

## Employee Benefits Quick Reference Guide

### TIME AWAY

#### 1. Paid Time Off (PTO)

- Who is eligible?  
All regular full-time employees.
- How much time do I earn per pay period?  
PTO begins to accrue on day one of employment. Employees may accrue PTO hours on every hour paid, up to 80 hours, in the bi-weekly pay period. Refer to the table below for the accrual rate. The table below is an example of the total hours a person could earn if paid 80 hours each payroll period.

Paid Time Off -PTO Schedule		
All Employees		
Year	Accrued per Hour	As Hours / Days per Year
Year 1	.0576923	120 hours / 15 days
Year 2	.076923	160 hours / 20 days
Year 3	.0846153	176 hours / 22 days
Year 4	.0923076	192 hours / 24 days
Years 5-6	.1	208 hours / 26 days
Years 7-8	.1076923	224 hours / 28 days
Year 9+	.1153846	240 hours / 30 days

- When can I start using my accrued PTO time?  
You can use PTO as soon as you earn it.
- How do I request time off?  
Employee requests for time off, including PTO, jury duty, and bereavement leave, through Paycom. Employees should follow their department procedures and notice requirements when requesting time off.

#### 2. Floating Holidays

- Who is eligible?  
Regular, full-time employees
- When will I start receiving floating holiday time?  
Two floating holidays are awarded to each active full-time employee on January 1<sup>st</sup> of each year or hire date.

- How do I request time off?  
Employees should follow their department procedures and notice requirements when requesting time off.
- When can I start using my floating holiday time?  
Employees may request floating holidays when they are visible in employee accruals in Paycom.
- Notes: Floating Holidays do not carry over to the following year.

### 3. Holidays

- Recognized holidays eligible for pay:
  1. New Year's Day\*
  2. Martin Luther King, Jr. Day
  3. Easter (**Unpaid holiday**; Stores and Operations are closed) \*
  4. Memorial Day
  5. Independence Day
  6. Labor Day
  7. Thanksgiving Day\*
  8. Christmas Day\*

\*Donated Goods Retail locations, transportation, ADC locations, warehouse, and outlet are only closed Christmas, Thanksgiving, and Easter. These locations are open on New Year's Day, January 1.
- Who is eligible?  
Regular, full-time employees
- When will I start receiving holiday pay?  
Upon hire

### 4. Bereavement Leave

- What is bereavement leave?  
Bereavement leave allows an employee who wishes to take time off due to the death of an immediate family member. The employee should notify their supervisor immediately.
- Who is eligible?  
Regular, full-time employees
- How much bereavement leave can an employee take?  
Employees may take up to five (5) days off with pay to attend the funeral or make funeral arrangements for the immediate family. Any additional time needed would require the employee to take PTO.  
Note: The following are considered members of the immediate family – spouse/partner, children (step, foster), siblings (in-law), parents (step and in-law), parents in loco (person who raised you during childhood), children's spouse, grandparents, spouse's grandparent, and grandchildren.
- What if the person is not an immediate family member?

Discuss the option of scheduling PTO with a supervisor.

- How do I request time off?

If possible, employees should notify their supervisor in advance of their absence. If this is not possible, employees should contact their supervisor before their scheduled daily start time. Bereavement leave should be pre-approved by the supervisor and Human Resources.

- Does Chattanooga Goodwill require documentation to use Bereavement Leave?

Yes, a copy of the obituary notice and/or a letter on funeral home letterhead connecting the deceased to the employee as immediate family.

## INSURANCE

### Health Insurance

- Eligible Employees: All full-time employees
- Carrier: BlueCross BlueShield of Tennessee
- The Employee Benefits Guide includes cost and coverage information.
- HDHP (High-Deductible Health Plan) and PPO (Preferred Provider Organization Plan) options
- Payroll deductions begin 30 days PRIOR to coverage start date.
- Coverage begins on the first day of the month following 60 days of employment.
- You have 30 days from your hire date to enroll through Paycom.

### TextCare (Employer Paid)

- Eligible Employees: All full-time employees
- Carrier: One to One Health
- The Employee Benefits Guide includes coverage information.
- Coverage begins on the first day of the month following 60 days of employment.
- You have 30 days to enroll through Paycom.
- **Goodwill will pay 100% of the premium. However, the employees will need to enroll themselves for the benefit.**
- TextCare provides access to One-to-One Health board-certified providers via text message, phone call, or video chat.
- 24/7 service to employees and their entire household
- Appointments are not required. Simply send a text to initiate the case.
- You have 30 days from your hire date to enroll through Paycom.

### Dental Insurance

- Eligible Employees: All full-time employees
- Carrier: BlueCross BlueShield of Tennessee
- The Employee Benefits Guide includes cost and coverage information.
- **Goodwill pays 100% of the employee-only premium. However, the employees will need to enroll themselves for the benefit.**
- Payroll deductions begin 30 days PRIOR to coverage start date.
- Coverage begins on the first day of the month following 60 days of employment.
- You have 30 days from your hire date to enroll through Paycom.

#### Vision Insurance

- Eligible Employees: All full-time employees
- Carrier: BlueCross BlueShield of Tennessee
- The Employee Benefits Guide includes cost and coverage information.
- **Goodwill pays 100% of the employee-only premium. However, the employees will need to enroll themselves for the benefit.**
- Payroll deductions begin 30 days PRIOR to coverage start date.
- Coverage begins on the first day of the month following 60 days of employment.
- You have 30 days from your hire date to enroll through Paycom.

#### Employer-Paid Life Insurance (Basic Life and AD&D)

- Eligible Employees: All full-time employees
- Carrier: Mutual of Omaha
- The Employee Benefits Guide includes coverage information.
  - **Goodwill pays 100% of the premium.**
  - The coverage amount is 1.5 times the employee's salary to a maximum of \$250,000 in increments of \$10,000.
- Coverage begins on the first day of the month following 60 days of employment.

#### Employee-Paid Life Insurance (Voluntary Life and AD&D)

- Eligible Employees: All full-time employees
- Carrier: Mutual of Omaha
- The Employee Benefits Guide includes coverage information.
- Employee coverage is in \$10,000 increments to a maximum of \$500,000\*.
  - \*See the Employee Benefits Guide for guaranteed issue amounts that may apply.
- Rates are calculated through Paycom during the enrollment process and are 100% employee paid.
- Payroll deductions begin 30 days PRIOR to coverage start date.
- Coverage begins on the first day of the month following 60 days of employment.
- You have 30 days from your hire date to enroll through Paycom.

#### Employee-Paid Life Insurance (Spouse Voluntary Life and AD&D)

- Eligible Employees: All full-time employees
- Carrier: Mutual of Omaha
- The Employee Benefits Guide includes coverage information.
- Spousal coverage is 100% of the employee amount up to \$250,000, in increments of \$5,000, but must not exceed the employee's purchased benefit amount. \*
  - \*See the Employee Benefits Guide for guaranteed issue amounts that may apply.
- Rates are calculated through Paycom during the enrollment process and are 100% employee paid.



- Payroll deductions begin 30 days PRIOR to coverage start date.
- Coverage begins on the first day of the month following 60 days of employment.
- **Requires employee-paid coverage of equal or greater value.**
- You have 30 days from your hire date to enroll through Paycom.

#### Employee-Paid Life Insurance (Child Voluntary Life and AD&D)

- Eligible Employees: All full-time employees
- Carrier: Mutual of Omaha
- The Employee Benefits Guide includes coverage information.
- You may purchase \$10,000 coverage for a child(ren) aged 14 days to 26 years.
- Rates are calculated through Paycom during the enrollment process and are 100% employee paid.
- Payroll deductions begin 30 days PRIOR to coverage start date.
- Coverage begins on the first day of the month following 60 days of employment.
- **Requires employee-paid coverage of equal or greater value.**
- You have 30 days from your hire date to enroll through Paycom.

#### Employee-Paid Short-Term Disability (Voluntary Short-Term)

- Eligible Employees: All full-time employees
- Carrier: Mutual of Omaha
- The Employee Benefits Guide includes coverage information.
- Coverage is based on the employee's salary. Rates are calculated through Paycom during the enrollment process and are 100% employee paid.
- Pays 60% of earnings for 11 weeks; 14-day waiting period; pre-existing condition exclusions.
- Payroll deductions begin 30 days PRIOR to coverage start date.
- Coverage begins on the first day of the month following 60 days of employment.
- You have 30 days from your hire date to enroll through Paycom.

#### Employee-Paid Long-Term Disability (Voluntary Long-Term)

- Eligible Employees: All full-time employees
- Carrier: Mutual of Omaha
- The Employee Benefit Guide includes coverage information.
- Coverage is based on the employee's salary. Rates are calculated through Paycom during the enrolment process and are 100% employee paid.
- Sixty percent (60%) of salary earnings with a monthly maximum. Refer to the benefits guide for the duration of the benefit. Pre-existing conditions apply.
- Payroll deductions begin 30 days PRIOR to coverage start date.
- Coverage begins on the first day of the month following 60 days of employment.
- You have 30 days from your hire date to enroll through Paycom.

#### Identity & Fraud Protection (Employee Paid)

- Eligible Employees: All full-time employees
- Carrier: MetLife, in partnership with Aura

- The Employee Benefit Guide includes coverage information.
- Rates are calculated through Paycom during the enrollment process.
- Provides identity theft protection, financial fraud protection, privacy, and device protection.
- You have 30 days from your hire date to enroll through Paycom.

#### 401(k) Retirement Plan

- Who is eligible?  
All employees who have been employed for 12 months and age 18 or older.
- Carrier: VOYA
- GIGCA's retirement plan matches up to a maximum of two percent (2%) employer match. GIGCA's employees must complete a vesting period to receive their matching contribution.
  - Contact the Human Resources Department for the vesting schedule.

#### Truist Wellness

When you're on top of your finances, you're on top of your life and ready to make more of the moments that matter. This program is designed to get you there, by equipping you with the information and tools you need to prioritize, plan and progress on your journey to financial confidence.

- Who is eligible?  
All employees.
- Get started with two (2) simple steps:
  1. Register at [www.TruistMomentum.com](http://www.TruistMomentum.com) (or scan QR code below).  
Go to [www.TruistMomentum.com](http://www.TruistMomentum.com)  
Enter your name and company email address. If you do not have a company email address, enter your personal email address.  
Enter the registration code **GIGCA**.  
Enter a unique password and click "Register."

This quick-reference guide provides a brief benefit overview, and answers frequently asked questions. Please refer to your Employee Benefits Guide or Human Resources for complete policies/procedures related to the Goodwill Employee Benefits Program.

Rhonda Johnson, Human Resources Manager  
Phone: (423) 629-2501 x2580  
Fax: (423) 698-2165  
[rhondaj@goodwillchatt.org](mailto:rhondaj@goodwillchatt.org)