

2024 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 https://dx.doi.org/nc.com/. 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	\$4.18	Individual Only	\$0.86
EE + Spouse	\$11.78	EE + Spouse	\$1.72
EE + Children	\$11.78	EE + Children	\$1.45
EE + Family	\$11.78	EE + Family	\$2.40

Life Insurance (Hartford): The Company provides each full-time employee with a group term life insurance policy worth \$150,000. 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, which are outlined below (Part-time employees receive pro-rated Holiday pay).

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 (Fidelity): Each employee who is 18 years of age and older can participate in the company sponsored 401K plan, but to receive company match employee must be 21 years old.

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 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. You can enroll on this benefit without enrolling in any Aflac policies.

Mass Mutual Whole Life: We offer up to \$150,000 Guaranteed Issue Employee Paid Life.

Pet Insurance benefits: We offer 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.

Tricare: covers services that are medically necessary and considered proven. This includes preventive care and mental health and substance use disorder care. You can use the TRICARE Covered Services tool to learn if a benefit is covered or not.