

BENEFITS SUMMARY

INSURANCE PROGRAMS

HEALTH INSURANCE

Eligible 1st of the month after 30 days of employment.
PPO Option available and HMO in limited areas.

DENTAL INSURANCE

Eligible first of the month following 30 days of employment.
Discount and traditional options available including vision

LONG TERM DISABILITY INCOME PLAN

Effective after completion of one year of fulltime continuous employment.

GROUP LIFE INSURANCE

Effective 90 days after employment commencement.

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

Effective 1st of the month following 90 days of employment.

RETIREMENT PLANS

RETIREMENT PLAN (Defined Benefit Pension Plan)

Effective July 1st, after 6 months of service and age 20 ½.

401(K) RETIREMENT SAVINGS PLAN (Defined Contribution Plan)

Eligible after 30 days employment on entry date of January or July 1st
401(k) and Roth 401(k) options available
100% vested immediately

OTHER BENEFITS

FLEXIBLE SPENDING PLAN (Section 125)

Eligible first of the month following 30 days employment.
Pre-tax Medical and/or Dental Premiums, Unreimbursed Medical
and Dependent Care Expenses

PAID VACATION, SICK LEAVE AND HOLIDAYS

COMPENSATION

A formalized salary administration program in which every job has been clearly defined and evaluated according to education, skills, experience and effort required through careful internal and market analysis, allows the companies to achieve fair pay internally as well as maintaining a competitive pay structure.

BENEFITS SUMMARY DISCLAIMER

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