



**LEADERS HOLDING CO.**<sup>TM</sup>

Est. 1971

## **Insurance**

### **Medical, Dental, Vision**

Medical, Dental, and Vision insurance is available to full-time Leader's Holding Company<sup>TM</sup> employees on the **first of the month following** 60 days of full-time employment.

Medical (ICHRA)

Leaders Holding Co.<sup>TM</sup> has partnered with Thatch to offer an Individual Coverage Health Reimbursement Arrangement (ICHRA) to bring you more medical plan options for These plans will give you greater control over your healthcare spending and more options to meet your unique needs.

#### **Here's how Thatch works:**

Leaders Holding Co.<sup>TM</sup> is giving you a pre-tax allowance to buy individual medical insurance through Thatch. Your allowance is calculated based on your location and age and adjusted for the average cost of health insurance in your location. While the amount will differ from team member to team member, the result is equal affordability and purchasing power. You get to choose the medical plan that is best for you and your family on the Thatch marketplace.

Any amount for a premium over the pre-tax allowance is deducted from the bi-weekly payroll.

#### **Dental and Vision Insurance**

Employees are responsible for the full cost of the premium for Dental and Vision Insurance.

Benefits Enrollment is done through our online portal, [Employeenavigator.com](https://employeenavigator.com). The welcome email is sent out shortly after you are hired. All employees must enroll or waive benefits.

Changes to your policy can only be done at open enrollment unless you have a life changing event (ex. marriage, divorce, new child, loss of spouse's insurance). You will be notified in advance of upcoming open enrollment.

*Please see the employee handbook for Insurance benefit eligibility.*

