# Voluntary Benefits

OUR VOLUNTARY BENEFITS ARE OFFERED THROUGH UNUM

YOU MUST ENROLL DURING THE INITIAL ENROLLMENT PERIOD:
30 DAYS FROM DATE OF HIRE

## DENTAL

Pregnancy Benefit
Wellness Benefits
Unumdentalcare.com to search for providers
Virtual Dental Visits
Carryover Benefits

## VISION

Members have the freedom to choose any provider from EyeMed's Insight Network.
Exam - Materials - Frames - Eyeglass Lenses - Contacts - Laser Vision Correction Discounts

## HOSPITAL INDEMNITY

Group Hospital Insurance helps covered employees and their families with the financial impacts of a hospitalization.

## DISABILITY

If a covered illness or injury keeps you from working, Short Term Disability Insurance replaces part of your income while you recover. As long as you remain disabled, you can receive payments for up to 12 weeks.

## PET INSURANCE

Flexible coverage with up to 100% reimbursement and freedom to visit any U.S. licensed vet. Optional Preventive Care coverage. 24/7 access to Telehealth Concierge Services.

## ACCIDENT

Provides a set benefit amount based on the type of injury you have and the type of treatment you need. It covers accidents that occur on and off the job.

## CRITICAL ILLNESS

Critical illness insurance may help you cover expenses not covered by your health insurance. It's a cash payment you receive if you ever experience a serious illness.

## TERM LIFE

You choose the amount of coverage that's right for you, and you keep coverage for a set period of time, or "term."

ENROLLMENT CAN BE COMPLETED VIA THE ADP APP OR BY CALLING THE CALL CENTER AND SPEAKING WITH AN ENROLLMENT COUNSELOR.
681-833-5205 MONDAY THROUGH FRIDAY FROM 8AM- 5PM CT.

# 401k Plan

*YOU MUST BECOME ELIGIBLE TO ENROLL IN THE 401K PLAN

## ELIGIBILITY

After working 500 hours within the first 6 months of employment (or 1,000 hours within the first year). You will be automatically enrolled in the plan, unless you login to the ADP Workforce Now app and opt out. A voluntary contribution of 3% will be deducted from your pay before taxes and deposited into the plans default fund when auto enrolled.

## EMPLOYER CONTRIBUTIONS

The employer match is 4% total.
The contribution matches 100% on the first 2% of the participants compensation, plus 50% of the next 6% of the participants compensation.

## CONTRIBUTIONS

You can contribute as much as you'd like.
Before-tax: 1% to 90%
Roth: 1% to 90%
The total max amount you may contribute is 90%.
Contributions will auto-stop at IRS max.
You can also consolidate your accounts if you have a plan from a previous job with a **rollover plan**

## VESTING

Your contributions and any amounts you rolled over into the plan adjusted for gains and losses, are always 100% yours. The match is fully vested after 2 years, meaning the company match will not be "yours" until 2 years after date of hire.

# Health Insurance

YOU WILL BE NOTIFIED WHEN YOU BECOME ELIGIBLE

## ELIGIBILITY

Under the Affordable Care Act (ACA), part-time employees may become eligible for full coverage health benefits if they work an **average of 30 hours per week over a 52-week measurement period.**

## HOW IT WORKS

If you average 30+ hours per week over a 52-week period, you may qualify for employer-sponsored health insurance. Your hours will be reviewed during our measurement period to determine eligibility. If eligible, you will be notified and given the opportunity to enroll in benefits during the designated stability period. (30 days)

## PREMIUM

Your monthly premium depends on the plan you choose and the level of coverage.

## BENEFITS

Benefits include medical, dental, and vision insurance.

**YOU CAN ENROLL THROUGH YOUR ADP WORKFORCE APP ONCE YOU'RE ELIGIBLE**

# Plans & Premiums

## EMPLOYER SPONSORED PLANS ONCE YOU'RE ACA ELIGIBLE

### 3 PLANS AVAILABLE

PPO Plan

PPO2 Plan

HDHP

Each plan includes dental and vision

### PPO PLAN

Offers coverage for employee + family

Deductible: In-network: $2,000 per person / $4,000 per family

Includes the Teledoc option

### PPO2 PLAN

Employee Coverage Only (No dependents)

Deductible: In-network: $9,000 per person

Includes First Stop Health where your telehealth doctor can be your PCP

### HDHP

Offers coverage for employee + family

Deductible: In-network: $2,000 per person / $4,000 per family

Includes the Teledoc option

**YOU CAN ENROLL THROUGH YOUR ADP WORKFORCE APP ONCE YOU'RE ELIGIBLE**