

2025 Benefits Summary



Medical Insurance

NCG offers two medical insurance plans to employees who work at least thirty hours per week: a “traditional” PPO plan and a High Deductible Health Plan (HDHP). Family members (spouses/ domestic partners, children and stepchildren under the age of 26) are eligible to participate in the plan that the NCG employee is enrolled. NCG pays 100% of the employee premium and 50% of the dependent premium.

Dental and Vision Insurance

NCG offers dental and vision insurance plans to employees who work at least thirty hours per week. NCG pays 80% of the employee and dependent dental premium and 100% of the vision premium.

2025	PPO	HDHP	Dental	Vision
Monthly Premium Billed by Carrier				
Employee Only	\$778.79	\$734.64	\$62.12	\$8.56
Employee + Spouse	\$1,635.48	\$1,542.76	\$116.40	\$13.70
Employee + Child(ren)	\$1,479.68	\$1,395.80	\$148.12	\$13.98
Employee + Family	\$2,297.41	\$2,167.17	\$202.40	\$22.55
Monthly Employee Deduction (pre-tax)				
Employee Only	\$0.00	\$0.00	\$12.42	\$0.00
Employee + Spouse	\$428.35	\$404.06	\$23.28	\$0.00
Employee + Child(ren)	\$350.45	\$330.58	\$29.62	\$0.00
Employee + Family	\$759.31	\$716.27	\$40.48	\$0.00

Spending Accounts

NCG offers three spending accounts for medical expenses and one for dependent care expenses. NCG makes a \$500 contribution to the employee’s HSA, FSA or limited purpose FSA annually.

Health Savings Account (HSA)

The HSA is available for eligible employees who are enrolled in NCG’s HDHP, or those who opt out of NCG’s medical insurance but participate in a qualifying HSA health plan. In addition to the company contribution, the employee may contribute pre-tax dollars, up to the federally mandated maximum per year. Employees who participate in the HSA are also eligible to participate in the limited purpose FSA for vision and dental expenses only.

Flexible Spending Accounts (FSA)

Medical Expense Flexible Spending Account:

The FSA for medical expenses is available for eligible employees who are enrolled in NCG’s PPO plan, or those who opt out of NCG’s medical insurance and do not otherwise qualify for an HSA. In addition to the company contribution, the employee may contribute pre-tax dollars, up to the federally mandated maximum per year. Up to \$660 may roll over from 2025 to 2026.

Limited Purpose Flexible Spending Account:

The limited purpose FSA reimburses for vision and dental expenses only. This account is useful for employees who participate in an HSA or whose spouse participates in an HSA, or for new hires who participated in an HSA earlier in the year. Up to \$660 may roll over from 2025 to 2026.

Dependent Care Flexible Spending Account:

The FSA for dependent care is available to eligible employees regardless of HSA or FSA medical expense participation. Employees may contribute pre-tax dollars, up to the federally mandated maximum per year, to pay for eligible daycare expenses.

Short Term & Long Term Disability Insurance*

NCG pays for short-term and long-term disability coverage to employees who work at least thirty hours per week. The short-term plan and the long-term plan together will offer uninterrupted coverage for employees using the benefits. The short-term disability insurance plan has a maximum benefit period of 26 weeks and pays up to 60% of weekly earnings to a maximum benefit of \$2,000 per week tax-free. The long-term disability insurance plan pays 60% of basic monthly earnings to a maximum monthly benefit of \$10,000 per month, tax free, with a maximum benefit period based on age.

Life and AD&D Insurance*

NCG offers company paid term life insurance for employees who work at least thirty hours a week, equal to twice their annual earnings, up to \$350,000. Accidental Death & Dismemberment (AD&D) is included and equal to the amount of the life benefit. Also included in the company paid plan is \$10,000 basic term life insurance for the employee's spouse/ domestic partner and \$5,000 for each eligible child.

Retirement Plan

NCG offers a 401(k) retirement plan. NCG will match the employee's contribution to the plan dollar-for-dollar up to 4% of the employee's salary. Employees may contribute pre-tax or post-tax (ROTH) up to the federally mandated maximum per year. It is a safe harbor plan, which means the employer contribution is immediately vested.

Identity Theft Protection

NCG offers Norton LifeLock Premier Plus Benefit Plan free of charge to keep employees Cyber Safe with identity theft protection, online privacy, and device security. Employees are able to elect coverage for all eligible dependents at a significantly reduced rate.

**Employees are eligible for all insurance plans and the retirement plan
on the first day of the month following one month of employment**

Employee Assistance Program (EAP)

NCG is proud to offer TELUS Health (formerly LifeWorks) as our EAP and wellness program provider free of charge to all employees and their family members. TELUS Health supports your mental, physical, social and financial well-being to help you be your best and most productive self.

Paid Time Off (PTO)

NCG provides employees with paid time off on a calendar year basis. Time is pro-rated for those working less than forty hours per week. Up to 10 days (80 hours) of PTO may carry over from one year to the next. New employees receive a pro-rated amount of 20 days (160 hours), based on date of hire, to use during that calendar year. Year of hire is considered the 1st calendar year. The schedule of future accruals is as follows:

2 nd and 3 rd calendar years =	20 days (160 hours/4 weeks) on January 1 to use during that calendar year
4 th , 5 th & 6 th calendar years =	25 days (200 hours/5 weeks) on January 1 to use during that calendar year
7 th & future years =	30 days (240 hours/6 weeks) on January 1 to use during that calendar year

Holidays

NCG provides nine paid Holidays per year: New Year's Day, Martin Luther King, Jr. Day; Memorial Day; Juneteenth; Independence Day; Labor Day; Thanksgiving; Day After Thanksgiving and Christmas Day*.

* an alternative observed holiday may be substituted for the Christmas holiday

Volunteer Time

NCG recognizes it is our responsibility as a good corporate citizen to help enrich our surrounding communities of residence and work. Therefore, each employee will be granted one full day (8 hours) per year, with pay, to volunteer for a non-profit organization.

*** Salary Gross-up** - NCG adds the policy costs to your salary, grossed up to cover income taxes.
*This means that should you ever need the benefit, it will **not** be taxed at that time.*