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Below is the summary of the DCS Employee Benefits Plan including Medical, HSA, and 401(k). DCS is pleased to offer you Medical coverage with Cigna Health. 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 \$88.36 a pay check, you will pay 100% for your dependents.

- Deductible – Individual \$3,000 / Family \$6,000
- Co-insurance is paid at 70%/30% after 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 can enroll with Cigna without enrolling in the HSA.
- You choose how much to contribute each check
- Pre-taxed contributions are withheld from your checks
- 2020 Maximum Annual Contributions – Individual \$3,550 / Family \$7,100
- Money deposited into your HSA account does not expire, this is your account and your 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 your gross wages)
- Invested after 1,000 hours
- 2020 maximum annual contribution \$19,500.
50+ can do a catch-up of \$6,500 = Total contribution would be \$26,000
- 90 days waiting period

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