

Employee Benefits

Goodwind Development Corporation recognizes the value of benefits to employees and their families. The company supports employees by offering a comprehensive and competitive benefits program. For more information regarding benefit programs, please contact the Human Resources department. To the extent the information provided here conflicts with the full plan document, the full plan document will control.

- [Medical, Dental, and Vision Insurance](#)
- [Group Life Insurance](#)
- [Supplemental Insurance](#)
- [401\(k\) Plan](#)
- [Worker's Compensation](#)

Medical, Dental, and Vision Insurance

Full-time employees working 30 hours or more per week are eligible for insurance on the first of the month following 90 days introductory period or when converted to regular, full-time status. To keep coverage in force, every insured employee must work a minimum of 30 hours per week.

Group Life Insurance

Goodwind Development Corporation provides life insurance for full-time employees who work a minimum of 30 hours per week. Employees are eligible for this benefit on the first of the month following 90 days introductory period or when converted to regular, full-time status. Details about this insurance may be obtained from the Human Resources Department.

Supplemental Insurance

The company offers supplemental insurance to all regular, full-time employees. Employees are eligible for this benefit on the first of the month following 90 days introductory period or when converted to regular, full-time status. This is a voluntary benefit and is funded by the employee. Details about this insurance may be obtained from the Human Resources Department.

401(k) Plan

Goodwind Development Corporation recognizes the importance of saving for retirement and offers eligible employees a 401(k) plan. Eligibility, vesting, and all other matters relating to these plans can be obtained from the Human Resources Department.

Worker's Compensation

Workers' compensation is a "no-fault" system that provides compensation for medical expenses and wage losses to employees who are injured or who become ill because of employment.

Goodwind Development Corporation pays the entire cost of workers' compensation insurance. The insurance provides coverage for related medical and rehabilitation expenses and a portion of lost wages to employees who sustain an injury on the job.

The company abides by all applicable workers' compensation laws and regulations. If an employee sustains a job-related injury or illness, it is important to notify the supervisor and HR immediately. The supervisor will complete an injury report with input from the employee and return the form to the HR department. HR will file the claim with the insurance company. In cases of true medical emergencies, report to the nearest emergency room.

Workers' compensation benefits (paid or unpaid) will run concurrently with FMLA leave, if applicable, where permitted by Guam and federal law. In addition, employees will not be paid vacation or sick leave for approved absences covered by the company's workers' compensation program, except to supplement the workers' compensation benefits such as when the plan only covers a portion of the employees' salary as allowed by Guam or federal law.