



2023 EMPLOYEE BENEFITS GUIDE

FULL-TIME | ENGLISH

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PLEASE NOTE: This guide is a summary only of benefits offered. All benefit coverages described in this guide are subject to the terms of the insurance policies under which the benefits are provided. If there is any conflict between this guide and the insurance policies, the insurance policies will always govern.

BENEFITS ENROLLMENT STEPS



Eligible 1st of month following 60 days of employment

1. Log on to paycom.com or the Paycom App.
2. Click the Start Enrollment button to start the enrollment process.
3. Please review your contact information for accuracy.
4. Next you will be prompted to enter/update your dependent and beneficiaries. Once you complete and save you will be prompted to elect/decline benefits:
5. If you do not want a particular benefit, simply select **Decline Coverage** and go to the next benefit.
6. On the right side of the screen you will see a list of all the benefits for which you are eligible, and as you select each one, the total cost per pay period will continue to update.
7. Take your time to understand each benefit before you continue the enrollment process.
8. At the end of the enrollment process you will be asked to review and finalize your elections, please sign and submit indicating that you agree to the benefit coverage amounts.
9. Upon completion you will receive a congratulations message, and your enrollment is complete.
10. If you want to contribute to **F.S.A. or H.S.A.**, please complete the form located under the Docs Tab (Print and bring to HR) by the deadline.

NEW HIRES - Submit your enrollment by the 15th of month prior to your eligibility date.
Failure to complete these steps by the deadline will be considered an automatic opt-out which means no benefits for the plan year

TIME OFF / LEAVE

Paid Time Off

Paid Time Off (PTO) is available to Full-time teammates after 90 days of employment. PTO is based on length of service and the number of regular hours paid during the pay period. PTO hours can be carried forward year to year up to a 40-hour maximum.

Non-Exempt Paid Time Off Accrual Schedule

Tenure	PTO Accrual Factor	Maximum Accrual
1-2 years of service	.0385	Up to 80 hours
3-5 years of service	.0577	Up to 120 hours
6-9 years of service	.0777	Up to 160 hours

Non-Exempt Paid Sick Time (available after 90 days)

Tenure	PST Accrual Factor	Maximum Accrual
0-12 months	.033	40 hours per year
1+ years	.033	40 hours, able to rollover 40 hours

Paid Sick Time applies to ALL teammates regardless of classification status. Accrual includes only regular hours worked.

Paid Holidays

All exempt employees and certain non-exempt full-time employees in administrative positions will receive six (6) paid holidays.

- New Year's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day

All other non-exempt employees, who work a recognized holiday, will receive double pay or time and a half for hours worked on the holiday.

Double pay:

Thanksgiving Day

Time and a Half:

- New Year's Day
- Memorial Day
- Independence Day
- Labor Day

In addition, all full-time employees will receive 8 hours of holiday pay for Christmas.

Floating Holiday

Every Full time teammate will receive every January, 8 hours of additional PTO in the form of a Floating Holiday to be used at anytime with manager approval. Floating Holiday does not rollover from one year to the next.

Parental Leave

To allow teammates (mothers and fathers) to take time off with pay when the need for a leave is for the birth of a child or placement of the child in the teammate's home for adoption or foster care, each calendar year, teammates may receive the following benefits based on their employment status and scheduled hours:

- Full-time teammates receive up to 2 consecutive weeks of pay (80 hours)
- Part-time teammates receive up to 1 consecutive week of pay (40 hours)

The above benefit maximums apply per calendar year regardless of the number of children born and/or placed within the year. ***Teammates must complete a parental leave request form 60 days prior to birth, or in case of placement as soon as notice is received.***

Family and Medical Leave

Those who have been employed for at least 12 months and who have worked for 1,250 hours in the previous 12 months are eligible for FMLA leave.

LEAVE ENTITLEMENT

Teammates will be entitled to receive a total of 12 work weeks of leave during the 12 month period for one of the following :

- Serious health condition
- Birth, adoption, or foster parent of a child
- To care for a spouse, parent or child with a serious health condition
- National Guard or military reserves, to use any qualifying exigency arising from a call to active duty, or to care for a serious injury incurred in the line of duty.

Classification	Paid Leave
Non-Exempt (Hourly)	Up to 26 weeks under Short Term Disability. When applicable based on certification by a healthcare provider
Exempt (Salaried)	Up to 12 weeks Salary continuation

PAYMENT/BENEFITS CONTINUATION DURING LEAVE

A teammate who is on an approved FMLA may be paid during such leave based on non-exempt and exempt status.

Desert Mountain will allow you to maintain benefits while on FMLA; however, you must pay the teammate insurance contributions for your medical benefits if you want them to continue during your FMLA leave.

INTERMITTENT LEAVE

Teammates may opt to take the time intermittently or pursuant to a reduced work schedule if it is certified by the health care provider.

Military Leave

Any teammate who is called to active military duty in a branch of the U.S. Armed Forces will be granted unpaid military leave according to federal guidelines.

Bereavement

Full-time teammates may be granted up to (40) forty hours of normally scheduled workdays, with pay to make funeral arrangements and/or attend the funeral of a near relative or any other member of the teammate's household.

Part-time teammates may be granted up to (24) twenty four hours or normally scheduled workdays, with pay to make funeral arrangements and/or attend a funeral of a near relative or any other member of the teammate's household.

Jury Duty

The maximum paid Jury Duty benefit is 10 days. Documentation will be required for each day.

NOTE: The above is intended to be a brief description of the leave program. For more information, please refer to the Teammate Handbook.



BENEFITS ENROLLMENT

Benefit	Carrier	Who Pays?	Maximum Accrual
Medical	UHC	DMC & You	Pre-Tax
Dental	UHC	DMC & You	Pre-Tax
Vision	Eye Med	You	Pre-Tax
Flexible Spending Account (F.S.A.)	Discovery Benefits	You	Pre-Tax
Health Savings Account (H.S.A.)	UHC	DMC & You	Pre-Tax
Health Reimbursement Acctn. (H.R.A.)	UHC	DMC	-
401(k)	Empower Retirement	DMC Match & You	Pre-Tax or After Tax
Basic Life	Lincoln Financial	DMC	-
Short Term Disability (Hourly)	Lincoln Financial	DMC	-
Long Term Disability (Salaried)	Lincoln Financial	DMC	-
Employee Assistance Program	UHC	DMC	-
Pet Insurance	United Pet Care	You	After Tax
Legal & Identity Theft Protection	Legal Shield	You	After Tax
Aflac	Aflac	You	Pre-Tax

Our Commitment to You

Plans designed to recognize diverse needs

- Competitive and comprehensive benefits
- Provides plans based on individual needs
- Offers plans that provide long-term financial security for you and your family

Eligibility

You are eligible for the benefits described above **1st of the month following 60 days of full-time employment. Complete your enrollment by the 15 of month prior to your eligibility date, via www.paycom.com or Paycom App**

Spouse, Domestic Partner and dependent children under age of 26 are eligible for the following benefits:

- Medical & Prescription Drug Coverage
- Dental Coverage
- Vision

Benefits Basics

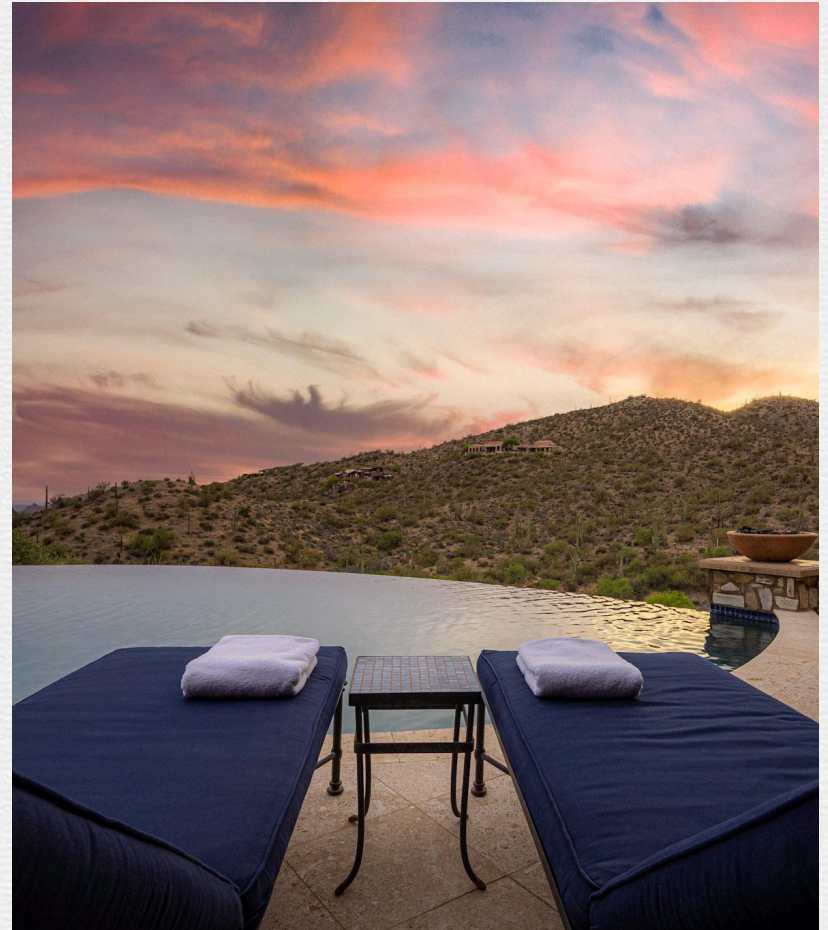
- Elections you make now will remain in effect through December 31, 2022
- Make decisions wisely – open enrollment is only once a year in October or November
- Outside open enrollment, you can make changes within 31 days of experiencing a Qualifying Life Event (defined below)

Qualifying Life Events Include:

- Marriage, divorce or legal separation
- Birth or adoption of a child
- Change in child's dependent status
- Death of a spouse, child or other qualified dependent
- Change in employment status or a change in coverage under another employer-sponsored plan.

Important Enrollment Information

- Deadline to enroll is 15 days before the month you become eligible for benefits.
- Log on to www.paycom.com to Enroll or Opt-Out in medical, dental and vision.



FREQUENT INSURANCE TERMS

Insurance Terms Explained

Get clear answers so it's easier to make decisions. Working with health insurance can be confusing. At times, you might feel like there's a whole new language to learn. To make it easier, here's a list of common terms and what they mean. For more information on these and other terms, please visit [here](#)

Network

The facilities, providers and suppliers your health insurer or plan has contracted with to provide health care services. United Healthcare offers 2 network options to Desert Mountain teammates, the large national network Choice Plus and the AZ local network Navigate.

Deductible

The amount you could owe during a coverage period (usually one year) for health care services your health insurance or plan covers before your health insurance or plan begins to pay. All of the plans this year have the same deductible amounts for you or your family members to meet.

Embedded Deductible

A type of deductible for family coverage plans where each family member has their own deductible and the family has a separate deductible. If a family member's individual deductible is met, but not the family deductible, the plan starts to pay for that family member. When the family deductible has been met, the plan begins to pay for all family members.

For specific insurance terms not listed here, please feel free to utilize the glossary online with United:

[English](#) [En Español](#)

Coinsurance

Your share of the costs of a covered health care service, calculated as a percentage (for example, 20%) of the allowed amount for the service.

Copay

A fixed amount (for example, \$25) you pay for a covered health care service, usually when you receive the service before your H.R.A. kicks in and covers the remaining balance.

Out of Pocket Max

The most you could pay during the year for your share of the costs of covered services. After you meet this limit, the plan will pay 100% of the allowed amount. This limit helps you plan for health care costs.

Explanation of Benefits (EOB)

A list that you get after you've received a medical service, drug or item. This list tells you the full price of the service, drug or item that you received. It also tells you how much you may need to pay for it. This EOB usually starts out by saying "This is not a bill".

MEDICAL COVERAGE



Medical Plan Benefits Summary—Basic Choice Plus, HRA & HSA Options

1. All plans are in the UHC National Network, select the plan that better fits your needs.
2. The United HealthCare (UHC) plans pay benefits at two levels: In-Network and Out-of-Network level; **In-network benefits are shown below.** Covered participants receive higher benefits when they use In-network hospitals and doctors, and lower level when they use Out-of-network hospitals and doctors. **See benefit summaries and Summary of Benefits & Coverage (SBC) for details and non-network coverage.** Search for network providers at: www.welcometouhc.com/choiceplus



In-Network Benefits**Basic Choice Plus**
*No PCP and Referrals Required***H.R.A .Choice Plus**
*No PCP and Referrals Required***H.S.A. Choice Plus**
*No PCP and Referrals Required***Employer Funding Schedule** H.R.A.: Jan–March 100%, April–June 75%, July–Sept. 50%, Oct–Dec. 25% / H.S.A. January 50% and July 50%

Single	No H.R.A.	\$750	\$500
Teammate + Spouse	No H.R.A.	\$1,500	\$1,000
Teammate + Child(ren)	No H.R.A.	\$1,500	\$1,000
Family	No H.R.A.	\$1,500	\$1,000
Deductible (Family includes all other tiers) - Deductible is Embedded for all enrolled members			
Single	\$2,000	\$2,000	\$2,000
Family	\$4,000	\$4,000	\$4,000
Out of Pocket Maximum (includes deductible) - Max amount is Embedded for all enrolled members			
Single	\$3,500	\$3,500	\$3,500
Family	\$7,000	\$7,000	\$7,000
Co-Insurance (You pay)	20%	20%	20%
Physician Services (applies to OOPM)	PCP: \$25 copay Specialist: \$50 copay	PCP: \$25 copay Specialist: \$50 copay	20% after deductible
Virtual Visits	\$0 copay	\$0 copay	\$50 copay
Inpatient Hospital	20% after deductible	20% after deductible	20% after deductible
Outpatient Surgery	20% after deductible	20% after deductible	20% after deductible

In-Network Benefits	Basic Choice Plus <i>No PCP and Referrals Required</i>	H.R.A .Choice Plus <i>No PCP and Referrals Required</i>	H.S.A. Choice Plus <i>No PCP and Referrals Required</i>
Urgent Care	\$50 per visit	\$50 per visit	20% after deductible
Emergency Room	\$500 per visit	\$500 per visit	20% after deductible
Diagnostic (free standing facility) Lab/X-Ray	\$0 copay	\$0 copay	20% after deductible
MRI/PET/CAT/Nuclear Medicine	20% after deductible	20% after deductible	20% after deductible
Prescription Drugs	See tier below	20% after deductible	20% after deductible
Generic	Tier 1 \$10	20%	20%
Preferred	Tier 2 \$35	20%	20%
Non-Preferred	Tier 3 \$70	20%	20%
Preventive meds	Generic: No Cost	Generic: No Cost	20% after deductible
Specialty Medications	20% after deductible	20% after deductible	20% after deductible

HOW YOUR H.R.A. WORKS

What is an H.R.A.?

H.R.A. stands for Health Reimbursement Account. It combines health care and pharmacy coverage with an account funded by Desert Mountain Club. United Healthcare's OPTUM Bank H.R.A. consists of three components. For more information on this account, please visit [here](#) or you can call 866-234-8913 | 24/7!

Your Health Reimbursement Account

If you select the **HRA Choice Plus Network** when you enroll, you will receive a deposit of **\$750 for Individual and \$1,500 for all other tiers. H.R.A. funds will be available on a quarterly basis based on eligibility date, see page 11.**

Your H.R.A. will be used to pay 100% of your eligible health care expenses after your Copay amount until the money is used up. Remember, money you don't use during 2023 may be rolled over to 2024 (up to your deductible amount) and added to your employer's annual contribution if you re-enroll in the account. This will reduce your share of the deductible in the next year.

Your Share

When you use up the money in your H.R.A., you pay for all of your health care expenses until you meet the calendar year deductible.

Your United Healthcare Plan

Once you meet your deductible, you pay 20% of the cost (coinsurance) for your eligible expenses and the plan pays the rest. When you meet your out-of-pocket maximum (The most you can pay in a plan year) your plan pays eligible expenses at 100%.

H.R.A. FUNDS FROM DESERT MOUNTAIN CHOICE PLUS

January-March 100%

Individual: \$750 / Family: \$1,500

April-June 75%

Individual: \$562.50 / Family: \$1,125

July-September 50%

Individual: \$375 / Family: \$750

October-December 25%

Individual: \$187.50 / Family: \$375

COINSURANCE

20% up to Out-of-Pocket Max (after deductible)

DEDUCTIBLE AFTER H.R.A. FUND CHOICE PLUS & NAVIGATE PLUS:

Individual \$2,000 minus \$ 750 H.R.A.= \$1,250

Family: \$4,000 minus \$1,500 H.R.A.= \$2,500

OUT OF POCKET MAXIMUM CHOICE PLUS & NAVIGATE PLUS:

Individual: \$3,500 minus \$ 750 H.R.A. = \$2,750

Family \$7,000 minus \$1,500 H.R.A. = \$ 5,500

HOW YOUR H.S.A. WORKS



What is an H.S.A.?

H.S.A. stands for Health Savings Account. It combines health care and pharmacy coverage with an account funded by Desert Mountain Club and yourself. United Healthcare's H.S.A. consists of three components:

Your Health Savings Account

If you select the Choice Plus Network when you enroll, you will receive a deposit to a debit card of \$500 for Individual or \$1,000 for Family. H.S.A. employer contribution: 50% in January and 50% in July, depending on teammate's eligibility date.

Your H.S.A. can be used to pay 100% of your eligible health care expenses until the money is used up. Remember, money you don't use during 2023 will rollover to 2024 and beyond. This will reduce your share of the deductible and coinsurance in the next year. 2023 IRS maximum contributions can be found below.

Your United Healthcare Plan

Once you meet your deductible, you pay 20% of the cost (coinsurance) for your eligible expenses and the plan pays the rest. When you meet your out-of-pocket maximum (The most you can pay in a plan year) your plan pays eligible expenses at 100%.

**For 2023, the IRS has set the H.S.A. maximum contribution levels* as follows:
Individual: \$3,850 / Family: \$7,750**

*If you are 55 or older, you have the ability to make an additional catch-up contribution of \$1,000.

This includes all contributions made by yourself and others.

To contribute to the H.S.A. from your paycheck complete the H.S.A Contribution form located on [paycom.com](https://www.paycom.com) under the Documents tab and bring to HR.

GO-ANYWHERE ACCESS to YOUR HEALTH BENEFIT PLAN

Register Online:

Once you have received your Health I.D. card in the mail register at myuhc.com to activate your online account by creating a login and password. To help everyone get the most from their plan, it's important that each member age 18 or over create their own account.

Find an In-Network PCP

Although your plan may not require you to choose a PCP (Primary Care Provider) it's a good idea to have one main doctor to guide you through your preventative care such as routine wellness exams and recommend age appropriate screenings at no additional cost. Learn more at [here](#).

Use myuhc.com to take Charge of your HealthCare

As a member, myuhc.com is where to go for all of your UnitedHealthcare benefit information. But it offers you more than that. You'll have easy access to tools to help you make decisions about your health, organize your health information and even improve your health.


Take charge of your healthcare. Be sure to register on myuhc.com after you sign up for your benefits.

Check Out these Helpful Tools

EASILY ESTIMATE HEALTHCARE COSTS.

myHealthcare Cost Estimator shows you the estimated costs for a treatment or procedure. You'll even see what you could be responsible for paying based on your plan. Finally there's a tool that makes searching for healthcare costs an easy and personal shopping experience.

EASILY FIND HIGH QUALITY DOCTORS.

The UnitedHealth Premium* designation program makes it easy to find network doctors who meet national standards for quality and local market benchmarks for cost efficiency. When you do an online search for a network doctor, look for this symbol: 

EASILY MANAGE & PAY YOUR CLAIMS

myClaims Manager provides a clearer explanation of your claims and costs, which helps you better understand and track your expenses. You can even pay your healthcare providers online for any claim that shows a 'You Owe' amount.

VIRTUAL VISITS

Save Time & Money!

When you're sick and need care quick, a Virtual Visit is a convenient way to start feeling better faster. With a Virtual Visit, you can see and talk to a doctor via mobile device or computer – 24/7, no appointment needed. The doctor can give you a diagnosis and prescription*, if needed. And with a UnitedHealthcare plan, your cost is \$0 on the H.R.A. plans and \$50 on the H.S.A. plan.

Register in Advance

It's best to register for one or both of these telehealth services in advance, so that service will be quick and easy when you need it. Prepare for your visit, have these items ready to register when you go online:

- Health Plan ID Card
- Pharmacy location
- Payment method for H.S.A. plan participants

Get Care in 20 minutes or Less.

Use a Virtual Visit for these minor medical needs:

- Bladder infection/Urinary tract infection
- Bronchitis
- Cold/flu
- Fever
- Pinkeye
- Rash
- Sinus problems
- Sore throat
- Stomachache

Video Chat with a Doctor 24/7

When you need care – anytime, day or night – Virtual Visits can be a convenient option. From treating flu and fevers to caring for migraines and allergies, you can video chat with a doctor 24/7.

uhc.com/virtualvisits

From your mobile device, tablet or computer

Video chat face-to-face with a doctor in 20 minutes or less

Get prescriptions, if needed

Save up to \$1,800 in comparison to ER.

The UnitedHealthcare app is available for download for iPhone® or Android™



USING YOUR PHARMACY BENEFITS

OptumRx® is your plan's pharmacy services manager and is committed to helping you find cost-effective ways to get your medication(s).

Set Up Your Online Account

Once registered on myuhc.com,® access the pharmacy section to:

- Manage your home delivery medications
- Set up email or text message reminders
- Check your status

Use the UnitedHealthcare® App

Manage your prescription benefit and home delivery orders with the UnitedHealthcare app on your smartphone or tablet

Use a Network

Be sure to fill your prescriptions at a network pharmacy, otherwise they may not be covered or you may pay more. Finding a network pharmacy is easy:

- Log in to myuhc.com. Or, use the **UnitedHealthcare** app.
- Or call the number on your health plan ID card.

BriovaRx®, the OptumRx specialty pharmacy.

You may be able to use BriovaRx, the OptumRx specialty. BriovaRx is more than just a way for you to get your specialty medications. We provide ongoing support to help you manage more complicated conditions.

Home Delivery from OptumRx.

Use OptumRx home delivery to help manage the medications you take regularly. Home delivery safe, reliable and offers the following advantages:

uhc.com/virtualvisits

Cost Savings.

You may pay less for your medication with a 3-month supply through OptumRx.

Convenience.

Get free standard shipping.

24/7 access & reminders.

Speak to a pharmacist any time, any day. Set up medication reminders.

Choose Home Delivery.

By Going Online:

Visit myuhc.com, register and follow the simple step-by step instructions.

By Phone:

Call the member phone number on the back of your plan ID card. It's helpful to have your plan ID card and medication bottle available.

By ePrescribe:

Ask your doctor to send an electronic prescription

Save up to 80% on Meds

SEARCH & COMPARE PRICES

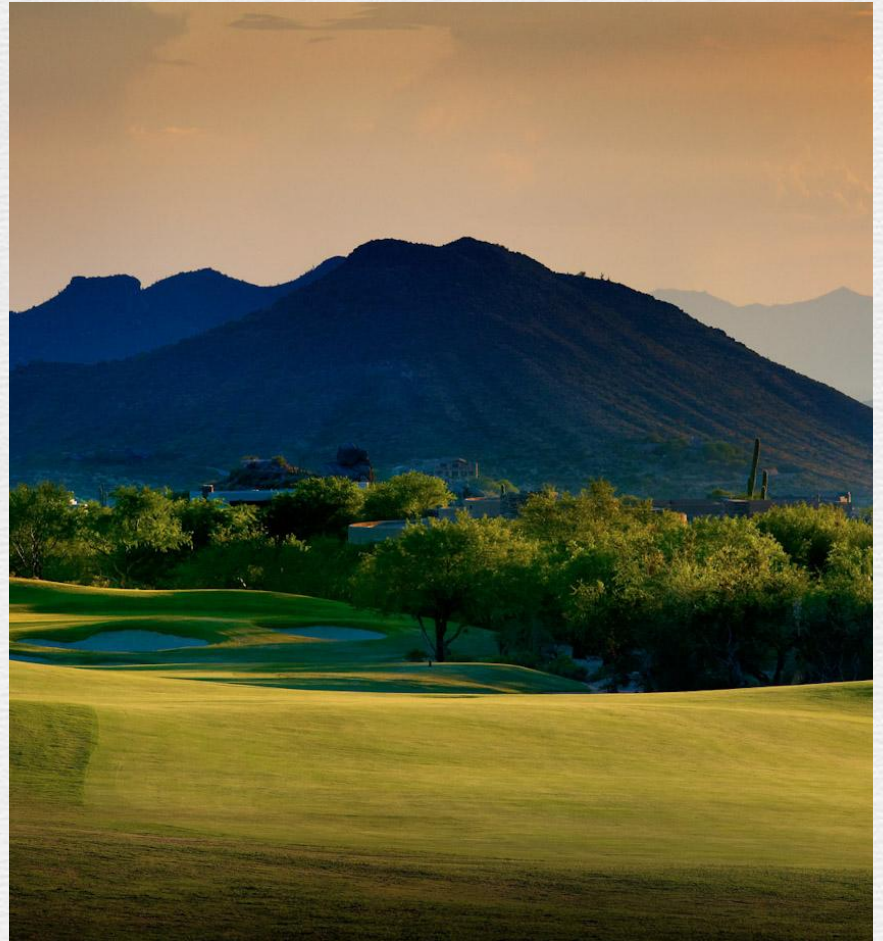
Find the lowest local prices for your prescriptions at more than 75,000 pharmacies

GET FREE COUPONS

GoodRx coupons can save you up to 80% on your prescriptions at no cost to you

SHOW TO YOUR PHARMACIST

It's easy, just show the GoodRx app to your pharmacist when picking up your prescription



TIPS *on* SELECTING HEALTHCARE

Be a Consumer, Not Just a Patient, in your Healthcare.

Shop for quality and price. Know the costs before you buy (just like you would in purchasing a TV or a car). Here are a few tips to help you be a savvy healthcare consumer:

USE IN-NETWORK PROVIDERS

Use your online provider locator or call the number on your ID card.

Why?

- The billed amount usually will be significantly lower, and the amount you pay out-of-pocket will be lower. Use your mycUHC.com mobile app to help locate in-network providers.

COMPARE COSTS OF IN-NETWORK PROVIDERS

Use any cost comparison tools available to you, or call the providers. Log in to myUHC.com to access cost comparison tools.

Why?

- Costs can vary greatly among in-network providers.

CONFIRM THAT THE PROVIDER IS STILL IN-NETWORK & ACCEPTING NEW PATIENTS

Call before you make an appointment.

Why?

- Occasionally, there are network changes; providers may move in or out of network.
- There are times when a provider is part of the network, but may not be accepting new patients.

USE APPROPRIATE MEDICAL FACILITIES FOR CARE NEEDED

Use a hospital emergency room only for real emergencies/critical care. Otherwise, use urgent care or convenient care facilities, or use your virtual visits providers.

Why?

- The cost differences can be tremendous: can be hundreds of dollars per visit or procedure.

USE GENERIC PRESCRIPTION MEDICINES WHEN POSSIBLE & CHECK PRICES AT PHARMACIES BEFORE YOU BUY

Why?

- The cost differences can be significant.
- Where you shop can mean savings, too. (Costco and Walmart: Lower Cost Pharmacy cost)

Check your bills and insurance explanations of benefits (EOB)

Why?

- Mistakes can happen, even when you have excellent medical care. ALWAYS check to assure:
 - You are billed for actual services received
 - No errors in type of care or amount of care received
 - In-network discounts are applied
 - Deductible and any copays or coinsurance are applied correctly

For additional information, go to myuhc.com

Available to ALL Desert Mountain Club Members, teammates and their dependents.

Our wellness clinic is an independent medical practice dedicated to delivering compassionate affective healthcare to the desert mountain teammate population. It is operated by HonorHealth

MEDICAL SERVICES OFFERED:

- Comprehensive health care
- Complete physical exams.
- Assessment, diagnosis and treatment at same visit.
- Lab draws on-site.
- Electrocardiograms (EKG)
- Immunizations
- Blood Pressure Monitoring
- Telemedicine
- You pay nothing. No copay or deductible.

PROCEDURES:

- Lesion removal
- Pulmonary function testing
- Small volume nebulizer
- Vision screening
- EKG
- Joint injections
- Suture removal

Laboratory:

- Waived testing can be performed at the center-based lab.
- Laboratory services available through HonorHealth, Sonora Quest and LabCorp.

Hours of Operation On-Site

Monday to Friday
8:00 am to 5:00 opm
By appointment only

DENTAL COVERAGE

Your dental health is important to your overall health. That's why your dental coverage focuses heavily on preventive

- Find Network dentists
- Track claim status
- Estimate Costs
- Review plan details

[MYUHC.com](https://www.MYUHC.com)
or 1-888-545-5205



Covered Expenses	In-Network	Non-Network
Calendar Year Deductible	Individual \$50 / Family \$150	\$50 / \$150
Preventive Treatment (deductible waived-e.g., teeth cleaning every 6 months, X-Rays, Fluoride)	100%	80%
Basic Treatments (e.g., fillings, simple oral surgery, minor periodontics, endodontics)	80% after deductible	80% after deductible
Major Restorative Care (e.g., crowns, bridges, inlays, dentures, prosthesis over implant)	50% after deductible	50% after deductible
Calendar Year Maximum	\$2,000	
Lifetime Maximum for Orthodontia (dependent children up to age 19)	\$1,000 – No Ortho Deductible	

	Teammate	Teammate + Spouse	Teammate + Child	Family
Dental Bi-weekly Payroll Deductions	\$8	\$17	\$23	\$31

VISION COVERAGE



Covered Expenses	In-Network	Non-Network
Frequency of benefits (months)	Exam and lenses – 12 months / Frames – 24 months	
Vision Exam	\$10 Copay	Up to \$35
Materials Copay (Frames and Lenses)	\$25	Up to \$40
Lenses: Single Vision / Bifocals / Trifocals	100%	Up to \$25 / \$40 / \$60
Progressive Lenses	80% of charges less \$55 allowance	Up to \$40
Contact Lenses Medically Necessary	\$115 allowance Covered at 100%	Up to \$81 Up to \$200

	Teammate	Teammate + Spouse	Teammate + Child	Family
Vision Bi-weekly Payroll Deductions	\$1.98	\$3.75	\$3.95	\$5.81

FINANCIAL WELLNESS

FLEXIBLE SPENDING ACCOUNT (FSA) - Paper Form must be completed for FSA

A health flexible spending account allows teammates to use pre-tax money to pay for certain eligible medical expenses that would otherwise be paid for with after-tax money. FSA is not available if you have enrolled in H.S.A. For additional information, go to go.wexonline.com



Eligible Guidelines	All regular full-time teammates enrolled in H.R.A. plan
Waiting Period	Same as employer Sponsored Medical Plan
Plan Maximum	Healthcare Flexible Spending Account Max..... \$3,050 Annually Dependent Care Flexible Spending Max..... \$5,000 Annually
Reimbursement Options	Debit Card, Check or Direct Deposit
Claims Filing Deadline for Terminated Teammates	Terminated teammates will be allowed 90 days following the termination date to submit expenses incurred on or prior to their termination date.
End of Year Carry Over	Teammates who have an unused balance in their FSA can carry over up to \$500 to the next year. The carryover eliminates the 90 day grace period offered in the past.

HEALTH SAVINGS ACCOUNT (H.S.A.)

A health savings account allows teammates to use pre-tax money to pay for certain eligible expenses when the teammate is enrolled in the H.S.A. Choice Plan only. For additional information, go to OptumBank.com



Eligible Guidelines	Regular full-time teammate enrolled in the H.S.A. Choice Plus Medical Plan
Waiting Period	Same as employer Sponsored Medical Plan
Plan Maximum Contributions (Teammate and employer amounts combined)	Single teammate Account Max \$3,850 Annually Teammate + 1 / Family Account Max \$7,750 Annually Additional catch-up contribution – age 55 and older.....\$1,000 Annually
Employer Contributions	Annual Employer contribution \$500 /\$1,000 (50% in January & 50% in July)
Keep Your Statements and Receipts	The IRS could ask you to substantiate services or purchases
Year-end unused funds	Roll over to the next year

GROUP LIFE INSURANCE AND AD&D.

Eligible 1st of month after 60 days of F.T. employment. Cost: \$0 – Company pays cost.



	Life and AD&D benefits are the same as follows
Benefit Amount	HOURLY Teammates = Benefit pays \$35,000 SALARIED Teammates = 2 times Annual Salary to a maximum of \$500,000
Reduction Schedule	35% at age 65; 20% at age 70; 15% at age 75
Spouse Benefit	\$10,000
Child Life Benefit	Birth to age 26: \$10,000

Desert Mountain Club provides full-time regular teammates with Life and Accidental Death & Dismemberment (AD&D) coverage. In the event of an accidental death, your beneficiary receives twice the amount of your benefit amount. Beneficiary must be 21.

DISABILITY INSURANCE

SHORT TERM DISABILITY PLAN— FOR HOURLY (NON-EXEMPT TEAMMATES)

Cost: \$0 – Company pays cost.

Short Term Disability	
Benefits Eligibility	All FT Non-Exempt Teammates
Benefit Detail Maximum Weekly Benefit Maximum Benefit Duration Benefit Percentage	\$750 24 weeks 60% of weekly salary
Elimination Period Accident Illness	14 days 14 days

EMPLOYEE ASSISTANCE (EAP)



Personal problems can affect the lives of teammates both at home and at work. When life's events become challenging, DMC teammates have access to our Employee Assistance Program (EAP). The EAP is offered to all teammates and every member of their household (regardless of classification or benefits eligibility). It is a completely confidential counseling program. The program provides six face-to-face or virtual visits per incident per calendar year at no cost to you! The EAP can assist with issues such as:

- Family Issues
- Behavioral Issues, including: eating disorder, alcoholism, drug use, etc.
- Marital problems
- Grief and loss
- Anxiety and fear
- Senior Care
- Financial services & referral (30 minutes)
- Identity Theft
- Legal consultation (30 minutes)

Real People. Real Life. Real Solutions.
Your Employee Assistance Program

866-248-4094

Or log on to liveandworkwell.com
Access code: DMC





Enroll at: empowermyretirement.com

FINANCIAL WELLNESS

401 (k) Retirement Account

Plan your financial future - join our 401(k) plan! Whether you are just starting out or nearing retirement, or anywhere in between, enrolling in the DMC 401(k) Retirement Savings Plan can help you get your financial future and your retirement on track.

Full-time teammates 21 years of age and older are eligible to enroll in the 401(k) Plan after 6 months of service and must have worked a minimum of 500 hours.

- Catch up contributions for teammates over 50 - 76,500
- Plan maximum is set by the IRS annually – \$22,500 for 2023
- Pre-Tax and Roth available
- Match: 50% up to 8%
- Deferral: 1% up to 75%

Teammates participating in the 401K plan will be immediately 100% vested in the company match.

PET INSURANCE



Veterinary Pet Insurance through United Pet Care provides coverage for veterinary expenses related to accidents and illness of pets. Policies are available for dogs, cats, birds, ferrets, rabbits and reptiles. Pick up an enrollment packet from your Talent & Culture team.

BI-WEEKLY PAYROLL DEDUCTIONS

One Pet
\$5.38

Two Pets
\$10.26

Three Pets
\$15.04

Four Pets
\$19.74

HAVE YOU EVER?



Enroll at: legalshield.com/info/desertmountain

- Needed your Will prepared or updated
- Been overcharged for a repair or paid an unfair bill
- Had trouble with a warranty or defective product
- Signed a contract
- Received a moving traffic violation
- Had concerns regarding child support

- Worried about being a victim of Identity theft
- Been concerned about your child's identity
- Lost your wallet
- Worried about entering personal information online
- Feared the security of your medical information
- Been pursued by a collection agency

What is LegalShield?

LegalShield was founded in 1972, with the mission to make equal justice under law a reality for all North Americans. The 3.5 million individuals enrolled as LegalShield members throughout the United States and Canada can talk to a lawyer on any personal legal matter, no matter how trivial or traumatic, all without worrying about high hourly costs. LegalShield has provided identity theft protection since 2003 with Kroll Advisory Solutions, the world's leading company in ID Theft consulting and restoration. We have safeguarded over 1 million members, provided more 200,000 identity consultations, and helped restore nearly 10,000 individual identities.

The LegalShield® Membership Includes:

- Personal Legal advice on unlimited issues
- Letters/calls made on your behalf
- Contracts & documents reviewed (up to 15 pages)
- Residential Loan Document Assistance
- Lawyers prepare your Will, your Living Will and your HealthCare Power of Attorney
- Moving Traffic Violations (available 15 days after enrollment)
- IRS Audit Assistance
- Trial Defense (if named defendant/respondent in a covered civil action suit)
- Uncontested Divorce, Separation, Adoption and/or Name Change Representation (available 90 days after enrollment)
- 25% Preferred Member Discount (Bankruptcy, Criminal Charges, DUI, Other Matters, etc.)
- 24/7 Emergency Access for covered situations

LegalShield legal plans cover the member; member's spouse; never married dependent children under 26 living at home; dependent children under age 18 for whom the member is legal guardian; never married, dependent children up to age 26 if a full-time college student; and physically or mentally disabled dependent children. An individual rate is available for those enrollees who are not married, do not have a domestic partner and do not have minor children or dependents. No family benefits are available to available to individual plan members. Ask your independent Associate for details

The IDShieldSM Membership Includes:

- **Privacy Monitoring**
Monitoring your name, SSN, date of birth, email address (up to 10), phone numbers (up to 10), driver license & passport numbers, and medical ID numbers (up to 10) provides you with comprehensive identity protection service that leaves nothing to chance.
- **Security Monitoring**
SSN, credit cards (up to 10), and bank account (up to 10) monitoring, sex offender search, financial activity alerts and quarterly credit score tracking keep you secure from every angle. With the family plan, Minor Identity Protection is included and provides monitoring for up to 8 children under the age of 18.
- **Consultation**
Your identity protection plan includes 24/7/365 lives support for covered emergencies, unlimited counseling, identity alerts, data breach notifications and lost wallet protection
- **Full Service Restoration**
Complete identity recovery services by Kroll Licensed Private Investigators and our \$5 million service guarantee ensure that if your identity is stolen, it will be restored to its pre-theft status.

IDShield plans are available at individual or family rates. A family rate covers the member, member's spouse and up to 8 dependents up to the age of 18

Payroll Deducted (26 pay periods)

Individual

Family

LegalShield	\$7.82	\$8.74
IDShield	\$4.13	\$8.74
Combined	\$11.95	\$15.64

For more information, please call your independent associate:

Bill Rand

480-268-1935 (cell)

bill@billrand.com

Home Business Supplement available - \$4.59/pay period

This is a general overview and is for illustrative purposes only. Plans and services vary from state to state. See a plan contact for your state of residence for complete terms, coverage, amounts, conditions and exclusions.

HELPING HANDS

Do You Need Money for an Unexpected Emergency?

Helping Hands is a teammate benefit designed to assist those who face significant, temporary financial hardships, caused by an unexpected event beyond their control. This benefit is funded by both the DM Foundations and teammate contribution.

DO YOU QUALIFY?

1. Any teammate in good standing.
2. Employed at DMC for at least 3 months
3. Has worked at least 300 hours

CONTACT

Contact Talent & Culture for further application instruction: humanresources2@desertmt.com

Main: 480-595-4002

EXAMPLES OF HARDSHIP

- Loss or serious damage to vehicle
- Denied health insurance claim
- Serious illness of spouse or child
- Loss of spouse's or partners job

Maximum Benefit Amount is \$2,500

ADDITIONAL VOLUNTARY BENEFITS

Aflac supplemental benefits

Our product portfolio is as broad as your needs, with individual and group plans that help cover the expected – and unexpected – that's sure to come life's way.



Accident: Accidents happen. When a covered accident happens to you, our accident insurance policy pays you, unless assigned otherwise cash benefits to help with the unexpected medical and everyday expenses that begin to add up almost immediately.



Critical Illness (Specified Health Event): An Aflac specified health event insurance policy is designed to help with the costs of treatment if you experience a covered health event.



Hospital Confinement Indemnity: Hospital stays are expensive. An Aflac hospital confinement indemnity insurance policy can help ease the financial burden of hospital stays by providing cash benefits.



Coverage	Accident Premium	Hospital Confinement	Critical Illness
Teammate	\$5.84	\$10.35	Based on selected
Teammate + Spouse	\$9.59	\$19.76	coverage. See the plan
Teammate + Children	\$12.93	\$15.94	document in paycom
Family	\$16.68	\$25.34	under the benefits tab

APPLY SOON

Annual Education Scholarship

The application opens **January 1, 2023**

azfoundation.org

ARE YOU ELIGIBLE?

- Teammate must be in good standing.
- Full-time & part-time teammates with 6 months of service
- Part-time teammates must average 15 hours of work per week in the 6 months prior to the scholarship deadline
- The deadline to apply is March 1, 2023

azfoundation.org

SCHOLARSHIP HIGHLIGHTS?

- The Desert Mountain Foundation (DMF) provides scholarships for eligible teammates, their spouses, dependent children, and grandchildren attending a community college or a 4-year university.
- You and your family are eligible to receive up to \$5,000
- This scholarship is funded by the Desert Mountain Foundation via the generosity of Desert Mountain Club members

**Funded by Desert Mountain
Members Since 2013**

*Contact Talent & Culture for additional guidance via text or call
480-595-4002*

PROFESSIONAL DEVELOPMENT SCHOLARSHIP

ARE YOU ELIGIBLE?

- Full-time teammates with **6 months of service**
- Part-time teammates employed for the **last 6 months-averaging 15 hours per week prior to the scholarship deadline**
- This scholarship is **available year round**
- **Application available** at the Talent & Culture Office
- Teammate must be in good standings

WHAT COULD QUALIFY AS PROFESSIONAL DEVELOPMENT?

Certificate Program

Certificates offer very specialized education and training that allow the student to develop transferable skill sets specific to the work field or type of job they desire to be in.

Continuing Education

Education provided for adults after they have left the formal education system consisting typically of short or part-time courses

**Funded by Desert Mountain
Members Since 2013**

CONTACT

Reach out to Talent & Culture for additional guidance via text or call **480-595-4002**

TUITION REIMBURSEMENT

All full-time teammates with 6 months service may receive tuition reimbursement up to \$5,000 per calendar year, with a lifetime maximum of \$10,000.

Standard Operating Procedure

Course approval will be based on degree program(s) or course(s) directly related to the teammates job or future jobs the teammate may be assigned.

Upon completion of the course(s) the teammate must submit proof of a C grade (2.5) or better. A check will then be issued covering the amount authorized for tuition.

Books and other related costs are not reimbursable.

Request form from Talent & Culture, obtain supervisor approval, return form to Senior Talent & Culture Manager

GOLF PRIVILEGES

Winter Season (Oct 1 to May 31)

Teammate golf will take place Mondays after 2PM on all courses. Guests are not allowed. On special occasions only, a teammate may request approval by the Head Professional to bring a winter season guest through their department manager.

Summer Season (Jun 1 to Sep 30)

During the months of June 1st through September 30th ONLY, golf may take place after 12PM on all courses. You may bring one guest with approval from Head Golf Professional.

- You must call the golf shop the day before to find out APPROXIMATELY when you may play the following day. We also ask that you call the golf shop the day of to double check that there is space available for you to play.
- If invited to play with members, you must contact the head professional at the course ahead of day of play to inform them of your invitation
- **NOTE: Teammates will be limited to SIX (6) winter season rounds with members**
- There will be no teammate play on holidays and tournament days.
- All teammates MUST register in the golf shop before playing.
- Please do not use the Bag Drop and please do not park in prime spots. These spots are reserved for the members.
- All teammates must wear golf attire and always have a professional appearance. (Please no untucked shirts or backwards hats, always wear a collared shirt).
- All teammates must conduct themselves in a professional manner. (Please no swearing, throwing clubs or banging clubs). Alcohol consumption on property is not permitted by teammates at any time.
- Appropriate footwear is required. No flip flops, sandals, or bare feet.
- Teammates are not allowed to practice, warming up before a round is allowed.
- Please ask the outside service professional before taking a golf cart as which cart to use.
- Members have priority. If a member comes up behind your group, please step aside and allow the group to play through. If you are playing behind a member, please do not push them along. You should make every effort to maintain the pace with the group in front of you.
- Please make every effort to keep the golf course in the best condition possible by repairing ball marks, fixing divots and raking bunkers.
- If you use the chipping green, please retrieve your golf balls, and leave the green, neat and tidy.
- Please follow all Visage cart prompts. Only individuals 16 and older can drive golf carts.
- When returning your cart, please bring it back to the cart barn wash bay area and remove all trash from the cart before you leave.
- If you play later in the afternoon, you may not be the last cart on the course. The Golf team will not wait for teammate play to finish. If you are walking, you may stay on the course if you wish.
- All playing privileges are subject to change at the discretion of the Director of Golf.
- Groups larger than four are not permitted.
- Range balls are for range use only and not to be taken from the area.

EMPLOYEE SHOP DISCOUNTS

Apparel	40%
Bags/Luggage	25%
Technology	20%
Club & Racquets	10%
Golf Balls/Gloves/Grips	Member Pricing
All Other Products	30%

“Apparel” Includes Soft Goods such as:

Shirts, Sweaters, Wovens, Fleece, Outerwear, Pants, Shorts, Skorts Skirts, Dresses, Swimwear, Headwear, Socks, and the like

“All Other Products” Includes:

Clothing Accessories - Belts, Scarves, (no-golf) Gloves, Sunglasses, & Undergarments; Shoes, Gifts, Accessories, Grips, Training Aids, Books, Cards, Spa Products, F&B Items, Artwork, Sundries, Batteries and the like

Special Orders:

Invoice Total + Tax (paid with cash or money order only)

Exclusions:

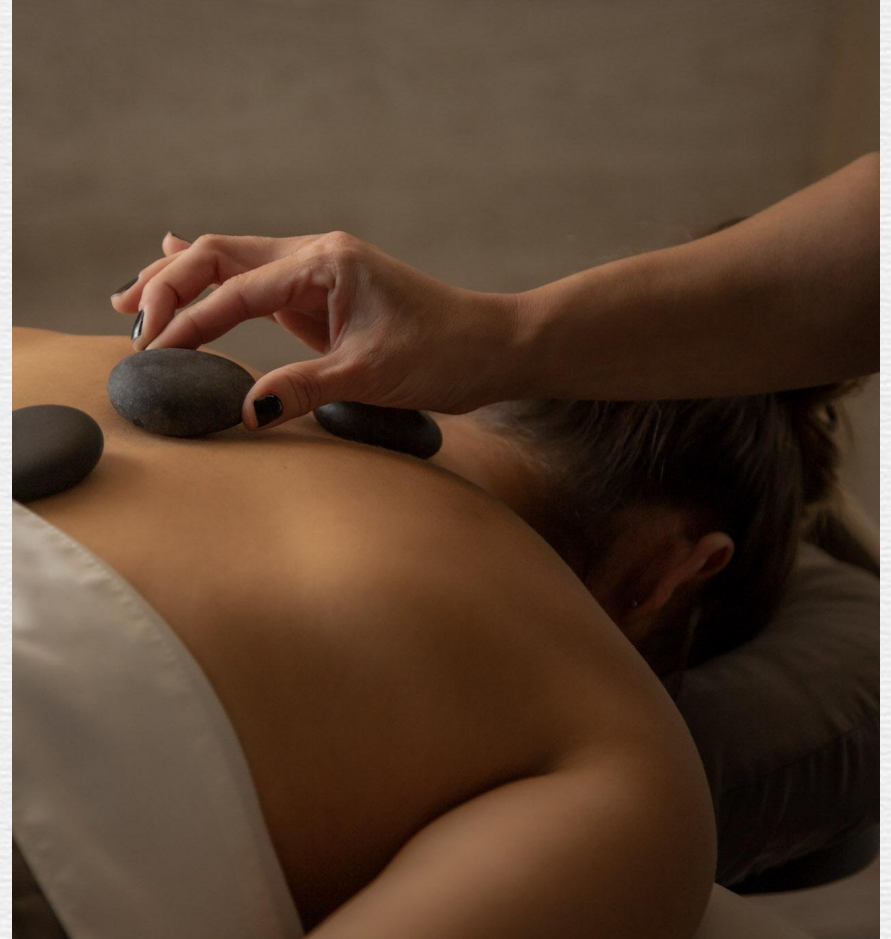
Sales Merchandise - Russ Lyon/Sotheby’s sales executives and principals (owners) receive a 20% discount **only** on DM logo’d apparel and headwear **for their own personal use**

Note: To ensure a proper selection for our members and their guests, employees may purchase merchandise only after it has been on the floor for a minimum of four weeks; common sense exceptions apply (i.e. an urgent managerial need, a VIP guest, etc.). Thank you for your understanding.



SONORAN SPA DISCOUNTS

- All Desert Mountain Teammates may receive a discount on spa and salon services when business volumes permit. Appointments are to be approved by the Spa Director.
- A discount of 30% will be applied to all spa services and a 20% discount will be applied to nail and hair services.
- A 40% discount will be applied to select spa and salon merchandise. A sale merchandise is not available for further discounts. New merchandise must be on the floor for 30 days before a teammate may purchase unless approved by spa management.



MEDICAL PREMIUMS

Bi-Weekly Premiums Taken on a Pre-Tax Basis

United Healthcare 2022 Plan Options	Basic Choice Plus (No HRA)	H.R.A. Choice Plus	H.S.A. Choice Plus
Teammate Only	\$35	\$58	\$65
Teammate + Spouse	\$75	\$105	\$110
Teammate + Child(ren)	\$73	\$103	\$105
Family	\$110	\$158	\$165

Choice Plus Network:

- National Network
- Mayo Clinic and Banner Health Hospitals Included In-Network
- No PCP Required
- No Referrals Required for Specialists
- **Only difference is HRA or NO HRA applicable.**

Bi-Weekly Premiums Taken on a Pre-Tax Basis

	Dental	Vision
Teammate Only	\$8	\$1.98
Teammate + Spouse	\$17	\$3.75
Teammate + Child(ren)	\$23	\$3.95
Employee + Family	\$31	\$5.81

CONTACT INFORMATION

DMC Employee Benefit Contact List

Benefits Contact	Email: mtorres@desertmt.com Phone: 480-595-4022
Group Health Plan/Medical/H.R.A./Dental	United Healthcare DMC Group # 919387 myuhc.com Navigate Plus (855) 828-7715 Choice Plus (866) 314-0336
Virtual Visits	uhc.com/virtualvisits
Group Vision Plan	Eye Med www.eyemedvisioncare.com DMC Group #9805888 Customer Service (866) 268-4063
Health Saving Account (H.S.A.)	Optum Bank Optum.com (866) 234-8913
Flexible Spending Account (F.S.A.)	Discovery Benefits discoverybenefits.com Customer Service (866) 451-3399
Employee Assistance Program	United Healthcare—Optum Health liveandworkwell.com (866)248-4094, Access Code: DMC
Life and Disability Benefits	Lincoln Financial lfg.com Customer Service (800) 423-2765
401(k)	Empower Retirement empowermyretirement.com Customer Service (800) 338-4015
Pet Insurance	United Pet Care unitedpetcare.com Customer Service (800) 266-5303
LegalShield	Bill Rand legalshield.com (480) 268-1935
On-Site Clinic	Honorhealth mychart.honorhealth.com 480-534-4518

This Guide serves as your Summary of Material Modifications (SMM) to the Desert Mountain Club Health & Welfare benefit plan effective 1/1/2023.