

2021 Benefits Summary for Full-Time Employees

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

EMPLOYEE BENEFIT	DESCRIPTION								
Medical	Cigna – Three plans offered on the National Open Access Plus Network and One plan offered on the Local Plus Network <ul style="list-style-type: none"> - Base Plan (HSA-Compatible) – NO COST TO YOU FOR EMPLOYEE ONLY COVERAGE! - Mid Plan with copays - High Plan with copays - All Copay Local Plus Plan (only available in certain geographic areas) 								
Dental	Cigna – National PPO Network <ul style="list-style-type: none"> - High and Low Plan options - Orthodontic coverage included - Up to \$2,000 annual maximum 								
Vision	Cigna – VSP Network <ul style="list-style-type: none"> - National network of private practice and retail locations 								
Basic Life & AD&D NO COST TO YOU!	Mutual of Omaha <ul style="list-style-type: none"> - Benefit amount of 1x your annual salary up to \$250,000 								
Voluntary Life	Mutual of Omaha <ul style="list-style-type: none"> - Guaranteed issue for Employee, Spouse and Children - Age Banded Rating 								
Short Term Disability	Mutual of Omaha <ul style="list-style-type: none"> - Guaranteed issue and discounted group rates 								
Long Term Disability NO COST TO YOU!	Mutual of Omaha <ul style="list-style-type: none"> - Replaces 60% of income up to \$10,000/month if disabled 								
Supplemental Products	Allstate Benefits - Hospital, Accident and Critical Illness Plans <ul style="list-style-type: none"> - Guaranteed issue and discounted group rates 								
Identity Theft Protection	Norton LifeLock <ul style="list-style-type: none"> - Two plans to choose from - Comprehensive identity theft protection and restoration services offered at discounted group rates 								
Pet Insurance	Nationwide <ul style="list-style-type: none"> - Customizable plan design at discounted group rates 								
Flexible Spending Account	Discovery Benefits <ul style="list-style-type: none"> - Pre-Tax Healthcare Spending Account - Pre-Tax Limited Purpose Spending Account (compatible with Base Medical Plan) - Pre-Tax Dependent Care Spending Account 								
Health Savings Account	Discovery Benefits <ul style="list-style-type: none"> - Pre-Tax Health Savings Account (compatible with Base Medical Plan) 								
Additional Programs NO COST TO YOU!	<table border="0"> <tr> <td>Cigna</td> <td>Mutual of Omaha</td> </tr> <tr> <td>- Discount health and wellness services including \$25 gym memberships</td> <td>- Employee Assistance Program</td> </tr> <tr> <td>- Virtual behavioral health</td> <td>- Travel Assistance</td> </tr> <tr> <td></td> <td>- Will Preparation Service</td> </tr> </table>	Cigna	Mutual of Omaha	- Discount health and wellness services including \$25 gym memberships	- Employee Assistance Program	- Virtual behavioral health	- Travel Assistance		- Will Preparation Service
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PTO	<ul style="list-style-type: none"> - Accrual Begins Immediately - Accrual rates vary based on employee position 								
Holidays	<ul style="list-style-type: none"> - Eight (8) Paid holidays per year: New Year’s, Memorial Day, Independence Day, Labor Day, Thanksgiving and Christmas and two Floating Holidays 								
401k - ADP	<ul style="list-style-type: none"> - Anser match up to 4% - Available after two (2) months of full-time employment 								

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