



2025

BENEFITS OVERVIEW

WELCOME! Holy Cross Energy believes that our employees are the cornerstone of our co-op, and we are committed to providing a comprehensive array of quality benefits, as part of your overall compensation, to protect your health, your family, and your way of life.

MEDICAL PLANS

We offer employees a choice among two different medical plans. Coverage under all plans includes comprehensive medical care and prescription drug coverage.

Traditional PPO Plan - This plan gives you the freedom to seek care from the provider of your choice. However, you will maximize your benefits and reduce your out-of-pocket costs if you choose a provider who participates in the network. The calendar-year deductible must be met before certain services are covered. However, the PPO plan offers 100% benefits following applicable copays, for certain expenses such as office visits and prescriptions.

High Deductible Health Plan (HDHP) - Like the PPO Plan, the High Deductible Health Plan (HDHP) gives you the freedom to seek care from the provider of your choice. You will maximize your benefits and reduce your out-of-pocket costs if you choose a provider who participates in the United Healthcare Choice Plus network. In addition, the HDHP comes with a Health Savings Account (HSA) that allows you to save pre-tax dollars to pay for any qualified health care expenses as defined by the IRS, including most out-of-pocket medical, prescription drug, dental and vision expenses.

If you are on the HDHP, **Holy Cross will make an annual contribution to your HSA:**

- **\$1,000** for employee only
- **\$2,000** for employee plus one or family

FLEXIBLE SPENDING ACCOUNTS (FSA)

We provide our employees an opportunity to participate in the Health Care FSA and/or the Dependent Care FSA.

Employees must be enrolled in a PPO plan to participate in the Health Care FSA.

With these accounts administered by Cooperative Benefit Administrators (CBA), employees can set aside pre-tax dollars to pay for qualified health care and/or dependent care expenses.

Contribution limits are as follows:

Health Care FSA For 2025, employees may contribute up to \$3,200 to cover eligible health care expenses incurred by themselves, their spouse, and their children up to age 26.

Dependent Care FSA - For 2025, employees may contribute up to \$5,000 (per family) to cover eligible dependent care expenses (\$2,500 if married and file separate tax returns).

- ◆ **MEDICAL PLANS INCLUDING HSA**
- ◆ **FLEXIBLE SPENDING ACCOUNTS (FSA)**
- ◆ **DENTAL PLAN**
- ◆ **VISION PLAN**
- ◆ **RS PENSION PLAN**
- ◆ **401K PLAN**
- ◆ **PAID TIME OFF & HOLIDAYS**
- ◆ **LIFE & AD&D**
- ◆ **DISABILITY INSURANCE**
- ◆ **CO PAID FAMILY & MEDICAL LEAVE**
- ◆ **EMPLOYEE ASSISTANCE PROGRAM (EAP)**
- ◆ **VOLUNTARY BENEFITS**
- ◆ **VALUABLE EXTRAS**



DENTAL PLAN

This plan offers you the freedom and flexibility to use the dentist of your choice for a broad range of dental services.

VISION PLAN

We offer employees an opportunity to enroll in a vision plan.

This plan through Vision Service Provider (VSP) covers eye exams, lenses, frames, and contacts. Members have the freedom and flexibility to use the provider of their choice.

Employee Rates	PPO	HDHP	Dental	Vision
Employee Only	\$100	\$67	\$5	\$8.67
Employee + Spouse	\$200	\$133	\$10	\$13.88
Employee + Child(ren)	\$200	\$133	\$10	\$14.17
Family	\$300	\$200	\$15	\$22.84

RETIREMENT SECURITY (RS) PENSION PLAN

A pension benefit that you earn with your co-op service. This defined benefit retirement plan is fully funded by Holy Cross Energy after employees meet a one year eligibility period. The RS Plan is designed to give you guaranteed monthly income for life after you retire. The retirement benefit formula is the product of .5%, times your years of benefit service, times your final average salary.

401K PLAN

Holy Cross Energy offers a generous 401k package after employees meet a one year eligibility period

- Employer base contribution of **14% of employee's total wages**
- Employer matching up to another **4% of the employee contribution.**

Employees can elect either a pre-tax Traditional or after-tax Roth 401k plan.

PAID TIME OFF (PTO)

16 hours of paid time off (PTO) accrues per month through the fifth year of employment beginning with the employee's first paycheck. The number of PTO hours accrued increases with length of employment after five years.

PAID HOLIDAYS

Holy Cross offices are closed and employees are paid for the following seven holidays; New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, the Friday after Thanksgiving, and Christmas Day.



LIFE INSURANCE & AD&D

We provide our employees basic group term life insurance and accidental death and dismemberment (AD&D) coverage at NO COST.

Mutual of Omaha Basic Coverage - 2 times your annual earnings up to \$500,000 (minimum of \$100,000).

Mutual of Omaha Supplemental Coverage

Employees also have the opportunity to purchase additional supplemental coverage at an affordable group rate.

Coverage	Supplemental Life Options
Employee	\$10,000 increments; minimum of \$10,000 up to \$500,000 or 5 times annual salary
Spouse	\$5,000 increments; minimum of \$5,000 up to \$250,000
Children	\$10,000

COLORADO PAID FAMILY MEDICAL LEAVE (PFML)

Up to 12 weeks of paid family and medical leave benefits are available to most Colorado employees who have a qualifying condition. Paid Family Medical Leave is brought to you through Mutual of Omaha. This plan provides coverage to Colorado employees equal to the Colorado FAMLI coverage. Mutual of Omaha (private plan) rates for Holy Cross Energy are 0.355% for both the employer and employee for 2025.

DISABILITY INSURANCE

Holy Cross provides employer-paid Short-Term Disability and Long-Term Disability insurance.

Disability insurance through Mutual of Omaha provides benefits that replace part of your lost income when you become unable to work due to a covered injury or illness.

Short-Term Disability (STD) - Benefit amount is equal to 66.67% of the employees weekly earnings up to \$3,000. Benefits begin on 2nd day of disability or 8th day of debilitating illness for a maximum of 13 weeks.

Long-Term Disability (LTD) - Benefit amount is equal to 66.67% of the employees monthly earnings up to \$12,000. Benefits begin after 90th day of disability until Social Security Retirement Age.

EMPLOYEE ASSISTANCE PROGRAMS (EAP)

Holy Cross provides Employee Assistance Programs (EAP) at NO COST

Life is full of challenges and sometimes balancing the demands of work, life, and personal issues is difficult. Holy Cross is proud to offer confidential programs with around-the-clock assistance dedicated to supporting the emotional health and well-being of our employees and their families. Employees and their eligible family members have unlimited resources and tools online. We also have two programs that offer free face-to-face counseling sessions per issue, per member, per year.

VOLUNTARY BENEFITS

We provide employees an opportunity to purchase voluntary benefits at an affordable group rate through Aflac.

Accident Insurance - Accident insurance can soften the financial impact of an accidental injury by paying a benefit to you to help cover the unexpected out-of-pocket costs related to treating your injuries.

Critical Illness - With critical illness insurance, you'll receive a lump-sum benefit if you are diagnosed with a covered condition that you can use however you would like, including to help pay for: treatment (e.g., experimental), prescriptions, travel, increased living expenses, and more.



VALUABLE EXTRAS

We also offer the following additional benefits:

- ◆ Teladoc
- ◆ Voluntary Identity Theft Protection
- ◆ Employee Wellness Program
- ◆ Health & Lifestyle Coaching
- ◆ Free Fitness Facilities at Each Location
- ◆ Ski Pass Check Out Program
- ◆ Service Recognition Program
- ◆ PPE Contribution Program
- ◆ Tuition Reimbursement Assistance
- ◆ Special Purchase Privilege
- ◆ Transportation Incentive Program
- ◆ Employee Volunteer Program
- ◆ Mortgage Assistance Program
- ◆ Rental Assistance Program
- ◆ First Steps Maternity Program
- ◆ Paid Parental Leave
- ◆ Daycare Priority at Local Facility
- ◆ Retiree Insurance Solutions
- ◆ Business Travel AD&D Insurance



DISCLAIMER: The material in this benefits brochure is for informational purposes only and is neither an offer of coverage or medical or legal advice. It contains only a partial description of plan or program benefits and does not constitute a contract. Please refer to the Summary Plan Description (SPD) for complete plan details. In case of a conflict between your plan documents and this information, the plan documents will always govern. **Annual Notices:** ERISA and various other state and federal laws require employers provide disclosure and annual notices to their plan participants. The company will distribute all required notices annually.