

# 2020 Benefits Summary for Full-Time Employees

FULL TIME EMPLOYEES ARE ELIGIBLE FOR THE FOLLOWING BENEFITS ON THE 1<sup>ST</sup> OF THE MONTH FOLLOWING THE FULL-TIME DATE OF HIRE UNLESS OTHERWISE NOTED.

EMPLOYEE BENEFIT	DESCRIPTION
Medical	<b>United Healthcare – National Choice Plus PPO Network</b> Choose one of the three (3) available plan options: <ul style="list-style-type: none"> <li>- Base Plan (HSA-Compatible) – <b>NO COST TO YOU FOR EMPLOYEE ONLY COVERAGE!</b></li> <li>- Mid Plan with Copays</li> <li>- High Plan with Copays</li> </ul>
Dental	<b>MetLife – National PPO Network</b> Choose one of the two(2 ) available plan options: <ul style="list-style-type: none"> <li>- High and Low Plan Options</li> <li>- Orthodontic Coverage Included</li> <li>- Up to \$2,000 Annual Maximum</li> </ul>
Vision	<b>MetLife – VSP + Vision PPO Network</b> <ul style="list-style-type: none"> <li>- National Network of private practice and retail locations</li> </ul>
Basic Life & AD&D <b>NO COST TO YOU!</b>	<b>Mutual of Omaha</b> <ul style="list-style-type: none"> <li>- Benefit Amount of 1x your annual salary up to \$250,000</li> </ul>
Voluntary Life	<b>Mutual of Omaha</b> <ul style="list-style-type: none"> <li>- Guaranteed Issue for Employee, Spouse and Children</li> <li>- Age Banded Rating</li> </ul>
Short Term Disability	<b>Mutual of Omaha</b> <ul style="list-style-type: none"> <li>- Guaranteed Issue</li> <li>- Discounted Group Rates</li> </ul>
Long Term Disability <b>NO COST TO YOU!</b>	<b>Mutual of Omaha</b> <ul style="list-style-type: none"> <li>- Replaces 60% of income up to \$10,000/month if disabled</li> </ul>
Supplemental Products	<b>Allstate Benefits</b> <ul style="list-style-type: none"> <li>- Hospital, Accident and Critical Illness Plans Available</li> <li>- Guaranteed Issue</li> <li>- Discounted Group Rates</li> </ul>
Flexible Spending Account	<b>Discovery Benefits</b> <ul style="list-style-type: none"> <li>- Pre-Tax Healthcare Spending Account</li> <li>- Pre-Tax Dependent Care Spending Account</li> </ul>
Health Savings Account	<b>Discovery Benefits</b> <ul style="list-style-type: none"> <li>- Pre-Tax Health Savings Account (Compatible with Base Medical Plan)</li> </ul>
Additional Programs <b>NO COST TO YOU!</b>	<b>Mutual of Omaha</b> <ul style="list-style-type: none"> <li>- Employee Assistance Program</li> <li>- Travel Assistance</li> <li>- Will Preparation Service</li> </ul>
PTO	<ul style="list-style-type: none"> <li>- Accrual Begins Immediately</li> <li>- 12 days per year for first year of employment</li> </ul>
Holidays	<ul style="list-style-type: none"> <li>- Eight (8) Paid holidays per year: New Year’s, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Christmas Day &amp; 2 FLOATING HOLIDAYS</li> </ul>
401k	<b>Paychex</b> <ul style="list-style-type: none"> <li>- Anser match up to 4%</li> <li>- Available after one (1) month of full-time employment</li> </ul>

Insurance products may be subject to limitations and exclusions. Please refer to Benefit summaries and plan documents for details.