can help you locate child and elder care, moving resources, and pet care.
- **Well-Being Coaching:** Certified coaches work with you to address health and well-being issues such as burnout, time management, and coping with stress.
- **24/7 Online Support:** Access to articles, podcasts, videos, on-demand trainings, and "Ask the Expert" which provides personal responses to your questions.

No personal information is ever shared with RedPeak and access to the EAP is completely confidential.



Access your EAP by calling 800-854-1446 or visiting [unum.com/lifebalance](https://unum.com/lifebalance).

## ADDITIONAL BENEFITS

At RedPeak, we are committed to supporting your total wellbeing. That's why we provide the following additional benefits to help maintain your physical, emotional, and financial health.

### IDENTITYFORCE

Identity theft protection through IdentityForce is built to proactively monitor, alert, and help fix any identity theft compromises. If your identity is stolen, IdentityForce can help.

Visit [cigna.identityforce.com/starthere](https://cigna.identityforce.com/starthere) or call 833-580-2523 to get started.

# CIGNA TOOLS AND RESOURCES

Cigna medical plan members have access to the following tools and resources **AT NO COST**.

## Cigna Website and Mobile App

Visit [mycigna.com](https://mycigna.com) or download the myCigna app from the App Store or Google Play to access important plan information, view your ID card, find doctors, compare costs, and track your account balances.



## Health Information Line

24/7 live support for non-emergency situations. A clinician will ask you about your symptoms and help you decide where to go for care.

[mycigna.com](https://mycigna.com)  
Call the number on your Cigna ID card



## My Health Assistant

Reduce your stress levels, quit tobacco, and lose weight through telephonic and online coaching programs offered through Cigna.

[mycigna.com](https://mycigna.com) > Wellness  
> My Health Assistant —  
Online Coaching Program



## Cigna One Guide

Get help understanding your plan, finding providers, estimating costs, navigating claims and explanations of benefits, searching for medication, and more.

[mycigna.com](https://mycigna.com)  
888-806-5094



## Care Management

Cigna provides dedicated one-on-one support for complex health situations. A case manager, trained as a nurse, will work closely with you and your doctor to check on your progress and help manage chronic conditions and illnesses.

[mycigna.com](https://mycigna.com)



## Specialty Medications

Personalized 24/7 support to help you understand, manage, and treat complex conditions that require a specialty medication.

800-351-3606



## Healthy Rewards

Cigna's Healthy Rewards provides discounts of up to 60% on various wellness programs and services, ranging from weight management and nutrition, to vision and hearing care. To learn more about these and other Healthy Rewards programs.

[cigna.com/discoverhealthyrewards](https://cigna.com/discoverhealthyrewards)





# CONTACTS

If you have any questions regarding your benefits or the material contained in this guide, please contact RedPeak Human Resources.

Marisa Joslyn, Manager of Human Resources

720-845-0356

hr@redpeak.com

Jenn Moilanen, HR Generalist

720-385-3819

Provider/Plan	Phone Number	Website/Email
<b>Medical</b>   Cigna	866-494-2111	mycigna.com
<b>Virtual Care</b>   MDLIVE	888-726-3171	mycigna.com
<b>Dental</b>   Cigna	866-494-2111	mycigna.com
<b>Vision</b>   Cigna	866-494-2111	mycigna.com
<b>Health Savings Account</b>   Surency	866-818-8805	surency.com
<b>Flexible Spending Accounts</b>   Surency	866-818-8805	surency.com
<b>Life and AD&amp;D</b>   Unum	800-421-0344	unum.com/employees
<b>Disability</b>   Unum	800-421-0344	unum.com/employees
<b>Colorado Family and Medical Leave Program (FAMLI)</b>   Unum	800-421-0344	unum.com/employees
<b>Accident, Critical Illness, and Hospital Indemnity Insurance</b>   Unum	800-421-0344	unum.com/employees
<b>401(k) Retirement Savings Plan</b>   Fidelity Investments	800-835-5095	nb.fidelity.com
<b>Employee Assistance Program</b>   Unum	800-854-1446	unum.com/lifebalance

This summary of benefits is not intended to be a complete description of the terms and RedPeak insurance benefit plans. Please refer to the plan document(s) for a complete description. Each plan is governed in all respects by the terms of its legal plan document, rather than by this or any other summary of the insurance benefits provided by the plan. In the event of any conflict between a summary of the plan and the official document, the official document will prevail. Although RedPeak maintains its benefit plans on an ongoing basis, RedPeak reserves the right to terminate or amend each plan, in its entirety or in any part at any time.

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