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Below is a summary of the DCS Employee Benefits Plan including Medical, HAS, and 401(k). DCS is pleased to offer you Cigna medical coverage. The coverage is optional, but we wanted to provide you with the necessary information in case you decide to enroll in the plan. There is a 60 day first of the month waiting period.

Medical coverage is with Cigna Health

- DCS will cover 75% of your monthly premium, your cost is \$83.36 a paycheck and 100% for your dependents
- Deductible - Individual \$3,000/ Family \$6,000
- Co-insurance is paid at 70%/30% after the deductible is met (max out-of-pocket deductible - Individual \$6,550/Family \$13,100)
- Preventive care is covered at 100%

Health Savings Account (HSA) is with HealthEquity

- The HSA is optional – You may enroll in the Cigna medical coverage without enrolling in the HSA
- You choose how much you wish to contribute to your HSA per month
- Pre-taxed deductions are held from your paychecks
- 2019 Maximum Annual Contributions – Individual \$3,500/Family \$7,000
- Money deposited into your HSA account does not expire, and is your account/money to manage going forward
- You can pay for medical, dental, vision, and prescriptions with your HSA

401(k) with Great-West Trust

- DCS will match 50% (not to exceed 8% of compensation)
- Fully vested after 1000 hours
- 2019 Maximum Annual Contribution \$19,000
- 90 day waiting period

Please direct any and all medical coverage and HSA questions to Debbie Pangburn, Vice President, Office Operations. Debbie can be reached at Debbie@dcshq.com. 401(k) questions should be directed to Holly Hill, Vice President of Business Operations holly@dcshq.com.