

# BENEFITS PACKAGE DETAILS

## BENEFIT

## DESCRIPTION

## ELIGIBILITY



### United Health Care – *Bronze Plan*

COVERAGE	MONTHLY PREMIUM	YEARLY DEDUCTIBLE
Employee	\$40	\$1,500
Employee + Children	\$150	\$3,000
Employee + Spouse	\$240	\$3,000
Family	\$280	\$3,000

Full time; The first day of the month after one calendar month of employment.

### United Health Care – *Silver Plan*

COVERAGE	MONTHLY PREMIUM	YEARLY DEDUCTIBLE
Employee	\$90	\$1,000
Employee + Children	\$275	\$2,500
Employee + Spouse	\$350	\$2,500
Family	\$410	\$2,500

### United Health Care – *Gold Plan*

COVERAGE	MONTHLY PREMIUM	YEARLY DEDUCTIBLE
Employee	\$220	\$1,000
Employee + Children	\$615	\$3,000
Employee + Spouse	\$740	\$3,000
Family	\$830	\$3,000

### Cash Pay-Out

Employees who decline Health Insurance are eligible for a \$1,200 annual cash pay-out, with proof of health insurance coverage elsewhere. Payouts are made monthly. Certain restrictions apply.

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### United Health Care

COVERAGE	MONTHLY PREMIUM
Employee	\$23.04
Employee + Children	\$46.08
Employee + Spouse	\$46.65
Family	\$72.84

Full time; The first day of the month after one calendar month of employment.

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### United Health Care

COVERAGE	MONTHLY PREMIUM
Employee	\$6.70
Employee + Children	\$12.72
Employee + Spouse	\$14.92
Family	\$21

Full time; The first day of the month after one calendar month of employment.

BENEFIT	DESCRIPTION	ELIGIBILITY
<b>FLEXIBLE SPENDING ACCOUNTS</b>	<p><b>Discovery Benefits – Health Care FSA</b>            Employees can set aside up to \$2,750 pre-tax dollars to cover qualified expenses you would normally pay out of pocket with post-tax dollars.</p> <p><b>Discovery Benefits – Dependent Care FSA</b>            Employees can set aside up to \$5,000 pre-tax dollars to cover qualified expenses you would normally pay out of pocket with post-tax dollars.</p>	Full time; one month.
<b>PAID TIME OFF (PTO)</b>	<p>Employees can accrue PTO based on years of service.*            15 through 27 days / year.  <i>Part time employees accrue PTO at a pro-rated amount.</i></p>	Date of hire.
<b>SICK TIME</b>	<p>Employees accrue six (6) sick days per year.*</p>	Date of hire; full time.
<b>HOLIDAY TIME</b>	<p>Employees enjoy seven (7) to eight (8) paid holidays per year.*</p>	Date of hire; full time.
<b>JURY DUTY</b>	<p>Pay difference.</p>	Date of hire.
<b>COMPASSIONATE LEAVE</b>	<p>Up to five (5) paid days for a death in the family.*</p>	Date of hire.
<b>LIFE INSURANCE</b>	<p><b>Mutual of Omaha</b>            1x the employee's annual earnings, with options to add up to 5x annual earnings and add coverage for spouse &amp; children.</p>	One month; full time.
<b>SHORT TERM DISABILITY</b>	<p><b>Mutual of Omaha</b>            70% of employee's base salary, up to \$500/week, up to 24 weeks; with option to enhance coverage up to \$1,500/week.  <i>14-day waiting period.</i></p>	One month; full time.
<b>LONG TERM DISABILITY</b>	<p><b>Mutual of Omaha</b>            60% of employee's base salary up to \$5,000/month.</p>	One month; full time.
<b>401(K) WITH EMPLOYER MATCH</b>	<p>Available to all full-time and part-time employees.            Employer will match up to 5% of what an employee contributes.</p>	Date of hire.
<b>EMPLOYEE REFERRAL PROGRAM</b>	<p>Receive an incentive up to \$1,000 for each applicant an employee refers and is subsequently hired.</p>	Date of hire.
<b>SUPPORT</b>	<p>24-hour Employee Assistance Program at no cost to employees.            • Program aids in a variety of mental health &amp; work/life balance issues.            Employee HR Concierge Helpline.</p>	Date of hire.

\* Benefits may vary based on organization and/or position.