



2023 Benefit Highlights

Thank you for considering Diné Development Corporation (DDC) as your next employer. We strive to provide a highly competitive benefits package that helps our employees in meeting their needs. Employees working 30 hours or more per week are eligible to participate. If you have any questions, please feel free to contact a member of the HR team at <u>hr@ddc-dine.com</u>. You are eligible for benefits on day of hire.

Health Insurance (Cigna): Four options are available: *If you enroll in the HDHP plan, DDC will contribute* \$50.00 *per single pay period towards your H.S.A* & \$58.33 *single + one per pay period*

EE Per Paycheck Cost	OAP500	OAP1000	HDHP1600	HDHP3000
Individual Only	\$107.41	\$95.04	\$74.76	\$58.29
EE + Spouse	\$241.68	\$213.85	\$168.21	\$131.14
EE + Children	\$225.57	\$199.59	\$157.00	\$122.40
EE + Family	\$311.50	\$275.62	\$216.81	\$169.03

Dental Insurance: MetLife/PDP Plus Vision Insurance: MetLife/VSP **EE Per Paycheck Cost EE Per Paycheck Cost** Individual Only \$4.15 Individual Only \$0.88 EE + Spouse \$11.69 EE + Spouse \$1.77 EE + Children \$11.69 EE + Children \$1.50 EE + Family EE + Family \$2.47 \$11.69

Life Insurance (Hartford): The Company provides each full-time employee with a group term life insurance policy worth \$50,000. You may purchase supplemental life insurance on a voluntary basis. Supplemental insurance is also available for qualified dependents. Some restrictions apply.

Short-Term Disability and Long-Term Disability (Hartford): The Company provides each full-time employee with short- and long-term disability coverage at no cost to the employee. Covers 60% of your wages should experience a qualifying illness or injury.

Paid Time Off (PTO): All full-time employees receive 15 days of paid time off to use for vacation, sick, or personal. PTO accrues at a rate of 5 hours per pay period.

Holidays: The Company provides 11 paid holidays each year to full-time employees, which are outlined below.

New Year's Day	Juneteenth	Veteran's Day
Martin Luther King Jr. Day	Independence Day	Thanksgiving Day
President's Day	Labor Day	Christmas Day
Memorial Day	Indigenous Day	



Annual Training Allowance: Each full-time employee is provided with a \$5,000.00 allowance to improve their skills and knowledge in areas that are beneficial to the company and/or client.

401K (John Hancock): Each full-time and part-time employee who is 21 years of age and older can participate in the company sponsored 401K plan. Participation can begin on the 1st day of employment. The Company matches 100% of the first 3% the employee contributes, and 50% of the next 2 %. Ex: employee contributes 5%, the Company match will be 4%.

Aflac: We offer to all DDC employees 4 policies options to enroll on: Accident, Cancer/Specified Disease, Critical Illness and Hospital Confinement Indemnity. These options are employee paid, with convenient Payroll deduction.

EZ Shield: Identity Crime Protection. All DDC employees can enroll on this benefit without enrolling in any Aflac policies. They are offering us free coverage until August 31st. 2023.

Pet Insurance benefits: We offer to all DDC employees, Total Pet Plan, which is a discount plan, and Wishbone Pet Insurance, which is a pet health insurance plan. These are employee paid, with convenient Payroll deduction.