



# Wiland Benefits Program

January 1 - December 31, 2024

Wiland is the marketing audience and data company that leading organizations trust to help them achieve their most important marketing and fundraising objectives. At the forefront of data-driven marketing innovation, **Wiland is also a workplace where employees come to learn, grow, and excel.** Dedicated to continuous excellence, Wiland takes exceptional care of employees with robust benefits, competitive salaries, professional development and growth opportunities, and much more. Wiland provides a workplace with **remote and hybrid work opportunities** in which **work-life balance is respected** and caring, kindness, integrity, and inclusion are cultivated.

## Benefits for Full-Time Wiland Employees:

- Medical, Dental, and Vision Coverage
- 401(k) Plan with Company Matching
- Flexible Spending Accounts with Health and Dependent Care Options
- Short- and Long-Term Disability Plans
- Basic and Voluntary Life Insurance
- Voluntary Accident and Critical Illness Insurance
- Paid Parental Leave
- Adoption Reimbursement Program
- Voluntary Pet Insurance
- Flexible Time Off Program
- Paid Sick Leave Program
- Paid Company Holidays
- Wiland Wellness Program with Gym Reimbursements, Resources, Activities, Incentives, and Rewards
- Nonprofit Giving Opportunities with Company Matching

Employee benefits are briefly described in this brochure. For more detailed information, please reach out to Wiland’s Human Resources team.

## How Employees Describe Wiland

**COLLABORATIVE** DEDICATED FRIENDLY  
 INNOVATIVE WELCOMING **DEPENDABLE** REWARDING  
 MOTIVATING **FAMILY** COMPASSIONATE  
 PASSIONATE HONEST **FAMILY** KIND **HELPFUL**  
 ETHICAL **CARING** NURTURING **TENACIOUS** GENUINE  
 ADAPTIVE **CHARITABLE**

**Please Note:** This guide is a summary only. In the event that this document conflicts with the plan descriptions produced by each insurance company, the insurance company’s document will govern.



## Wiland Benefits Program

Wiland provides employees with comprehensive, highly competitive health care coverage that includes medical, dental, and vision insurance. These benefits are offered as a package and may not be separately elected.

Eligible employees may join these plans on the first of the month following their hire date. Some of the major features of each plan are highlighted in this guide.

### 2024 Health Plan Premium Costs

Wiland pays a major portion of employees' health plans to ensure that these benefits remain affordable. The table below lists employees' share of the costs for medical, dental, and vision coverage.

2024 Benefit Premiums Cost Per Pay Period (Bi-Weekly)	
Employee Only	\$82.27
Employee + Spouse	\$198.34
Employee + Child(ren)	\$164.61
Family	\$260.66

## Medical Benefits

Wiland offers medical benefits through UnitedHealthcare (UHC). The UHC medical plan is a Preferred Provider Organization (PPO) plan, which utilizes a national network of doctors and hospitals. Employees may visit any doctor or hospital of their choice. However, it's recommended that employees visit a provider that is in-network.

The table below provides a brief outline of this medical plan.

### UnitedHealthcare Choice Plus Medical Plan

Outlined below are the member's financial responsibilities (their share of the cost) under the medical plan.

Doctor Selection	In-Network	Out-of-Network
Calendar-Year Deductible	\$500 per individual; up to \$1,500 per family	\$1,000 per individual; up to \$3,000 per family
Annual Out-of-Pocket Maximum	\$3,000 per individual; up to \$6,000 per family (includes deductible and copays)	\$6,000 per individual; up to \$12,000 per family (includes deductible and copays)
Benefit Maximum	Unlimited (maximums for specific services may apply; see plan description for details)	
Office Visits	Primary Care Physician: \$25 copay per visit Specialist: \$50 copay per visit	40% of eligible expenses after deductible
X-Ray & Lab	No charge	40% of eligible expenses after deductible
Preventive Care	No charge	40% of eligible expenses after deductible
Virtual Visits	No charge	Not covered
Inpatient Hospital	20% of eligible expenses after deductible	40% of eligible expenses after deductible
Outpatient Surgery	20% of eligible expenses after deductible	40% of eligible expenses after deductible
MRI, Nuclear Medicine & Other High-Tech Services	20% of eligible expenses after deductible	40% of eligible expenses after deductible
Emergency Care	\$350 copay per visit (pre-service notification required out-of-network if results in an inpatient stay)	
Urgent Care	\$75 copay per visit	40% of eligible expenses after deductible
Prescription Drugs	<ul style="list-style-type: none"> <li>Up to a 31-day supply: Tier 1: \$10 copay; Tier 2: \$35 copay; Tier 3: \$70 copay; Tier 4: \$250 copay</li> <li>Mail-order (up to a 90-day supply): Tier 1: \$25 copay; Tier 2: \$87.50 copay; Tier 3: \$175 copay; Tier 4: \$625 copay</li> </ul>	If you purchase a prescription from an out-of-network pharmacy, you are responsible for the applicable in-network prescription copay plus the difference in cost between the in-network and out-of-network prescription. (Mail-order not covered out-of-network)
For information on UHC's approved drug list, got to <a href="http://www.myuhc.com">www.myuhc.com</a>		

### Free Resources: The UHC Employee Assistance Program

If an employee is enrolled in a UHC medical plan, they have access to UHC's Employee Assistance Program (EAP). The EAP can offer assistance with a variety of everyday issues, including work-related stress, marriage or family issues, grief associated with the loss of a loved one, financial and legal concerns, and more. The EAP offers up to three free visits with a counselor per issue. To access these resources, call 1-888-887-4114 or log in at [www.myuhc.com](http://www.myuhc.com).



## Go In-Network to Save

Wiland's health plans use a network of doctors and hospitals that have agreed to discounted pricing with the insurance company. So, when employees visit a network doctor or health provider, they pay less. Follow these instructions to search for a health provider online:

### United Healthcare:

Go to [www.myuhc.com](http://www.myuhc.com), click on the "Find Physician, Laboratory or Facility" link on the right, select the "UnitedHealthcare Choice Plus" plan, and then make selections.

### Delta Dental of Colorado:

Go to [www.deltadentalco.com](http://www.deltadentalco.com). Type your zip code in the "Find a Dentist" box, then click the "Find" button. Choose a Delta PPO dentist for the greatest savings.

### Vision Service Plan:

Go to [www.vsp.com](http://www.vsp.com). Type your zip code in the "Find a VSP Doctor" box, then click "Search." Make sure to search within the VSP Choice network.

### UnitedHealthcare Rewards

Get in on an experience that's designed to help inspire healthier habits! UHC Rewards is a streamlined digital experience that Wiland employees and their spouses can participate in and earn up to \$300 annually for reaching program goals and taking health actions. Participants can personalize their experience by selecting activities that are right for them—and the same goes for ways to spend earnings. Employees may immediately start earning rewards by activating UHC Rewards from the UnitedHealthcare® app and their myuhc.com® account. Once activated, they can start completing a variety of actions such as connecting a tracker for daily steps, active minutes, and sleep, taking a health survey, getting an annual checkup or biometric screening, completing one-time reward activities, and much more.

## Dental Benefits

Wiland offers dental benefits through Delta Dental. Under this plan, preventative exams and cleanings are covered at 100% and may be scheduled twice per consecutive 12-month period.

The Delta Dental plan has three levels of dentists to choose from: Delta PPO dentists, Delta Premier dentists, and Non-Participating dentists. Employees will experience the most savings if they visit Delta PPO dentists. In addition, when an employee visits a PPO dentist, preventative and diagnostic benefits will not count toward the annual benefit maximum, so the employee's annual benefit will be even greater.

### Delta Dental PPO Plus Premier Plan

Outlined below are the member's financial responsibilities (their share of the cost) under the dental plan.

<b>Dentist Selection</b>	<b>Delta PPO, Delta Premier, and Non-Participating* Dentists</b> Choose a Delta PPO Dentist for greatest savings.
Calendar-Year Deductible	\$50 per person; up to \$150 per family (deductible applies to basic and major services only)
Benefit Maximum	\$1,500 per person per calendar year
<b>TIP: Make your benefits stretch further! Visit a Delta Dental PPO Dentist for the best dental savings.</b>	
Member coinsurance (the portion you pay for services)	<ul style="list-style-type: none"> <li>Preventive/Diagnostic: No charge, deductible waived (up to the Delta PPO allowance)</li> <li>Basic Services: 20% of eligible expenses after deductible</li> <li>Major Services: 50% of eligible expenses after deductible</li> </ul>
<b>Orthodontia (for dependent children up to age 19 only)</b>	
Benefit Maximum	\$1,500 per person per lifetime
Member Coinsurance	50% of eligible expenses (deductible waived)

\* Please Note: If an employee visits a non-participating dentist, the employee will be responsible for paying any amount in excess of Delta Dental's allowable charge



## Vision Benefits

Wiland offers vision benefits through Vision Service Plan (VSP). The VSP plan includes a complete eye exam every 12 months, contacts and lenses every 12 months and frames every 24 months based on wholesale cost.

### VSP Choice Vision Plan

Outlined below are the member’s financial responsibilities (their share of the cost) under the vision plan.

Doctor Selection	In-Network	Out-of-Network
Eye Exam (every 12 months)	\$10 copay	\$45 allowance
Materials		
Spectacle Lenses (every 12 months)	\$25 copay (includes single vision, lined bifocal/trifocal lenses, & polycarbonate lenses for dependent children)	<ul style="list-style-type: none"> <li>• Single Vision: \$30 allowance</li> <li>• Lined Bifocal: \$50 allowance</li> <li>• Lined Trifocal: \$65 allowance</li> </ul>
Frames (every 24 months)	\$130 allowance, plus 20% off the balance in excess of \$130	\$70 allowance
Contact Lenses (every 12 months in lieu of glasses)	\$130 allowance for contact lenses & lens exam (fitting & evaluation) 15% discount on fitting & evaluation	\$105 allowance
Additional Benefits		
Lens Options	20% discount on lens options, such as progressives, scratch-resistant, anti-reflective, etc.	Not Covered
Glasses & Sunglasses	20% off additional glasses and sunglasses	Not Covered
LASIK & PRK Vision Correction	Average 15% off retail price (5% off promotional price)	40% of eligible expenses after deductible

### Flexible Spending Accounts

Flexible Spending Accounts (FSA) allow employees to deduct money from their paycheck pre-tax to pay for certain qualified expenses so that employees realize tax savings on those expenses.

Employees may elect up to the following amounts annually:

- \$3,050 for Health FSA
- \$5,000 for Dependent Care FSA

Any unused funds in your 2023 plan year account, up to \$610, will automatically be rolled over for use in the 2024 plan year. Even if you do not make a new election for the 2024 plan year Health FSA, you are still eligible to use your carried over funds in 2024. See your Rocky Mountain Reserve FSA materials for complete details.

## Life and Accident Coverage

**Basic Life and Accident:** Wiland provides employees with term life coverage in the amount of one and one-half times their basic annual salary up to \$550,000. Should an employee’s death be due to an accident, the employee’s beneficiary would receive an additional one and one-half times their salary in accidental death & dismemberment (AD&D) benefit.

**Voluntary Life and AD&D:** Employees may choose to supplement their basic life and AD&D policies with voluntary coverage through Mutual of Omaha. Employees may purchase up to \$500,000 in increments of \$10,000. New hires are guaranteed to qualify for up to \$200,000 of benefit without submitting proof of good health. If an employee purchases coverage for themselves, they may also purchase voluntary life for their spouse and dependent children.

## Disability Coverage

Employees’ disability policies provide them with income protection should they be disabled and unable to work.

**Short-Term Disability:** Following 10 working days of disability due to illness, accident, or other medical events, employee coverage will replace up to 75% of their weekly pre-disability earnings and, as approved, may continue for up to 12 weeks.

**Long-Term Disability:** Should an employee be disabled for more than 90 days, employee coverage will replace 60% of their monthly pre-disability earnings up to \$10,000 per month with approval.



## Accident and Critical Illness Coverage

Through Mutual of Omaha, employees have Accident and Critical Illness coverage available at discounted group rates. These plans are voluntary and are paid for entirely by employees.

**Accident:** This provides the opportunity for employees to lessen the financial burden on themselves and their families in the circumstance of accident, injury, or death.

**Critical Illness:** This provides the opportunities for help in covering the amount of out-of-pocket health care expenses related to certain critical illnesses.

## Retirement Savings

Employees are eligible to participate in Wiland’s 401(k) plan through Fidelity on the first of the month after their hire date. For employee convenience, Wiland has an auto-enrollment program. Employees will automatically be enrolled unless they opt out.

Employees may contribute 1-60% of their salary to their 401(k) account on a tax-deferred basis up to the IRS maximum. Wiland will match 50% of up to an 8% percent employee contribution per pay period. There is a three-year “vesting” period for employees to build 100% ownership in the contributions that Wiland makes on their behalf.

## Voluntary Pet Insurance

Wiland offers voluntary pet insurance through Nationwide. My Pet Protection is available in two reimbursement options (50% and 70%) with an optional \$500 wellness benefit so that employees can find coverage that fits their budget. Base plans have a \$250 annual deductible and \$7,500 annual benefit. For more information and to sign up online, go to <https://benefits.petinsurance.com/wiland>.

## Paid Company Holidays

- New Year’s Day
- Presidents Day
- Memorial Day
- Juneteenth
- Independence Day
- Labor Day
- Veterans Day
- Thanksgiving Day
- Day After Thanksgiving
- Christmas Eve
- Christmas Day

## Flexible Time Off (FTO)

Wiland believes in fostering employee wellness and emphasizing the importance of work-life balance. Wiland offers employees flexible time off (FTO)—a program based on wellness and mutual trust. This enables employees to take the time they need for rest and rejuvenation without having to first accrue days off.

## Paid Sick Leave (PSL)

Wiland offers employees Paid Sick Leave (PSL) in addition to FTO. This is intended to provide time for employees to focus on sick-related absences, including doctor appointments for the employee or a family member, time that employees are sick and unable to work, surgeries, dental appointments, etc.

