



CFI

CENTERS FOR INDEPENDENCE



2025

BENEFITS GUIDE



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Disclaimer: This is intended to be a brief summary of benefits available to our employees. For detailed descriptions of benefits provided, eligibility provisions, limitations and exclusions, under each benefit plan, please refer to the summary plan description for each plan. In the event of conflict between this guide and the official plan document, the plan document will be the final authority. CFI reserves the right to terminate, modify or amend the plans at any time.

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Welcome

Welcome to the CFI Employee Benefits Guide

As a member of the Centers for Independence (CFI) team, you and your colleagues are the agency's greatest asset, working together to help make transformative change in the lives of those we serve. The CFI Employee Benefits Guide is your source of information to make the best decisions for you and your family. This guide also provides you with the resources you need if certain qualifying life events require a change in benefits options after the annual open enrollment period.

In addition to comprehensive benefits such as medical, dental, and vision insurance coverage; 403(b); life and disability insurance; and flexible spending account (FSA) options, CFI offers a variety of wellness and financial health programs, vital for creating a healthy workforce environment.

A robust employee-led Wellness Committee continues to enhance programming with new opportunities based on employee feedback and needs. These opportunities continue to be offered both virtually and on-site for your convenience. I invite you to take part in these well-being education resources created for a healthier you.

If you have a question not addressed in this Employee Benefits Guide, please don't hesitate to contact the CFI Benefit Team at benefits@cfihope.org. As always, thank you for your commitment to our vision of Healthy and Hopeful Communities.

Sincerely,



Leif S. Elsmo
CEO & President

If you have questions, please contact our Benefits staff members:
benefits@cfihope.org

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Pillars of Wellbeing

OUR TEAM MEMBERS ARE OUR MOST VALUABLE ASSET.

At CFI we are committed to a comprehensive benefit program that helps you stay healthy, feel secure, and maintain work/life balance.

PHYSICAL

- ✓ Medical Plans
- ✓ Dental Plan
- ✓ Vision Plan
- ✓ Telemedicine for medical visits
- ✓ Health Care Flex Spending Account (FSA)
- ✓ Free flu shots
- ✓ Robust Wellness Program
- ✓ End of year celebration
- ✓ Walking Challenges
- ✓ Fitness reimbursement
- ✓ Walking map for each campus
- ✓ Cooking demos
- ✓ Onsite vegetable garden
- ✓ Logo themed items

FINANCIAL

- ✓ Life Insurance
- ✓ Disability Coverage
- ✓ Health Reimbursement Arrangement (HRA)
- ✓ Dependent Care Flex Spending Account (DFSA)
- ✓ Financial Workshops/ Seminars
- ✓ One-on-one financial counseling
- ✓ Wellness Incentives
- ✓ Generous 403(b) Employer match
- ✓ Discounts
- ✓ Student Loan management resources
- ✓ Credit and debt management counseling
- ✓ Financial wellness portal and resources
- ✓ Market competitive pay

EMOTIONAL & SOCIAL

- ✓ Employee Assistance Program (EAP)
- ✓ Telemedicine for mental health
- ✓ Work/Life Services (ex. family care giving, legal and financial services, etc.)
- ✓ Grief Support Group
- ✓ PTO Bank
- ✓ Wellness Newsletter
- ✓ Wellness Challenges
- ✓ Gratitude or Happiness challenge
- ✓ Casual Dress code
- ✓ Robust Diversity and Inclusion program
- ✓ Onsite Garden

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Benefits Eligibility

CFI employees regularly scheduled to work at least 20 hours per week are benefits eligible.

YOUR ELIGIBLE DEPENDENTS INCLUDE:

- Spouse or domestic partner
- Children, stepchildren, children of domestic partner, or children in your guardianship up to age 26
- Adult children, stepchildren, children of domestic partner, or children in your guardianship of any age who are deemed disabled
- Grandchild, only if the employee's dependent child (parent of grandchild) is under age 18

VERIFYING YOUR DEPENDENTS

CFI requires eligibility verification of your enrolled dependents by uploading appropriate documentation into Paycom at the time you enroll, including:

- Spouse: marriage license and joint financial document (addressed to you and spouse, dated within last 90 days, which shows joint financial responsibility (i.e. utility bill, mortgage, etc.)
- Dependent children: birth certificate
- Domestic partner: contact benefits@cfihope.org to enroll

If this documentation **is not provided, your dependent will not be eligible to be enrolled in our benefit plans.**

NEW HIRES/NEWLY ELIGIBLE

New hires or newly benefits-eligible employees are eligible for coverage starting on the first day of the month following one full calendar month of employment. Enrollment must be made within the first 30 days of the hire or eligibility date.

CHANGING YOUR BENEFITS OUTSIDE OF OPEN ENROLLMENT

The benefits you elect during the 2025 benefits plan year will remain in effect through February 28, 2026. By law, you can only make changes to your coverage during the year if you experience a qualifying life event and notify benefits@cfihope.org within 30 days.

QUALIFYING LIFE EVENTS

A qualifying event is a personal event that may require you to either add or remove coverage for yourself and/or your dependents. These events include:

- Marriage, divorce, or legal separation
- Birth or adoption of a dependent child
- Death of a dependent spouse or child
- Gain or loss of coverage for you or your eligible dependents
- Reaching age 26 for dependent children
- Gain or loss of a domestic partner

IMPORTANT DEADLINE FOR QUALIFYING EVENT CHANGES

You must make any coverage change within 30 days of the qualifying event. Report this change to benefits@cfihope.org with as much information as you have, within the 30-day deadline. If you miss the deadline, or do not provide supporting documentation to verify your qualifying event, changes will not be approved.

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Centivo Medical Plan Options

CFI offers medical coverage through Centivo, which gives you access to a large network of doctors and hospitals. You have a choice between two insurance plans: the High-Performance Plan and the High-Performance Deductible Plan. A third plan, Out of Area (OOA), is available for employees who reside out of Wisconsin or outside the Centivo WI-2 network.

	HIGH PERFORMANCE PLAN	HIGH PERFORMANCE DEDUCTIBLE PLAN	OUT OF AREA (OOA) DEDUCTIBLE PLAN
Network Coverage	In-Network Only	In-Network Only	In-Network Only
Network	WI-3	WI-2	PHCS
Primary Care Physician	Required	Required	Not Required
Premiums	Lowest	Highest	Highest

DEFINITIONS

- **In-Network:** Doctors, clinics, hospitals and other providers with whom the health plan has an agreement to care for its members. Health plans cover a greater share of the cost for in-network health providers than for providers who are out-of-network. For a list of WI-2 and WI-3 network providers, visit cfi.centivo.com. For a list of PHCS network providers, visit multiplan.com.
- **Deductible:** The amount you owe for covered health care services before your health insurance begins to pay. There is no deductible on the High Performance plan for in-network services.
- **Out-of-Pocket Maximum (OOPM):** The most you pay during a policy period. When you've reached your OOPM, the Plan will pay 100% of covered health care services for the remainder of the plan year. OOPM includes deductible, coinsurance, and copays.
- **Premium:** The amount that is paid for the health insurance plan and is shared by CFI and employees. An employee's share of the premium is deducted bi-weekly from your paycheck on a pre-tax basis.

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High Performance Plan

PLAN BENEFITS	HIGH PERFORMANCE PLAN- WI-3 Network	
	SINGLE	FAMILY
DEDUCTIBLE		
In network	\$0	\$0
Out of network	NOT COVERED	
COINSURANCE		
In network	0%	
Out of network	NOT COVERED	
Out-of-Pocket Maximum		
In network	SINGLE \$5,000	FAMILY \$10,000
Out of network	NOT COVERED	
Lab/Diagnostic Services (MRI/PET & CT SCAN)	MH Imaging: \$0	
In network	Basic Diagnostic \$30 Copay	
Out of network	Advanced Diagnostic \$300 Copay	
	NOT COVERED	
Office Visit	PCP	SPECIALIST
In network	\$0	\$40 Copay
Out of network	NOT COVERED	
Routine/Preventive Care	Select services covered in full	
In network	NOT COVERED	
Out of network	NOT COVERED	
Centivo Virtual Primary Care	\$0	
In network	NOT COVERED	
Out of network	NOT COVERED	
Urgent Care	\$75 Copay	
In network	NOT COVERED	
Out of network	NOT COVERED	
Emergency Room Care	\$200 Copay	
In and Out of network	\$200 Copay	
Outpatient Services	\$1,200 Copay	
In network	NOT COVERED	
Out of network	NOT COVERED	
Inpatient Services	\$1,500 Copay	
In network	NOT COVERED	
Out of network	NOT COVERED	
Prescription Drugs	\$10/\$40/\$85/ Specialty 30%	
Retail Copay (30-day supply)	\$25/\$100/\$212.50	
Mail Order Copay (90-day supply)	\$25/\$100/\$212.50	

EMPLOYEE PER PAYCHECK RATES

	Full Time (30+ hours/week)	Part Time (20-29 hours/week)
Employee	\$96.89	\$210.63
Employee/Spouse	\$252.75	\$505.49
Employee/Child(ren)	\$210.62	\$421.24
Family	\$358.05	\$716.10

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High Performance Deductible Plan

PLAN BENEFITS	HIGH PERFORMANCE DEDUCTIBLE PLAN- WI-2 Network	
	SINGLE	FAMILY
DEDUCTIBLE		
In network	\$3,000	\$6,000
Out of network	NOT COVERED	
COINSURANCE		
In network	20%	
Out of network	NOT COVERED	
Out-of-Pocket Maximum		
In network	\$7,150	\$14,300
Out of network	NOT COVERED	
Lab/Diagnostic Services (MRI/PET & CT SCAN)		
In network	MH Imaging: \$0	
Out of network	DEDUCTIBLE & COINSURANCE	
Office Visit		
In network	PCP \$0	SPECIALIST \$60 Copay
Out of network	NOT COVERED	
Routine/Preventive Care		
In network	Select services covered in full	
Out of network	NOT COVERED	
Centivo Virtual Primary Care		
In network	\$0	
Out of network	NOT COVERED	
Urgent Care		
In network	\$100	
Out of network	NOT COVERED	
Emergency Room Care		
In and Out of network	\$250 Copay	
Inpatient and Outpatient Hospital Services		
In network	DEDUCTIBLE & COINSURANCE	
Out of network	NOT COVERED	
Prescription Drugs		
Retail Copay (30-day supply)	\$10/ \$40 / \$85 / Specialty 30%	
Mail Order Copay (90-day supply)	\$25/ \$100 / \$212.50	

EMPLOYEE PER PAYCHECK RATES		
	Full Time (30+ hours/week)	Part Time (20-29 hours/week)
Employee	\$112.27	\$200.47
Employee/Spouse	\$336.79	\$481.12
Employee/Child(ren)	\$280.66	\$400.94
Family	\$477.11	\$671.59

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Out of Area Plan

PLAN BENEFITS	HIGH PERFORMANCE DEDUCTIBLE PLAN PHCS Network	
	SINGLE	FAMILY
DEDUCTIBLE		
In network	\$3,000	\$6,000
Out of network	NOT COVERED	
COINSURANCE		
In network	20%	
Out of network	NOT COVERED	
Out-of-Pocket Maximum		
In network	\$7,150	\$14,300
Out of network	NOT COVERED	
Lab/Diagnostic Services (MRI/PET & CT SCAN)		
In network	MH Imaging: \$0	
Out of network	DEDUCTIBLE & COINSURANCE	
	NOT COVERED	
Office Visit	PCP	SPECIALIST
In network	\$0	\$60 Copay
Out of network	NOT COVERED	
Routine/Preventive Care		
In network	Select services covered in full	
Out of network	NOT COVERED	
Centivo Virtual Primary Care		
In network	\$0	
Out of network	NOT COVERED	
Urgent Care		
In network	\$100 Copay	
Out of network	NOT COVERED	
Emergency Room Care		
In and Out of network	\$250 Copay	
Inpatient and Outpatient Hospital Services		
In network	DEDUCTIBLE & COINSURANCE	
Out of network	NOT COVERED	
Prescription Drugs		
Retail Copay (30-day supply)	\$10/ \$40 / \$85 / Specialty 30%	
Mail Order Copay (90-day supply)	\$25/ \$100 / \$212.50	

EMPLOYEE PER PAYCHECK RATES		
	Full Time (30+ hours/week)	Part Time (20-29 hours/week)
Employee	\$112.27	\$200.47
Employee/Spouse	\$336.79	\$481.12
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Medical Cost Scenarios

Unsure which health plan is right for you? Below is a scenario that will give you some guidance when choosing your benefits.

Knee Surgery

Individual plan	High-Performance Plan	High-Performance Deductible Plan
Annual premium (paycheck deduction)	\$2,325.36	\$2,694.48
1 primary care visit (\$100 cost)	\$0	\$0
1 MRI (\$600 cost)	\$300	\$600
2 specialist office visits (\$700 cost)	\$80	\$120
Outpatient surgery (\$6,500 cost)	\$1,200	\$3,220 (deductible met then 20%)
6 PT visits (\$2,100 cost)	\$240	\$360
2 generic Rx (retail, 30-day supply)	\$20	\$20
Total annual out-of-pocket costs	\$4,165.36	\$7,014.48

Potential Savings with the High-Performance Plan of \$2,849.12

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Medical Cost Scenarios

Unsure which health plan is right for you? Below is a scenario that will give you some guidance when choosing your benefits.

Pregnancy

Individual plan	High-Performance Plan	High-Performance Deductible Plan
Annual premium (paycheck deduction)	\$2,325.36	\$2,694.48
1 primary care visit	\$0	\$0
6 Ultrasounds (\$150 each at imaging center)	\$180	\$900
2 specialist office visits	\$80	\$120
8 sets lab work (\$180 each at free-standing lab)	\$240	\$1,440
Caesarean delivery and 5-day hospital stay (\$22,600 cost)	\$1,500	\$4,690 (deductible met then 20%)
2 generic Rx (90-day supply by mail order)	\$50	\$0 (hit out-of-pocket max)
Total annual out-of-pocket costs	\$4,375.36	\$9,844.48

Potential savings with the High-Performance Plan of \$5,469.12

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Opt-Out Health Reimbursement Arrangements (HRA)

OPT-OUT HRA - For Employees Enrolled in their Spouse's Medical Coverage

The Opt-Out HRA is available to employees who choose to waive CFI's offer of medical coverage because they have other medical coverage available through their spouse.

- This HRA will reimburse you for your in-network deductible expenses on your spouse's medical plan.
- You are eligible to receive reimbursements up to \$3,000/plan year for employee and spouse coverage and up to \$4,500/plan year for family coverage.
- This HRA is funded 100% by CFI and tax-free. It is administered by Diversified Benefit Services (DBS). To get reimbursed from this HRA, you will need to submit copies of Explanation of Benefits statements from your medical insurance to DBS.
- If a spouse's medical insurance plan is a qualified High Deductible Health Plan including contributions to an HSA, IRS guidelines will not permit you to participate in the Opt-Out HRA.
 - *If your spouse's employer is making HSA contributions, you may request to stop these contributions in order to receive HRA funds.*



EXAMPLE:

\$3,000 deductible
- \$1,500 HRA

\$1,500 final deductible cost



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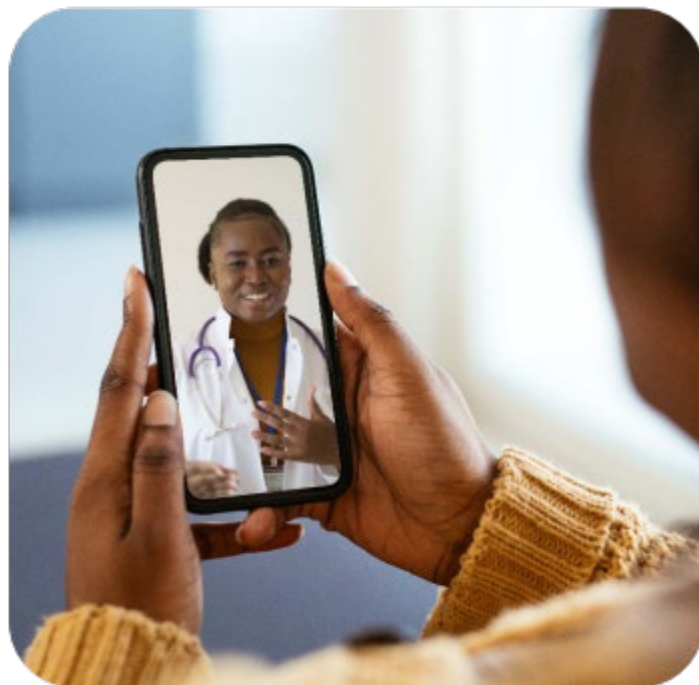
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An innovative care option:

Centivo Virtual Primary Care

A FREE, convenient option for primary care you can access from the comfort of your home, at work or on the go.



A convenient alternative to in-person primary care



Virtual appointments with no waiting rooms



Help with new or ongoing concerns



Coordination with in-person providers when needed



All visits are FREE!

With Centivo Virtual Primary Care you get:

- A dedicated primary care doctor and team who get to know you and your unique health concerns.
- Convenient virtual visits through a secure app.
- Coordination with local, in-network providers when you need to be seen in person

Available to members 18 and older in many states across the country.

Visit vpc.centivo.com to learn more.



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MDLIVE VIRTUAL DOCTOR VISITS.



CARE FROM THE SAFETY AND COMFORT OF HOME

Avoid exposure to viruses and germs.



LESS TIME WAITING

Talk with a doctor in less than 15 minutes and feel better faster.



24/7 AVAILABILITY

MDLIVE doctors are available nights, weekends, and holidays in all 50 states.



TOP QUALITY PHYSICIANS

Our board-certified doctors have an average of 15 years of experience and are specially trained in telemedicine.



DEPENDABLE CARE

Our AI-powered evaluation process and proprietary telemedicine guidelines help us deliver care you can count on.



PRESCRIPTIONS

Your provider can send prescriptions to your preferred pharmacy and refill existing medications.*



REGISTER TODAY, AND YOU'LL BE READY TO SEE A DOCTOR WHEN YOU NEED ONE.



MDLIVE.com/centivo



844-677-6856

OUR PHYSICIANS TREAT MORE THAN 80 ROUTINE MEDICAL CONDITIONS.

- Allergies
- Asthma
- Back Pain
- Bronchitis
- Common Cold
- Constipation
- Cough
- COVID-19
- Diarrhea
- Ear Infections
- Flu
- Headache
- Mild Injuries
- Nausea
- Pink Eye
- Rashes
- Respiratory Problems
- Sinus Infections
- Sore Throat
- Strep Throat
- Urinary Tract Infections (females 18+)
- ...and more, including medication refills

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MDLIVE®

*Prescriptions are available at the physician's discretion when medically necessary. A refill of an existing prescription can also be provided when your regular physician is unavailable, depending on the type of medication.

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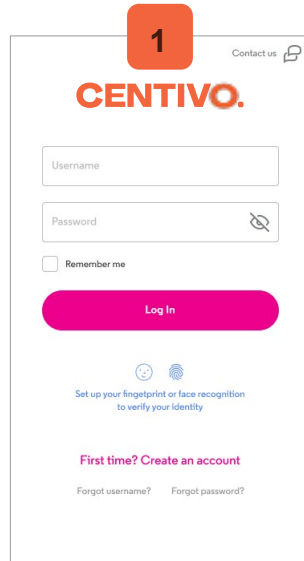
How to activate with Centivo

Activating and choosing your Primary Care Team in the Centivo app or member portal is easy!

Log in or create your account

Open your Centivo app or visit the member portal at my.centivo.com.

If it's your first time on our site, you'll need to select **First time? Create an account** to create an account using your Centivo member ID, found on your member ID card or in the welcome materials provided at the start of the plan year.



1

CONTACT US

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Username

Password

☐ Remember me

Log In

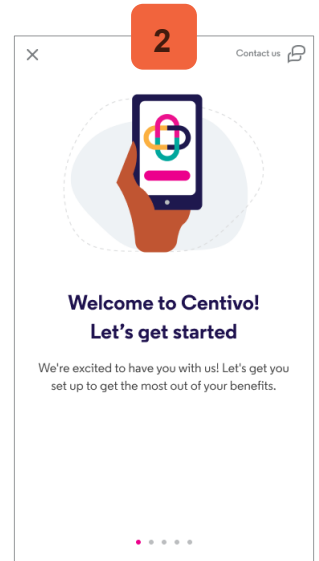
Set up your fingerprint or face recognition to verify your identity

First time? Create an account

Forgot username? Forgot password?

Learn the basics

The first time you log in, you'll see basic plan information. Read and follow the prompts to continue.



2

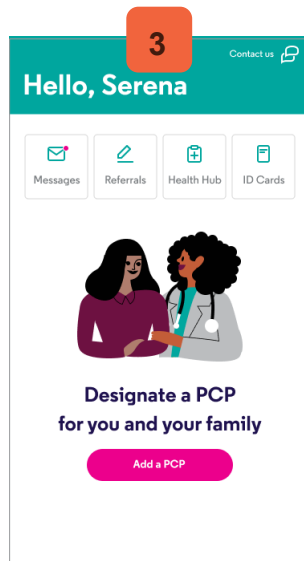
CONTACT US

Welcome to Centivo!
Let's get started

We're excited to have you with us! Let's get you set up to get the most out of your benefits.

Designate a primary care doctor

Now it's time to add a primary care doctor (or PCP) for yourself and your covered family members. Select **Add a PCP**.



3

CONTACT US

Hello, Serena

Messages Referrals Health Hub ID Cards

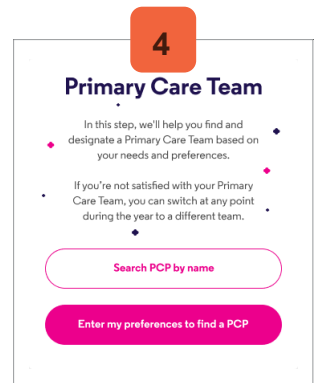
Designate a PCP for you and your family

Add a PCP

If you have a primary care doctor

If you have a doctor, select **Search PCP by name**. You'll be asked to enter their name and follow the prompts to finish the process.

If your doctor is listed as not accepting new patients, you'll be asked to contact us to complete the process.



4

Primary Care Team

In this step, we'll help you find and designate a Primary Care Team based on your needs and preferences.

If you're not satisfied with your Primary Care Team, you can switch at any point during the year to a different team.

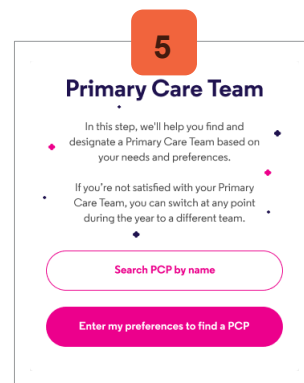
Search PCP by name

Enter my preferences to find a PCP

If you don't have a primary care doctor

You'll choose a primary care doctor in the Centivo app or member portal.

Did you know you can choose Centivo Virtual Primary Care — a convenient alternative to in-person primary care? Learn more at vpc.centivo.com.



5

Primary Care Team

In this step, we'll help you find and designate a Primary Care Team based on your needs and preferences.

If you're not satisfied with your Primary Care Team, you can switch at any point during the year to a different team.

Search PCP by name

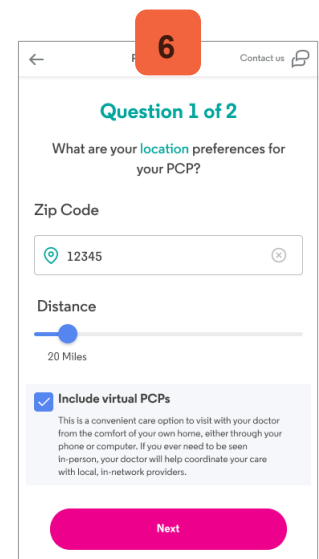
Enter my preferences to find a PCP

To choose an in-person or virtual primary care doctor, select **Enter my preferences to find a PCP**.

Search by ZIP code

To search for a doctor near you, enter the ZIP code and use the slider to show distance from the ZIP code.

To view all primary care options, make sure the box next to **Include Virtual PCPs** is checked, then select **Next**.



6

Question 1 of 2

What are your location preferences for your PCP?

Zip Code

12345

Distance

20 Miles

☒ Include virtual PCPs

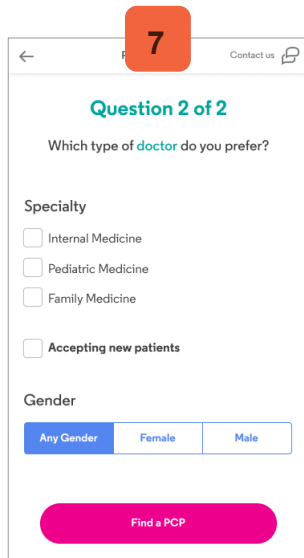
This is a convenient care option to visit with your doctor from the comfort of your own home, either through your phone or computer. If you ever need to be seen in-person, your doctor will help coordinate your care with local, in-network providers.

Next

CENTIVO.

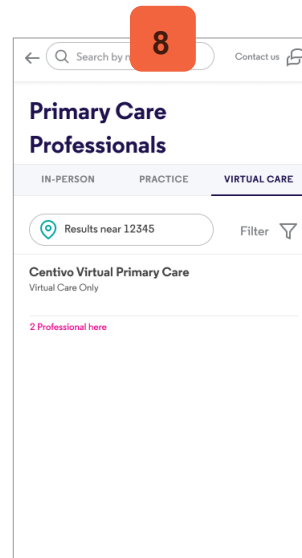
Refine your search

If you'd like, you can narrow your search by primary care specialty, whether the provider is accepting new patients or gender. Then select **Find a PCP**.



See your results

A list of doctors and practices will appear based on your search. You can search by virtual or in-person care or by practice name. **Select the doctor or practice name** to learn more, including their office location, board certification and if they're accepting new patients.

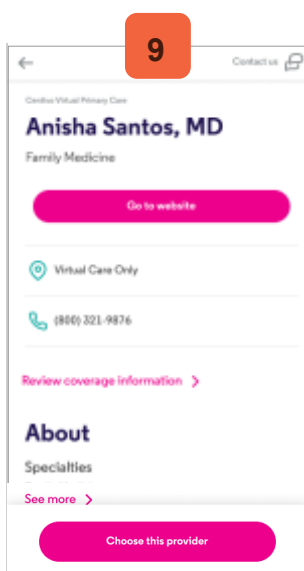


Choose your doctor

Once you've found a doctor who best meets your preferences and is accepting new patients, select **Choose this provider**.

If your doctor is listed as not accepting new patients, you'll be asked to contact us to complete the process.

You can change your primary care doctor at any time.

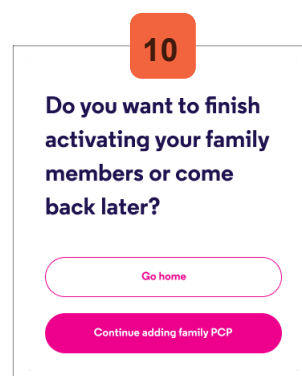


Activate your family

If you have family members covered on your plan, select **Continue adding family PCP**.

18 and older:

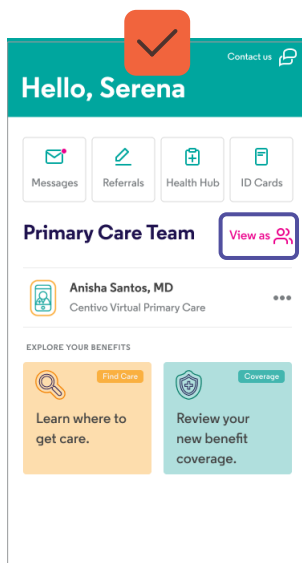
Your covered family members who are age 18 and older can create their own online account, which includes the ability to choose or change their primary care doctor. And they also have access to Centivo Virtual Primary Care!



Remember: If you or a family member goes to the doctor without activating, you'll pay more for that care.

Congratulations — you're activated!

The next time you log in to the Centivo app or portal, you'll see your primary care doctor on the **Home** screen (the first screen you see when you log in).



If you have covered family members, you can select **View as** to confirm their primary care doctors have been selected.



Helpful tips

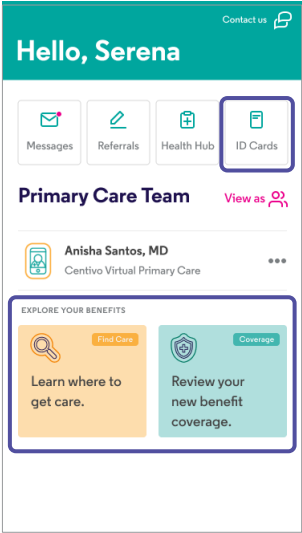
Explore your benefits

Take a few minutes to read more about your plan.

Select **Learn where to get care** and **Review your new benefit coverage**.

Easily access your ID card

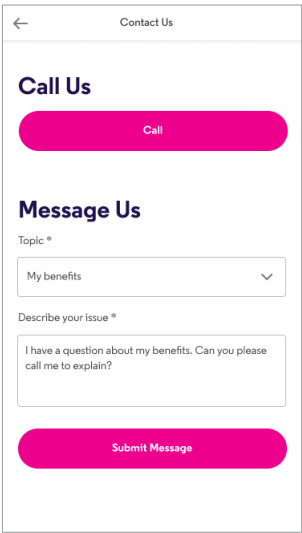
Select **ID Cards** to view your member ID card.



Quickly contact Member Care

If you need any help, select **Contact Us** in the top right corner.

You can submit a message or click to call if you're on a mobile phone.



If you have any questions or need help activating,



call the Centivo Member Care Team at the number on your Centivo member ID card. We're available Monday-Friday, 8 am-9 pm ET.



CFI Wellness Program

CFI encourages you to engage in the Wellness Program to earn CASH INCENTIVES of up to \$300 year!

- You may choose to complete any combination of activities/achievements below to earn up to \$300 in cash incentives.

*Payments of the reward will occur on the 2nd payroll in October and the 2nd payroll in April.
Note: it is possible to earn all \$300 in one six-month period if all the requirements are completed.
The \$300 is available to employees only, not spouses.*

Wellness Activities/Achievements	Cash Incentives
Preventive Physical Exam (Primary Care Provider Form)	\$75
Tobacco-Free (Affidavit)	\$50
Dental Exam (Explanation of Benefits - EOB)	\$25
Vision Exam (EOB)	\$25
Flu Shot (onsite or EOB)	\$25
CFI Wellness Education Presentation (Attendee List from CFI)	\$25/Each (Max. 6 presentations)
Community Fitness Event (Copy of Event Registration)	\$20/Each (Max. 2 events)
Total:	\$300 Maximum

Your health plan is customized to helping you achieve your best health. Rewards for participating in a wellness program are available to all employees. If you think you might be unable to meet a standard for reward under this wellness program, you might qualify for an opportunity to earn the same reward by different means. Contact us [at benefits@cfihope.org](mailto:benefits@cfihope.org) and we will work with you (and if you wish, your doctor) to find a wellness program with the same reward that is right for you in light of your health status.

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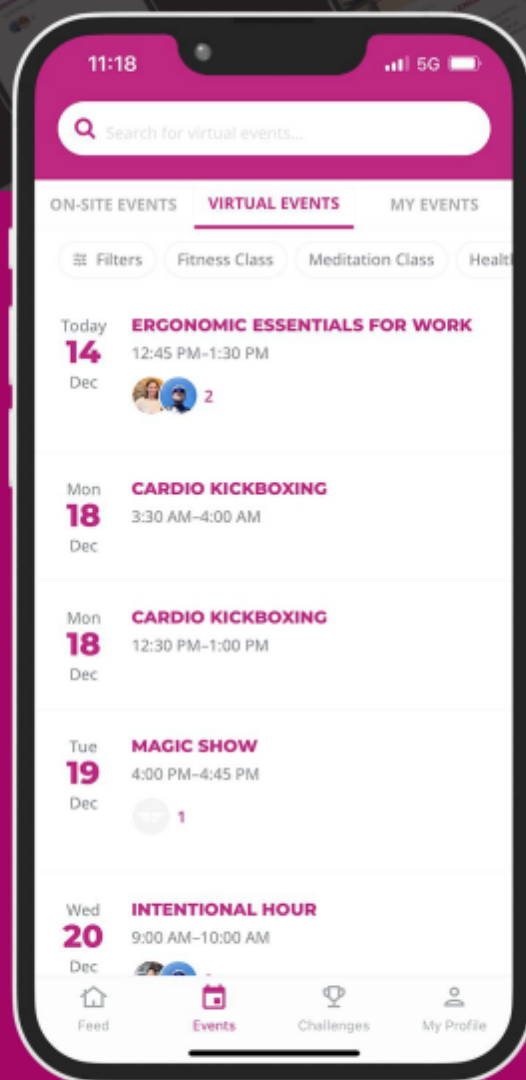
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Download the FitPros App Today!

Your daily dose of wellbeing awaits! Download the FitPros Workplace Wellbeing App, create your account, and get access diverse wellbeing content. Sessions are hosted LIVE daily. Missed a session? Don't worry, we saved them for you.

- ✓ Access LIVE Stream
- ✓ Join Wellbeing Challenges
- ✓ Earn Challenge Badges
- ✓ Private Company Workspace
- ✓ Personal Social Feed
- ✓ Credentialed Professionals
- ✓ Health Data Integration
- ✓ Android & Apple Devices



SCAN TO DOWNLOAD APP



PARTNERS IN WORKPLACE WELLBEING

fitPROS



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MCP AFFILIATES

Accessible via Desktop:

<https://live.fitpros.com/>



samaritan
fund
program

Giving the Peace of Mind

To Heal



HOW IT WORKS



Complete and electronically submit a short confidential Medical Information Release form.



A representative from the Samaritan Fund Program reaches out to explain the program, answer questions, and collect your information and story.



If eligible, we explore your medical insurance options and what amount of funds would satisfy your out-of-pocket cost.



If you wish to proceed, we will help you submit a customized application to participate in the Samaritan Fund Program.



If accepted, we walk you through setting up Samaritan Fund Program, issue a Samaritan Fund Program Debit Card to take care of the expenses associated with your medical care.



The program is evaluated annually for eligibility.

A serious medical diagnosis brings worry and anxiety. Unfortunately, much of that anxiety stems from the high cost of quality medical care. The Samaritan Fund Program sources funds from Samaritan Sponsors to pay for all medical expenses. Without the financial burden of medical bills, our participants can find the *Peace of Mind to Heal*.

"The Samaritan Fund is absolutely a light of hope when illness has become the center of life. When we couldn't see any way to pay the medical bills and continue with the necessary treatment and surgeries to get life back together, this organization came and said they would help. Not just for what was owed but for the future. I can recover without worrying about what's to come."

--SFP Participant

Scan to Apply



Scan to learn more!

samaritan
fund
foundation



866-764-9290

samaritanfundprogram.com

service@samaritanfundprogram.com

Dental Benefits

CFI offers a choice of two dental plans through Delta Dental. Both plans provide in- and out-of-network coverage for dental services. Out-of-pocket costs will be lower if you choose a dentist in the Delta Dental network. Provider directories are available at www.deltadentalwi.com.

BENEFIT PLAN	HIGH PLAN		LOW PLAN	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
Deductible				
Single	\$0	\$25	\$0	\$25
Family	\$0	\$0	\$0	\$0
Preventive-Diagnostic	100%	80%	100%	80%
Basic	90%	50%	90%	50%
Major	60%	30%	60%	30%
Annual Benefit Maximum	\$1,500		\$1,000	
Orthodontia	50%		50%	
Orthodontia Lifetime Maximum	\$1,000		\$1,000	

PREMIUMS PER PAYCHECK	HIGH PLAN	LOW PLAN
Single	\$9.76	\$9.13
Employee/Spouse	\$20.45	\$19.12
Employee/Child(ren)	\$20.14	\$18.83
Family	\$40.32	\$37.68



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Your Hearing Program

If you have noticed changes in your hearing, rest easy.

Delta Dental of Wisconsin has teamed up with Amplifon to offer you quality hearing care.

Level 1	Level 2	Level 3	Level 4	Level 5
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Hearing aid options from the top brands
with an average savings of 66% off retail pricing.*

Amplifon Price (per ear)	\$995	\$1,295	\$1,495	\$1,895	\$2,195
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Virtual services

Virtual screening – determine need from the comfort of home

Personalized coaching – enhance adjustment and use of hearing aids

On-demand virtual visits – convenient care for non-clinical support

60-day risk-free trial

Find your right fit by trying your hearing aids risk-free

Complimentary aftercare

1 year follow-up care - ensures smooth transition to your new hearing aids

2 year battery support - battery supply or charging station to keep you powered

3 year warranty - coverage for loss, repairs, or damage

To learn more:

Call 888-901-0132 (TTY: 711) Hours: Mon-Fri 7am- 8pm CT

Visit amplifonusa.com/deltadentalwi



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Vision Benefits

CFI offers a vision plan through Delta Vision. You can visit any vision care provider you choose, but your out-of-pocket costs will be lower if you choose a provider in the EyeMed network. Provider directories are available at www.deltadentalwi.com.

SERVICE	IN-NETWORK BENEFIT	OUT-OF-NETWORK BENEFIT
Exam	\$10 co-pay	\$35 allowance
Frames	\$150 allowance, 20% of balance over \$150	50% of the in-network allowance
Standard plastic lenses		
• Single vision	\$10 copay	\$25 allowance
• Bifocal	\$10 copay	\$40 allowance
• Trifocal	\$10 copay	\$55 allowance
Contact lenses - Conventional	\$150 allowance, 15% of balance over \$150	80% of the allowance amount
Contact lenses - Disposable	\$150 allowance	80% of the allowance amount
Contact lens exam options		
• Standard lens fit	Up to \$40	Not available
• Premium lens fit	10% off retail	Not available
Frequency		
• Exam	Once every 12 months	Once every 12 months
• Lenses	Once every 12 months	Once every 12 months
• Frames	Once every 24 months	Once every 24 months

PREMIUMS PER PAYCHECK	
Single	\$2.75
Employee/Spouse	\$5.49
Employee/Child(ren)	\$5.61
Family	\$8.35

*Contacts are in lieu of glasses



DELTA DENTAL

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Life, Accidental Death and Dismemberment

BASIC LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) INSURANCE:

- One times annual salary for non-management employees or less than 10 years of service
- Two times annual salary for management employees and any benefit-eligible employee with 10 or more years of service
- Up to a maximum coverage amount of \$200,000
- Please see Plan Documents for definitions of when life and AD&D insurance benefits are payable.
- 100% paid by CFI

VOLUNTARY LIFE and ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE:

The following benefits are voluntary and available for purchase by employees through Lincoln Financial Insurance. This would be in addition to the employer-paid benefit.

This voluntary additional coverage can be purchased for you in increments of \$10,000, for your spouse in increments of \$5,000 and either \$5,000 or \$10,000 for children.

Employee Coverage: Up to five times annual salary, maximum of \$300,000.

Spouse Coverage: May not exceed 2.5 times annual earnings rounded to the next higher \$5,000 or \$100,000

Child Coverage: Either \$5,000 or \$10,000 of coverage

Guarantee Issue: Employees may elect the following amounts and receive guaranteed approvals if coverage is purchased when the employee is first eligible. During annual enrollments going forward, you may increase your Employee Life coverage by up to \$20,000 and Spouse Life up to \$10,000 without having to provide proof of good health/Evidence of Insurability (EOI). Any amounts above that will require EOI.

- \$200,000 for employees
- \$25,000 for spouses



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Short-Term Disability Insurance

SHORT-TERM DISABILITY (STD) INSURANCE

STD provides you an opportunity to protect your income in the event you experience a (non-work related) medical illness, injury, or pregnancy, that prevents you from coming to work.

- The benefit is voluntary, and 100% employee paid for non-union employees. Your cost is based on the level of coverage you select, your age, and your salary.
- You have the option of selecting 40%, 50%, or 60% of your weekly pre-disability earnings, up to a maximum of \$2,500 per week.
- You may elect coverage during your new hire eligibility or during CFI's annual enrollment.
- Pre-existing conditions are not covered for the first 12 months. If you have an existing illness or injury when you enroll for coverage, it will not be covered under this plan until you have been enrolled for 12 months. For example, if you are pregnant when hired, you can enroll in coverage for future disabilities or pregnancies, but the current pregnancy will not be covered.
- In the event of disability, your benefits will begin on the 8th day following a non-occupational injury or illness, and will be payable for up to 12 weeks.



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Flexible Spending **Accounts**

Employees can contribute pre-tax dollars to a Flexible Spending Account (FSA). Even if you waive medical insurance coverage, you can enroll in an FSA. If you wish to participate, you must enroll during Open Enrollment for either medical or dependent care or both options.

This allows you to pay for eligible expenses with money you've set aside; it also increases your "spendable" income.

You choose the dollar amount you want to contribute, and your contributions are deducted pre-tax, in equal amounts, from each paycheck.

HEALTH CARE FSA

Use it to pay for eligible health care expenses that are not covered, or only partially covered, by your medical, dental, and vision plans.

DEPENDENT CARE ASSISTANCE PLAN

Use it to pay for eligible child or elder care expenses needed to enable you, and your spouse, if you are married, go to work or attend school full-time while you work.

Annual Contribution Limits:

Health Care FSA – Up to \$3,300/year

Dependent Care Assistance Plan – Up to \$5,000/year

Important Notes:

- Both accounts are "use it or lose it" accounts.
- If you don't use the Health Care FSA funds by 2/28/26, you will forfeit your contributions in excess of \$660. Up to \$660 can be rolled into the new plan year.
- If you don't use the Dependent Care funds by 2/28/26, the funds will be forfeited. The contributions to the Dependent Care Plan are not for your dependents' medical expenses; they are for child or elder care expenses only.

	Without FSA
Gross Monthly Salary:	\$2,000
Less Applicable Taxes:	
Federal Income	\$260
State Income	\$140
Social Security	\$150
Net Income:	\$1,450
Less Expenses:	
Dependent Care	\$400
Health Care	\$150
"Spendable" Monthly	\$ 900

	With FSA
Gross Monthly Salary	\$2,000
Less FSA Contributions	
Dependent Care	\$400
Health Care	\$150
Taxable Income:	\$1,450
Less Applicable Taxes:	
Federal Income	\$188.50
State Income	\$101.50
Social Security	\$108.75
"Spendable" Monthly Income:	\$1,051.25
Monthly Increase:	\$151.25
Annual Increase:	\$1,815.00

Tax savings are general estimates for illustrative purposes only.



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www.dbsbenefits.com/

If you are covered by your spouse's HSA high-deductible health plan, there are limitations to how you can use a Health Care FSA. Talk to Benefits for details.

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CFI 403(b) Retirement Plan

Eligibility & Entry Dates:	You are eligible to participate (defer) in the plan immediately upon employment. If you do not make an election and are benefits eligible, you will automatically be enrolled at 8% post-tax (ROTH) effective on the fourth paycheck.	
Your Contributions:	You may contribute between 1% and 100% of your compensation on a pre-tax or post-tax (ROTH) basis up to a maximum of \$23,500 for 2025. If you are age 50 and over, you can make an annual catch-up contribution of \$7,500 for 2025.	
Employer Contributions:	<p>MCFI makes an employer match and discretionary contribution to eligible employees (i.e., Home Care Personal Care Workers are not eligible).</p> <p>Employer Match is 75% on the first 8% deferred. For example, if you contribute 8% your employer will contribute 6%. This starts the first of the month after one month of service. The match is paid on a quarterly basis after meeting the requirements of age 18 and working 250 hours in the quarter. You must be employed on the last day of the quarter.</p> <p>Employer Discretionary Match is 1% of pay made on an annual basis. Initial eligibility is age 18 with 1 month of service. Annual requirement of being employed on December 31st and completing 1,000 hours of service.</p>	
Vesting:	Salary deferral and rollover contributions are fully vested (100%). Employer Matching contributions are based on a 3-year cliff vesting (0%, 0%, 100%). Employer Discretionary Match contributions are vested under a 5-year graded schedule. See SPD for vesting chart.	
Loans:	Loans are not permitted by the Plan.	
Withdrawals:	<p>You may only withdraw from your account for any of the following reasons:</p> <ul style="list-style-type: none"> * Permanent Disability * Age 59 1/2 * Retirement * Death * Termination of Employment * Financial Hardship 	
Initial Enrollment:	Initial enrollment is online at www.empowermyretirement.com or by calling Empower at 800.338.4015 .	
Account or Investments Changes & Rolling Money into Your Account:	<p>Numerous Investment Options are available through Empower Retirement. Transfers between investment options, changes to future allocation, beneficiary changes, and rollovers can be made by logging onto your account on the Empower site, at www.empowermyretirement.com or by calling Empower at 800.338.4015.</p> <p>If you have savings from a previous employer's plan, or in an IRA, this can be rolled into the plan tax-free by logging onto your account on the Empower site or by calling Empower at 888.737.4480 to assist with paperwork.</p>	
Financial Education:	<p>M3 Financial offers a library of financial education videos on topics including: budgeting, identity theft, Medicare, investing basics and more. Access the library by visiting:</p> <p>https://m3financialonlineeducation.videoshowcase.net/ or scanning the QR code for direct access.</p>	
Financial Planning & Investment Advice:	<p>M3 Financial offers financial planning and investment advice to all employees. To schedule a consultation, contact your M3 Financial Team at:</p> <p>AskM3Financial@m3fi.com or by calling 608.288.2897</p> <p>Or access M3's calendar directly by visiting: https://calendly.com/m3fi-consultations/on-demand-retirement-account-meetings or scanning the QR code for direct access.</p>	



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FINANCIAL

Medicare Guidance & Enrollment Options

If you are nearing Age 65, over Age 65 and still working, or disabled (you are receiving Social Security Disability insurance benefits for at least 24 months), you may have questions about Medicare and your options.

If you are an active eligible employee, you can continue to participate under CFI's medical plan; however, there may be more cost-effective options that will meet your medical and financial needs. If you wish to explore **Medicare Advantage**, **Medicare Supplements**, and/or **Medicare Part D** options, we have an expert resource, Broker Resources, that is here to assist you.

Please feel free to reach out to **Broker Resources** either by email or by phone as noted below.

Robert Dalla Santa, CEBS

Broker Resources, Inc.

Phone: 414-766-9470 x5 | 800-472-9002 x5

Bob@brokerresources.com

When calling Broker Resources, please notify them you were referred by Marsh & McLennan Agency



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Support Employees in Times of Hardship

CFI EMERGENCY RELIEF FUND

A Little Support Can Make All the Difference



CFI has created an Employee Emergency Relief Fund to assist employees recover more quickly from unexpected financial hardship resulting from natural and other disasters and other personal hardships.

CFI has contracted with America's Charities, a nonprofit 501c3 organization in Virginia, to administer and manage its fund. America's Charities is responsible for the management of the fund, including performing all reviews and decisions for all applications.

General Fund Guidelines

- Awards of assistance shall be made on the basis of financial need and the severity and impact of the disaster or other emergency on the applicant and their family.
- Eligible applicants must demonstrate a financial hardship in their application due to a Qualified Disaster or Personal Hardship.
- The one-time flat grant size to an employee applicant for a Qualified Disaster (natural or otherwise) is \$350. The one-time maximum grant size to an employee applicant for a Personal Hardship (defined below) is \$2,000.

Employee Eligibility

- Full-time and part-time employees in active status or on approved leave and in good standing are eligible to apply for assistance after 6 months of employment with the Centers for Independence.
- Employees must have been employed with Centers for Independence on the date of occurrence of the Qualifying Event in order to be eligible for assistance.
- Qualifying Events must have occurred no more than three months prior to the application date. Once an application for a category of a Qualifying Event is denied, another application may be submitted after 60 days from date of previous grant application denial.

Applicants can reach out to CFI@charities.org for any questions or concerns and visit the application site at: www.charities.org/CFI.

A QUALIFIED DISASTER IS:

One that results from a terrorist or military action, a natural disaster, one that results from an accident involving a common carrier, or any event determined to be catastrophic by the Secretary of the Treasury or his or her delegate.

A PERSONAL HARDSHIP IS:

A natural or localized disaster such as a flood, ice storm, hurricane, tornado, earthquake or fire, or a house/apartment fire or flood resulting in a loss of basic needs.

A FINANCIAL HARDSHIP INCLUDES:

Medical/dental/hearing/vision expenses of employees and/or immediate family member due to illness or injury that is not covered by insurance, other non-routine medical expenses, or reasonable expenses related to travel to receive necessary emergency medical services unavailable within 100 miles of the employee's home;

Accident or illness of employee and/or immediate family member resulting in loss of work; care and resources for a critically ill immediate family member resulting in loss of work;

Death/Funeral expenses as well as travel expenses to attend a funeral for an employee's spouse/domestic partner/or persons who act in loco parentis to the employee.

Expenses due to military deployment or deployment of immediate family member;

Expenses incurred due to domestic or physical abuse.

Expenses arising from being a victim of violent crime.

Expenses arising from accident not due to negligence, recklessness or intent of employees.

Paid-Time Off (PTO)

Paid-time off (PTO) provides a bank of hours to use in the following ways:

- Vacation
- Personal
- Doctor appointments
- Illness
- Family commitments
- School commitments

PTO ACCRUALS

PTO is accrued based on hours paid, up to 80 hours maximum per pay period, and is available for immediate use once earned. A Payout option of up to 8 hours will be offered twice a year in May and November. Employees may request up to 40 hours of PTO not yet accrued, with manager's approval.

Completed Years of Service	PTO Days Accrued per Year at 1 FTE	Accrual Rate per Hour Paid	PTO Hours Accrued per PP at 1 FTE	Annual Maximum Allowable Award (AMAA)
0-1	15	0.0577	4.62	120
2	16	0.0616	4.93	128
3	18	0.0693	5.54	144
4	19	0.0731	5.85	152
5	23	0.0885	7.08	184
6-9	26	0.1000	8.00	208
10-14	28	0.1077	8.62	224
15-24	31	0.1193	9.54	248
25+	35	0.1347	10.78	280

PAID HOLIDAYS

- Cultural Awareness Day
(Can be used for any reason)
- New Year's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Day after Thanksgiving Day
- Christmas Eve
- Christmas Day

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FMLA and Leaves of Absence

CFI's Family and Medical Leave Act (FMLA) and Leaves of Absence are administered through **Flores Leave Solutions**. If you need a Leave of Absence, you must contact Leave Solutions and your supervisor.

You should contact Leave Solutions when you anticipate an absence of 3 days or more and:

- Your health-care provider has determined you are unable to work due to a serious health condition or pregnancy.
- You need to be absent from work to care for a family member who has a serious health condition.
- You need to care for a child due to birth, adoption or foster-care placement.
- You need to be absent from work for a qualifying exigency leave because your spouse, son, daughter or parent is on covered active military duty (or has been notified of an impending call or order for covered active duty) in the Armed Forces.
- You need to care for a spouse, child, parent or next of kin undergoing medical treatment, recuperation, or therapy, is in outpatient status, or is on the temporary disability retired list for a serious illness or injury incurred or aggravated in the line of duty in the Armed Forces (includes the National Guard or Reserves). This includes a veteran who was discharged from the Armed Forces for reasons other than dishonorable discharge within the five-year period before the employee's first day of leave.
- You need any other type of leave of absence that is not described above.
- Contact benefits@cfihope.org for more information about your leave (PTO options, payment of benefit premiums, return to work).

TO SUBMIT A REQUEST:

Call Leave Solutions at (414) 253-8570, or visit:
www.leavesolutions.com/newleaverequest/.



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Other Benefits

EMPLOYEE ASSISTANCE PROGRAM (EAP)

CFI provides an Employee Assistance Program (EAP) is through All One Health.

The EAP offers professional counseling, Work-Life Services, legal and financial services, telephonic support and online resources 24 hours a day, 7 days a week, all at no cost to you. Your benefit provides up to 3 in-person or virtual counseling visits per incident and is available to all members of your household.

Your Assistance Program offers a wide range of benefits to help improve mental health, reduce stress and make life easier—all easily accessible through your member portal.

Request a Mental Health Session

Request counseling by submitting an online form or live chat.

Choose from in-person or virtual counseling options to meet your needs.

Contact AllOne Health

Call: 800-236-7905

Visit: fei.mylifeexpert.com

Code: mcfiEAP

Request Referrals & Resources

Submit a request for family care and lifestyle support including childcare and eldercare referrals, legal referrals and financial consultation, personal assistant referrals and medical advocacy consultation.

Explore Thousands of Self-Care Articles & Resources

Health and lifestyle assessments, interactive checklists, soft skills courses, podcasts, resource locators, exclusive discounts, and expansive articles on whole health and well-being.

Visit Your Online Financial Center

Featuring worksheets, calculators, and a wide range of financial resources and tools to help reach personal goals and build financial wellness.

Discount Marketplace

Access discounts on rental cars, pet insurance, movies, sporting events, theme parks and more!

The EAP and its services are confidential. Information about your personal situation is protected within the limits of state and federal laws pertaining to confidentiality.

DISCOUNTS

VERIZON	22% on monthly service charges www.verizonwireless.com/
AT&T	CFI "Signature discount": \$10 off monthly. Requires: upload paystub or ID within 14 days. Top tier plan which is usually \$85 only charge \$75
US Cellular	Discount of up to 15% on qualified monthly service charges or \$5 off per line per month on Even Better Unlimited
YMCA	Monthly discount of \$15 per month on membership fee.
GYM MEMBERSHIP	Receive a \$10 rebate when you visit any gym, other than the YMCA, 8 times a month. The \$10 will be provided to you through your paycheck. Send your proof of 8 visits per month to Payroll@cfihope.org
WISCONSIN ATHLETIC CLUB	30% off joining fee Offers MCfi employees: Corporate rate of \$87 Requirement: above age 29

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Provider/Staff Directory

<u>BENEFIT PROVIDER</u>	<u>PHONE</u>	<u>WEBSITE/EMAIL</u>
HEALTH INSURANCE: Centivo	800-692-5419	www.cfi.centivo.com
DENTAL INSURANCE: Delta Dental	800-236-3712	www.deltadentalwi.com
VISION INSURANCE: Delta Dental/EyeMed	844-848-7090	www.deltadentalwi.com
FLEXIBLE SPENDING ACCOUNTS (FSAs)/ HEALTH REIMBURSEMENT ARRANGEMENTS (HRAs): Diversified Benefits Services	800-234-1229	www.dbsbenefits.com Employer Pin: MCFI
403(b): Empower Retirement	800-338-4015	www.empowermyretirement.com
FINANCIAL PLANNING: M3 Financial		AskM3Financial@m3fi.com
MEDICARE GUIDANCE: Broker Resources	800-472-9002 x5	Bob@brokerresources.com
CFI EMERGENCY RELIEF FUND: America's Charities		Questions: CFI@charities.org Application: www.charities.org/CFI
FMLA ADMINISTRATOR: Flores Leave Solutions	414-253-8570	www.leavesolutions.com
EMPLOYEE ASSISTANCE PROGRAM: All One Health	800-236-7905	myassistanceprogram.com/fei Company Code: mcfiEAP

<u>CFI CONTACTS</u>	<u>PHONE</u>	<u>WEBSITE/EMAIL</u>
BENEFITS EMAIL:		benefits@cfihope.org
PAYROLL EMAIL:		payroll@cfihope.org

MISSION

Partnering with
people of all abilities to
advance their total
health.

VISION

Healthy and
hopeful
communities

VALUES

Understanding PEOPLE
LEADING Success
Working TOGETHER

