

Denovo

BENEFITS AT A GLANCE

Medical Plan

- Coverage begins on the first day of the month following the date of hire.
- **Provider: Coastal Administrative Services**
- Choose from three deductible plans: HDHP 3000, PPO 1500, PPO 500.

Dental Plan

- Coverage begins on the first day of the month following the date of hire.
- **Provider: Delta Dental**

Vision Plan

- Coverage begins on the first day of the month following the date of hire.
- **Provider: VSP**
- Go and see an eye doctor within the network and enjoy discounts

401k

- 90 day waiting period. Participation can begin immediately upon meeting eligibility requirements.
- **Provider: Fidelity**

Roth 401k

- 90 day waiting period. Participation can begin immediately upon meeting eligibility requirements.
- **Provider: Fidelity**

ADDITIONAL BENEFITS

Benefit	Eligibility	Description
Flexible Spending Account (FSA)	Coverage begins on the first day of the month following the date of hire.	Provider: Coastal Administrative Services <ul style="list-style-type: none">• Employees may set aside a portion of current earnings (on a pretax basis) for qualifying health care expenses.• Subject to established annual federal limits.• Up to \$660 may be rolled over into the next plan year.
Health Savings Account (HSA)	Coverage begins on the first day of the month following the date of hire.	Provider: Fidelity <ul style="list-style-type: none">• Employees enrolled in the \$3000 HSA high-deductible health plan may contribute pretax dollars to an HSA for qualifying health care expenses.• Subject to established annual federal limits.• Denovo provides an employer contribution to the HSA:<ul style="list-style-type: none">• \$500 for individual HSA accounts and \$1,000 for family HSA accounts (per year).
Basic Life and AD&D Insurance	Coverage begins on the first day of the month following the date of hire.	Provider: Mutual of Omaha <ul style="list-style-type: none">• Life insurance policy for full-time employees, paid for by Denovo.
Voluntary Life Insurance	Coverage begins on the first day of the month following the date of hire.	Provider: Mutual of Omaha <ul style="list-style-type: none">• Employees may purchase additional life insurance for themselves, a spouse, and/or their children. Life amounts may be subject to age restrictions set by Mutual.
Short-Term Disability	Coverage begins on the first day of the month following the date of hire.	Provider: Mutual of Omaha <ul style="list-style-type: none">• Company-paid disability coverage helps cover wage loss if an employee cannot work. Limitations may apply.

ADDITIONAL BENEFITS

Benefit	Eligibility	Description
Long-Term Disability	Coverage begins on the first day of the month following the date of hire.	Provider: Mutual of Omaha <ul style="list-style-type: none">• Company-paid disability coverage helps cover wage loss if an employee cannot work. Limitations may apply.
Voluntary Accident and Critical Illness Insurance	30-day waiting period. Coverage begins immediately after the waiting period ends.	Provider: Colonial Life <ul style="list-style-type: none">• Available to all employees working 20 hours or more per week.• Optional/supplemental coverage for accidents, critical illness and/or cancer.
Voluntary Legal and Identity Theft Protection	30-day waiting period. Coverage begins immediately after the waiting period ends.	Provider: LegalShield <ul style="list-style-type: none">• Available to all employees working 20 hours or more per week.• Optional coverage for legal and/or identity theft protection services.
Pet Insurance	No waiting period	Provider: Nationwide <ul style="list-style-type: none">• Denovo employees have access to a discounted pet insurance program through Nationwide.
Employee Assistance Program (EAP)	No waiting period	Provider: Mutual of Omaha <ul style="list-style-type: none">• Available to all employees (part-time and full-time) and anyone living with them Confidential counseling & support program.

CORPORATE PERKS



Paid Time Off (PTO)

- No waiting period
- Denovo has an “open” PTO policy, with no specific limit of days or weeks allotted or accrued per year.



Paid Holidays

- No waiting period
- Denovo offers nine (9) paid holidays per year.
- New Years Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Day After Thanksgiving, Christmas Day, Day After Christmas, Floating Holiday



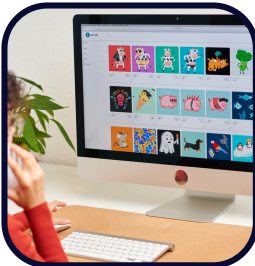
Take Your Birthday Off

- No waiting period
- If your birthday falls on a workday, you can work with your manager to take the day off.



Bring Your Dog to Work

- No waiting period
- Dogs are allowed in the Louisville, CO office. Dogs must be registered with HR and have current vaccinations records.



Denovo Marketplace

- No waiting period
- Is a discount program that offers discounts on a variety of things like apparel, gifts, gym memberships, restaurants, electronics, theme parks and much more.



Benefits App

- No waiting period
- Available to employees and dependents enrolled in the Denovo medical plan. The app includes access to telemedicine, storing ID cards, finding in-networks doctors at any time, any day of the year and many more options.