

20XX - 20XX BENEFITS OVERVIEW



WELCOME

Benefits are an important part of overall compensation. We are pleased to offer a comprehensive array of quality benefits to protect your health, your family and your way of life.

- Medical Plans
- Dental Plans
- Vision Plans
- Flexible Spending Accounts (FSA)
- Life and AD&D
- Disability Insurance
- Employee Assistance Program (EAP)
- Voluntary Benefits
- Valuable Extras



LOGO PLACEMENT

MEDICAL PLANS

We offer employees a choice among three different medical plans. Coverage under all plans includes comprehensive medical care and prescription drug coverage.

Aetna HMO Plan — With this plan, you select a primary care physician (PCP) from the participating network of providers who will coordinate your health care needs, refer you to specialists (if needed) and approve further medical treatment. Services received outside of the HMO's network are not covered, except in the case of emergency medical care.

Aetna PPO Plan — This plan gives you the freedom to seek care from the provider of your choice. However, you will maximize your benefits and reduce your out-of-pocket costs if you choose a provider who participates in the Aetna network. The calendar-year deductible must be met before certain services are covered.

Aetna HSA Plan — Like the PPO Plans, the High-Deductible Health Plan (HDHP) gives you the freedom to seek care from the provider of your choice. You will maximize your benefits and reduce your out-of-pocket costs if you choose a provider who participates in the Aetna network. In addition, the HDHP comes with a health savings account (HSA) that allows you to save pre-tax dollars¹ to pay for any qualified health care expenses as defined by the IRS, including most out-of-pocket medical, prescription drug, dental and vision expenses.

You may contribute to your HSA through pre-tax payroll deductions to help offset your annual deductible and pay for qualified health care expenses. In addition, we will contribute \$\$\$ annually to your HSA if you enroll in employee-only coverage and \$\$\$\$,

annually if you enroll yourself and one or more family members. To be eligible for the HSA, you cannot be covered through Medicare Part A or Part B or TRICARE programs.

Important: Your contributions, in addition to the company's contributions, may not exceed the annual IRS limits listed below:

HSA Contribution Limit	20XX
Employee Only	\$\$\$\$
Family (employee + 1 or more)	\$\$\$\$
Catch-up (age 55+)	\$\$\$\$

¹ tax free under federal tax law; state taxation rules may apply

DENTAL PLANS

We offer employees a choice between two different dental plans.

Delta Dental DHMO Plan — With this plan, you choose a primary dental provider to manage your care. There are no charges for most preventive services, no claim forms and no deductibles. Reduced, pre-set charges apply to other services.

Delta Dental DPPO Plan — This plan offers you the freedom and flexibility to use the dentist of your choice. However, you will maximize your benefits and reduce your out-of-pocket costs if you choose a dentist who participates in the Delta Dental network.

VISION PLANS

We offer employees an opportunity to enroll in a vision plan.

This plan through Vision Service Provider (VSP) covers eye exams, lenses, frames, and contacts. Members have the freedom and flexibility to use the provider of their choice. However, benefits are maximized and out-of-pocket costs are reduced if an in-network provider is used.

FLEXIBLE SPENDING ACCOUNTS (FSA)

We provide employees an opportunity to participate in the Health Care FSA and/or the Dependent Care FSA.

With these accounts administered by Ceridian, employees can set aside **pre-tax** dollars to pay for qualified health care and/or dependent care expenses. Contribution limits are as follows:

Health Care FSA — For 20XX, employees may contribute up to \$\$\$\$ to cover eligible health care expenses incurred by themselves, their spouse, and their children up to age 26. **NOTE:** Employees enrolled in the HDHP HSA medical plan, cannot participate in the Health Care FSA.

Dependent Care FSA — For 20XX, employees may contribute up to \$\$\$\$ (per family) to cover eligible dependent care expenses (\$\$\$\$ if married and file separate tax returns).

EMPLOYEE ASSISTANCE PROGRAM (EAP)

We provide employees with an Employee Assistance Program (EAP) at **NO COST**.

The EAP, administered by The Holman Group, provides confidential, around-the-clock assistance to help employees balance the demands of work, life and personal issues. Employees and their eligible family members have unlimited telephone access, resources and tools online, and up to five (5) free face-to-face counseling sessions per issue, per member, per year.

LIFE AND AD&D

We provide basic life and accidental death and dismemberment (AD&D) coverage at **NO COST**.

Employees also have the opportunity to purchase additional supplemental coverage at an affordable group rate.

Anthem Basic Coverage — 2 times your base salary plus commissions, up to a \$500,000 maximum

Anthem Supplemental Coverage — Employee coverage: up to \$500,000; spouse/RDP coverage: up to \$250,000; child(ren) coverage: up to \$10,000.

VOLUNTARY DISABILITY

We provide voluntary disability insurance at **NO COST** to you/an affordable group rate.

Disability insurance through Anthem provides benefits that replace part of your lost income when you become unable to work due to a covered injury or illness.

Voluntary Short-Term Disability (STD) — Benefit amount is equal to 60% of the employees weekly earnings up to \$600. Benefits begin After 7th day of disability for a maximum of 13 weeks.

Voluntary Long-Term Disability (LTD) — Benefit amount is equal to 60% of the employees monthly earnings up to \$10,000. Benefits begin After 90th day of disability until Social Security Retirement Age.

VOLUNTARY BENEFITS

We provide employees an opportunity to purchase voluntary benefits at affordable group rates through Aflac.

These plans provide cash benefits in the event of an illness, injury, disability, or death.

- Hospital Indemnity Insurance
- Accident Insurance
- Critical Illness Insurance

VALUABLE EXTRAS

We also offer the following additional benefits:

- 401(k) Retirement Plan
- 529 College Savings Plan
- Group Legal Plan
- Home and Auto Group Insurance
- Pet Insurance
- Travel Assistance (Company-paid)

COST OF BENEFITS

Employee contributions toward the cost of benefits are automatically payroll deducted. The amount will depend upon the plan selected and who is covered.