

It's time to choose the  
benefit options that  
**fit your life**



# Welcome

We are proud to offer a benefit program that encourages healthy living and financial security for our employees. This guide provides the summary information you need to select the benefits that best meet your situation. We are here to help and ask that you take the time to understand your options, get answers to your questions and make the choices that are right for you and your family. Visit [www.smithersconnect.com](http://www.smithersconnect.com) for more details about the 2023 benefits plans.

## Table of Contents

Click below to jump a page.

Important Benefits Information	3
Medical	4
Health Reimbursement Account	7
Wellness	8
Flexible Spending Accounts	10
Dental	11
Vision	12
Life and AD&D	13
Disability	14
ARAG Legal Plan	14
Employee Assistance Program	15
Pet Insurance	15
Health Advocate	16
Retirement	17
Time Off	18
Rates	20
Contacts	21





# Important Benefits Information

## Benefits Eligibility

You are eligible for benefits when you are an actively employed full-time employee. Newly hired full-time employees become eligible for medical, dental, and vision coverage after 30 days of employment with coverage effective on the upcoming first day of the month. Employees transferring from part-time to full-time positions and individuals on assignment through a staffing arrangement and converting from contract or temporary status to regular full-time status are provided credit toward the 30 day requirement and may be eligible on the first day of the upcoming month.

Many of the plans offer coverage for eligible dependents, including:

- Your legal spouse
- Your domestic partner, as defined by Smithers policy
- Your child(ren), including a stepchild, a legally-adopted child, or a child for whom you are the legal guardian (up to age 26)
- Your dependent children of any age who are physically or mentally unable to care for themselves

## Electing Benefits

You can sign up for or change your benefits elections at the following times:

- During annual benefits open enrollment period (elections take effect January 1st)
- On the 1st day of employment, election must be made within 30 days of eligibility as a newly hired employee
- Within 30 days of experiencing a qualifying life event

## Termination of Coverage

Your benefits coverage will terminate at the end of the month following:

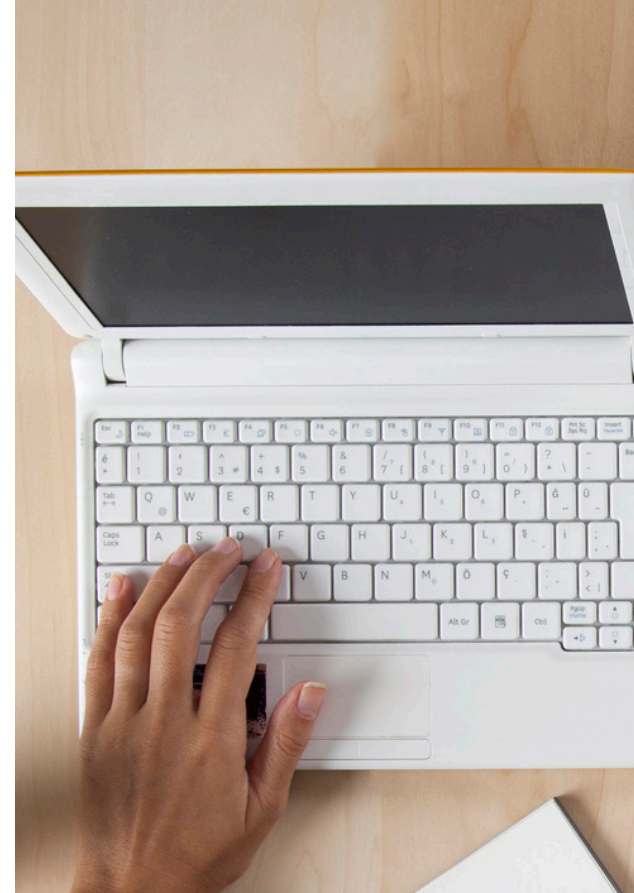
- The date in which you terminate employment for any reason including death
- The date in which you no longer meet the eligibility requirements
- The date in which contribution payments are not received
- The date any benefit plan is terminated
- The date you enter the armed forces on active, full-time duty except as covered under USERRA

## Section 125

By participating in the 125 Cafeteria Plan, you authorize your employer to reduce your gross compensation in the amounts listed on the Salary Reduction Agreement you signed. The benefit election amounts will be adjusted automatically pursuant to any premium changes rendered by the vendor. For a copy of the Section 125 Plan Document please contact Human Resources.

## Spousal Surcharge

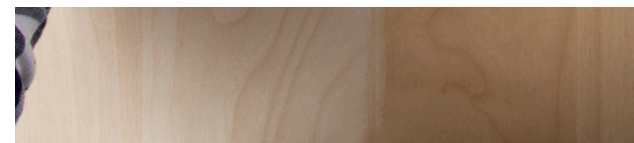
If your spouse is eligible for medical coverage through his or her employer and you elect to cover him or her under a Smithers medical plan, a \$60 per pay spousal surcharge will be added to your bi-weekly medical benefits cost. If a spouse's medical eligibility changes throughout the year, you must notify Human Resources within 30 days of the event.



## Examples of Qualifying Life Events

- Marriage
- Birth or adoption of a child
- Change in dependent's status
- Divorce, legal separation
- Gain or loss of coverage
- Change in work status

Remember, if you experience a Qualified Life Event that impacts your benefits, you must notify human resources within 30 days of the Event or you will not be able to change your benefits until the next Annual Enrollment period.



## Medical

### Coverage to Build a Foundation of Good Health

At Smithers, we understand the importance of good health as the foundation for a productive life at home and at work. That is why we offer you the choice of three medical plans administered by Aetna to fit your needs and budget. If you participate in our Wellness Program and elect one of the HRA plan options you will receive money from Smithers to help meet your plan deductible and fund your health care expenses. Refer to the wellness section of the benefit guide for more information.

Our Aetna plans utilizes the Standard Managed Choice Plus network which offers you the flexibility to select the provider or facility of your choice. Keep in mind if you choose an in-network provider, your Aetna benefits will be paid at the highest level.



### Important Terms to Know

**Preventive Care:** The plan pays 100% for in-network preventive care.

**Annual Deductible:** For non-preventive care there is an annual deductible that must be met. The annual deductible is per person up to the Family deductible.

**Coinsurance:** Your percentage share of the costs of a healthcare service, for example 20%. You start paying coinsurance after you've paid your plan's deductible.

**Copay:** A fixed dollar amount, \$25 for example, you pay for a covered health care service like an office visit. The copay lets you know ahead of time exactly how much you will owe. Note, if you have any lab testing, X-ray or diagnostic testing done at a providers office these are not covered by the copay and are subject to the plan deductible and coinsurance.

**Out-of-Pocket Maximum:** This is the most that you will have to pay for covered services in a plan year. All medical and prescription drug deductibles, copayments and coinsurance apply toward the out-of-pocket maximum. Once you meet the out-of-pocket maximum then the plan pays 100% of your eligible expenses, including the cost of all office visits and prescription drugs, for the remainder of the year.

**Cost per pay:** The pre-tax dollar amount withheld from each bi-weekly pay.

## See a doctor whenever, wherever.

### Virtual Visits for General Medical covered at no cost to you

When you're sick and need care quick, a TeleDoc is a convenient way to start feeling better faster.

With a TeleDoc Visit, you can see and talk to a doctor via mobile device or computer - 24/7, no appointment needed. The doctor can give you a diagnosis and prescription\*, if needed. Plus, with your Aetna plan, your cost is \$0.

To get started with a Virtual Visit, go to [Teladoc.com/aetna](https://Teladoc.com/aetna).

### Get care in 20 minutes or less.

Use a Virtual Visit for these minor medical needs:

- Bladder infection/ Urinary tract infection
- Rash
- Bronchitis
- Sinus problems
- Cold/ flu
- Sore throat
- Fever
- Stomachache
- Pinkeye

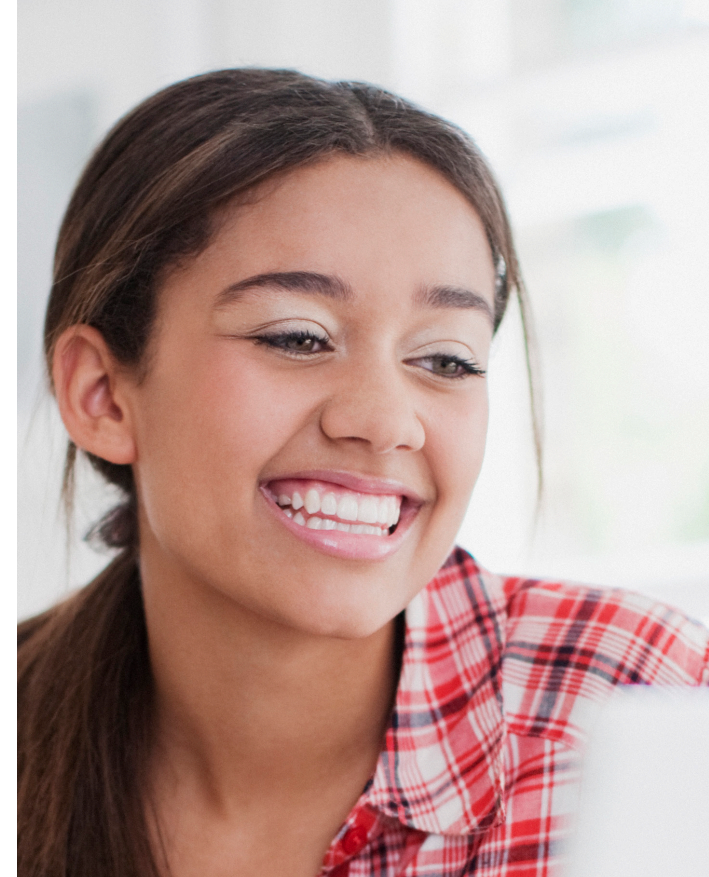
### Prepare for your Virtual Visit.

Have these three items ready to register and complete your Virtual Visit:

- Health plan ID card
- Credit card
- Pharmacy location

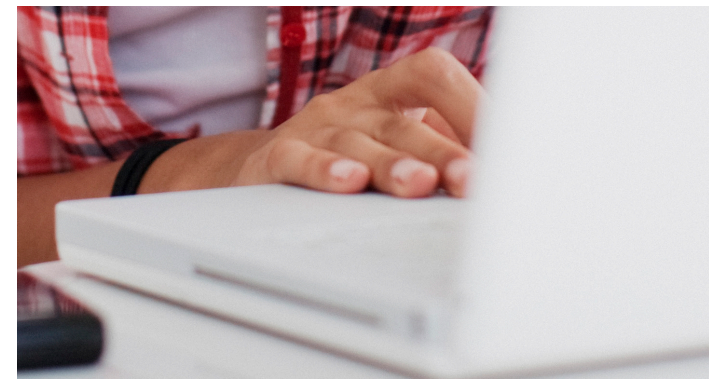
\*Prescription services may not be available in all states.

Virtual visits are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. Virtual visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times or in all locations.



Virtual Visits can save time and money.

An estimated 25 percent of ER visits could be treated with a Virtual Visit — which brings a potential \$1,700 cost down to \$0





# You have a choice of three medical plans

In-network benefits are reflected. Refer to the benefit summaries for your out-of-network benefit.

Aetna	\$1,000 Deductible Plan	\$3,000 Deductible Plan with HRA	\$4,000 Deductible Plan with HRA
Calendar Year Deductible: Single / Family	\$1,000 / \$2,000	\$3,000 / \$6,000	\$4,000 / \$8,000
Coinsurance	20% after deductible	20% after deductible	20% after deductible
Maximum Out of Pocket Limit: Single / Family (Includes the deductible)	\$5,000 / \$10,000	\$6,000 / \$12,000	\$7,150 / \$14,300
Primary Care Office Visit <small>*Lab &amp; X-Ray not covered under copay &amp; subject to plan deductible then coinsurance</small>	\$10 copay	\$25 copay	\$25 copay
Specialist Office Visit	\$40 copay	\$50 copay	\$50 copay
Teladoc			
General Medicine	\$0	\$0	\$0
Specialist	\$40	\$50	\$50
Behavioral Health	\$10	\$15	\$15
Surgical Services	20% after deductible	20% after deductible	20% after deductible
Complex X-Ray and Lab – CT, PET, MRI, MRA etc.	20% after deductible	20% after deductible	20% after deductible
Urgent Care Centers	\$25 Copay	\$25 Copay	\$25 Copay
Emergency Medical Care	20% after deductible + \$300 copay <small>*copay waived if admitted</small>	20% after deductible + \$300 copay <small>*copay waived if admitted</small>	20% after deductible + \$300 copay <small>*copay waived if admitted</small>
In-Patient Hospital Services	20% after deductible	20% after deductible	20% after deductible
Out-Patient Hospital Services	20% after deductible	20% after deductible	20% after deductible
<b>Prescription Drugs:</b>			
Retail (30 day supply)	Tier 1 – \$20 / Tier 2 – \$60 / Tier 3 – \$100		
Mail Order (90 day supply)	Tier 1 – \$50 / Tier 2 – \$150 / Tier 3 – \$250		

# Health Reimbursement Account

## What is an HRA?

A Health Reimbursement Account (HRA) is an employer funded account that helps you pay for qualified medical, prescription, dental and vision expenses. You automatically receive the HRA if you are enrolled in either the \$3,000 Deductible or \$4,000 Deductible plan with UHC. Smithers will fund up to \$1,750 if on single coverage and \$2,410 if you cover dependents on the medical plan by attesting to being a non-tobacco user and participating in our Wellness Program! Any unused funds roll over to the next plan year and there is no maximum on the amount you can roll over. Based on your savings, you could build enough funds to cover your plan deductible and more. Don't miss out on your chance to earn money from Smithers to fund your healthcare expenses! Refer to the wellness page for more information on how to participate.

Note the HRA is administered by UHC and is set up to auto pay as you incur medical claims. You have the option to turn off the auto pay feature by logging onto myuhc.com to manage your HRA.

Note that your FSA funds will automatically pay first and when exhausted your HRA funds will kick in.

## Smithers HRA Funding can reduce your deductible

**Example:**  
Single | \$3,000 Deductible Plan with HRA



\* If you earn all wellness dollars and are a non-tobacco user

## What can you use HRA \$\$\$ for?



## Examples of Qualified Medical Expenses

- Acupuncture
- Alcoholism treatment
- Ambulance
- Artificial limbs
- Braces
- Childbirth preparation classes (mother)
- Chiropractors
- Contact lenses
- Crutches
- Dental fees
- Dentures
- Diagnostic fees
- Doctor's fees
- Drug addiction recovery
- Dyslexia language training
- Eyeglasses and examination fees
- Hearing aid and batteries
- Home modifications for handicapped
- Insulin
- Laboratory fees
- Maternity expenses
- Nursing homes
- Optometrists
- Orthodontia
- Orthopedic shoes
- Oxygen/oxygen equipment
- Prescription Drugs
- Psychiatric care
- Therapy treatments (prescribed)
- Transportation (for medical care)
- Vision correction surgery (e.g., LASIK)
- Vitamins (if prescribed)
- Wheelchairs
- X rays

# Wellness Program



## Getting Started

- Log onto [portal.spark360.com](http://portal.spark360.com)
- Create an account by putting your Smithers email in the box and clicking that you are not a robot
- Once you click "Create Account" you will receive an email to create a password
- Download PeopleOne Health mobile app

Any challenges can be directed to your Wellness Coordinator and Coach or 888.330.6891 x 704 or message her through PeopleOne Health

## The Portal

Take some time to look through the portal and all the opportunities to become involved in! You can attend lunch and learns, share fitness minutes for tokens, sign up for a Wellness Coaching Session and so much more!

## Tobacco Attestation - HRA Deposits

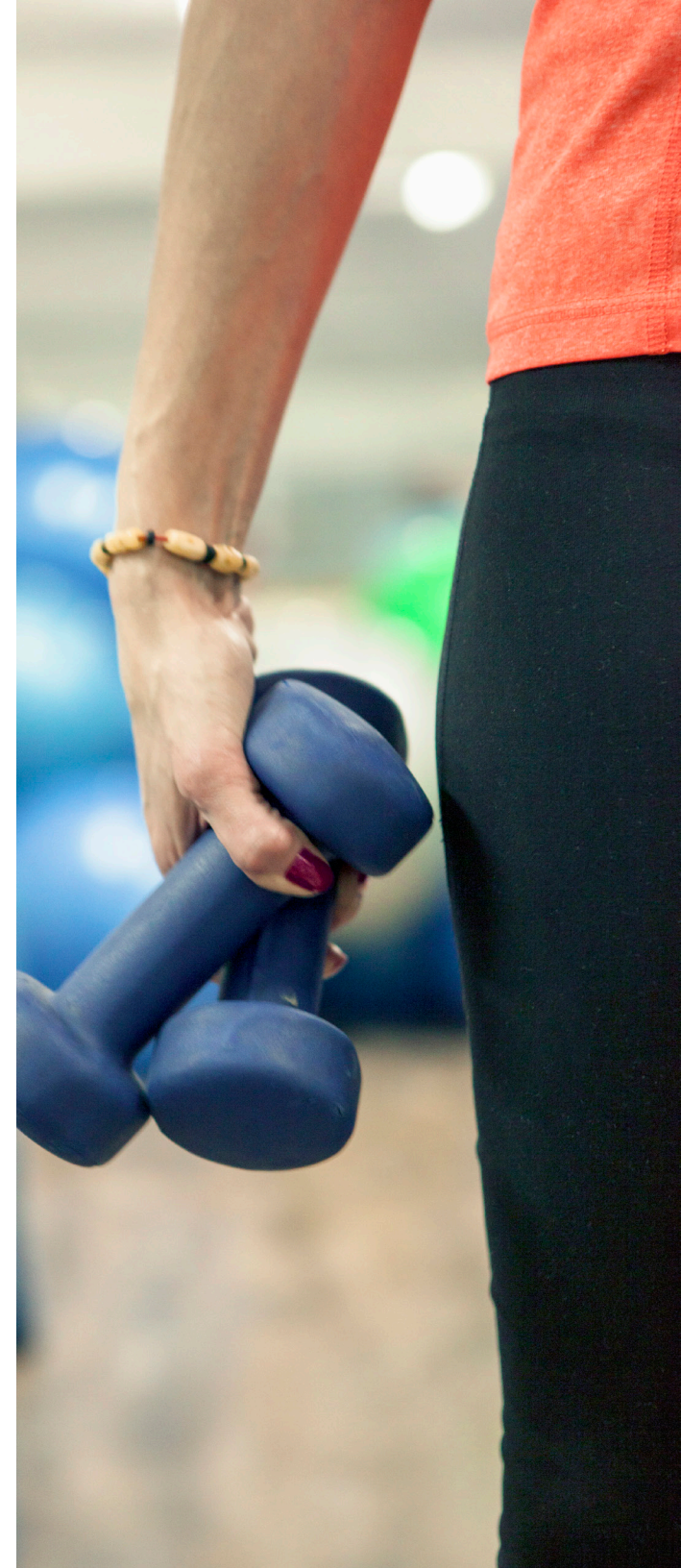
In an effort to offer the best working environment, focused on the wellness of employees, we are a non-smoking workplace. Smoking is not allowed throughout the workplace and in company owned vehicles. Tobacco Attestation will be managed through the PeopleOne Health Portal.

## Wellness Program Incentive

Accumulated Points (Point categories may vary)	Additional HRA Dollars	HRA incentive deposit
10 Points	\$200	April 15th
20 Points	\$200	July 15th
35 Points	\$400	October 15th
50 Points	\$400	December 31st
Total if you earned all points possible for the year	\$1,200 annual max	

### Your Wellness Coordinator and Coach: Lisa Trimper

You can use your Wellness Coordinator and Coach for any questions you have about the portal ([portal.peopleonehealth.com](http://portal.peopleonehealth.com)), ask about how to sign up for a coaching session, and to be a resource for health and wellness related questions. (888) 330-6891 x 712 or message her through the PeopleOne portal.





## HRA Incentives

Non-Tobacco Incentives	Employee Attestation Incentive	Spouse Attestation Incentive	Maximum Combined Incentive
Employee Only	\$550	--	\$550
Employee + Spouse	\$1,050	\$160	\$1,210
Employee + Child(ren)	\$1,050	--	\$1,050
Family	\$1,050	\$160	\$1,210

Wellness Activity Incentive	Amount
Employee Only	Up to \$1,200



# Flexible Spending Accounts

## Healthcare FSA

A Healthcare Flexible Spending Account (FSA) provides important tax advantages that can help you pay healthcare expenses on a pre-tax basis. By anticipating your family's health care costs, you can lower your taxable income so you get to keep more of what you earn.

The total amount you elect for the year is available to you at the beginning of the plan year, regardless of how much you have contributed via payroll deduction. The annual maximum contribution is \$3,050 per calendar year.

Once the plan year ends, you will have 90 days to submit claims for expenses incurred in the prior year. After that, all remaining funds will be forfeited. Plan carefully so you do not lose money.

## Dependent Care FSA

The Dependent Care Flexible Spending Account (FSA) lets employees use pre-tax dollars toward qualified dependent care such as caring for children under the age of 13 or caring for elders. Only expenses incurred to enable you to work qualify. Thus, if you are married and your spouse is not employed, you cannot use the account unless your spouse is a full-time student or disabled.

The annual maximum amount you may contribute to the Dependent Care FSA is \$5,000 (or \$2,500 if married and filing separately) per calendar year.

The amount reimbursed to you under the Dependent Care FSA is limited to the amount you have contributed through payroll deductions at the time reimbursement is claimed. The individual receiving care must reside with you for expenses to qualify. Qualified dependent care expenses include:

- Preschool (but not kindergarten) tuition
- Daycare, babysitting, before-or-after school care for your child under age 13
- Adult daycare for a dependent over age 13 if they are physically or mentally incapable of self-care.

The same types of dependent care expenses that qualify for the Dependent Care FSA are eligible for a federal income tax credit but you cannot use both tax advantages for the same expenses. Consult a tax advisor to confirm which would be best for you. Carefully consider what your out-of-pocket daycare expenses will be as unused funds in a Dependent Care FSA are forfeited.





# Dental

## Keep Your Smile Healthy

Good dental care improves your overall health. The Delta Dental plan is designed to help you maintain a healthy smile through regular preventive dental care and to address any dental problems as soon as they occur. Because preventive care is so important, your dental plan covers your oral exam and cleanings twice a year in full with no deductible or copay.

With the dental plan, you can receive care from any dentist you choose. Your out-of-pocket costs will be less if you choose a Delta Dental PPO network dentist.

Visit [www.DeltaDentalOH.com](http://www.DeltaDentalOH.com) and click "Find a Dentist" and then "Delta Dental" to find an in-network dentist near you. Look for dentists in the PPO network or Premier Network.

In-network benefits are reflected. Refer to the benefit summaries for your out-of-network benefit.

<b>Annual Deductible</b>	\$50 per person \$150 family max
<b>Preventive Care</b> Exams and Cleanings (once every 6 months)X-rays	100%
<b>Basic Care</b> Fillings, Extraction, Repair of crowns, bridges, dentures	80%
<b>Major Care</b> Single crowns & Bridges & dentures	60%
<b>Orthodontia</b>	\$1,000 per person
<b>Annual Maximum Benefit</b>	\$1,250 per person
<b>Rollover Annual Maximum Benefit</b>	\$2,500 per person





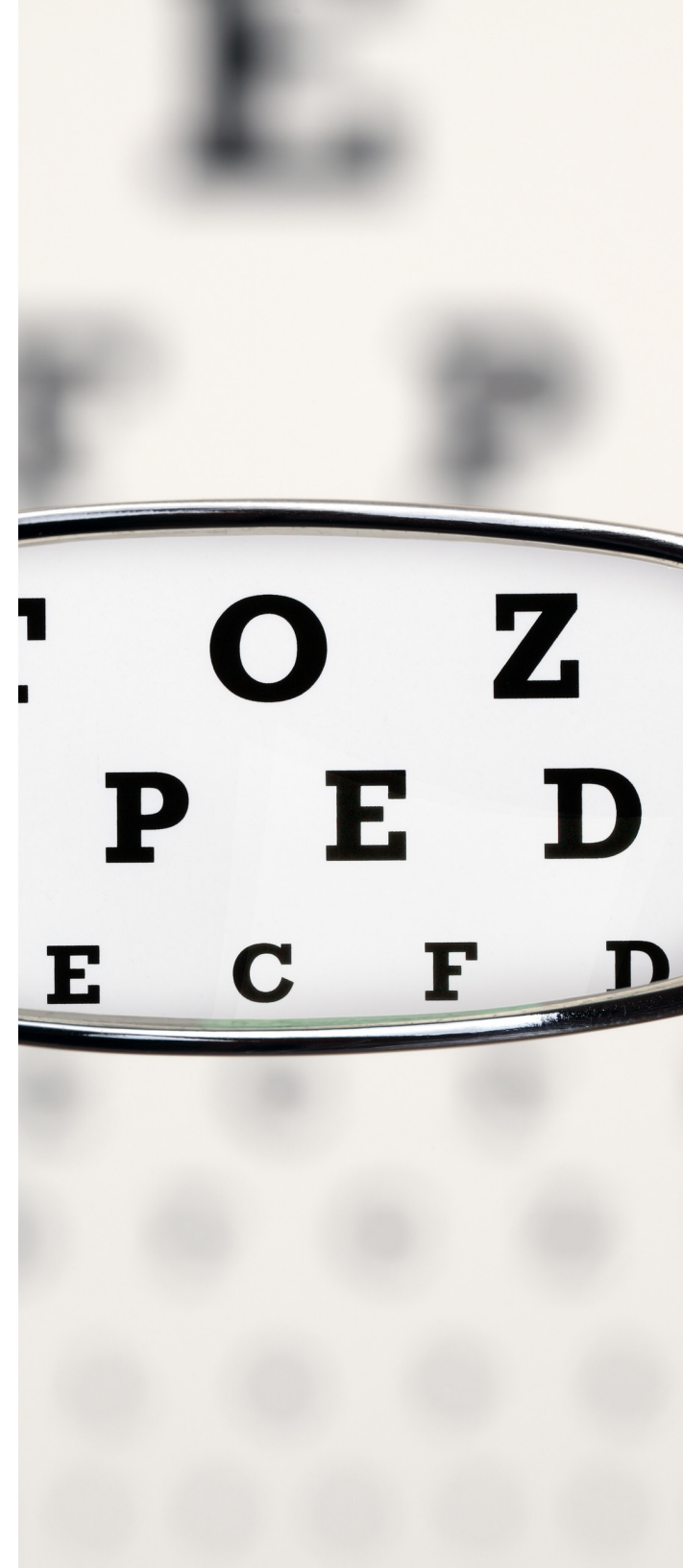
## Vision

### See the Benefits of the Vision Plan

Our vision plan includes benefits for eye exams, eyeglasses, and contact lenses through EyeMed. You may visit a doctor within the EyeMed network and take advantage of higher benefits coverage, or visit an out-of-network provider of your choice for a reduced benefit.

In-network benefits are reflected. Refer to the benefit summaries for your out-of-network benefit.

Routine Eye Exam (Once/year)	\$10 co-pay
Eyeglass Frames (One pair/year)	\$100 allowance + 20% off balance
Eyeglass Lenses (Instead of contacts)	(Once every calendar year)
Single Lenses	\$25 co-pay
Bifocal Lenses	\$25 co-pay
Trifocal Lenses	\$25 co-pay
Contact Lenses (Instead of eyeglasses)	(Once every calendar year)
Elective conventional	\$115 allowance + 15% off balance
Elective disposable	\$115 allowance (no other discount)
Non-elective (Medically necessary)	Covered in full



## Life and AD&D Plan

### Basic Life and AD&D Insurance

Smithers provides Basic Life and AD&D insurance at no cost to employees. Full-time employees receive a basic life benefit in the amount of 2 times your annual salary. Accidental death and dismemberment (AD&D) insurance is provided at the same level as an employee's Basic Life amount.

### Voluntary Life and AD&D Benefit

If you want more protection and a greater sense of financial security, Smithers offers Voluntary Life and AD&D through Guardian for you and your dependents.

#### Employee

Increments of \$10,000

Maximum cannot exceed \$500,000

Guarantee Issue = \$150,000

#### Spouse

Increments of \$5,000 increments

Maximum cannot exceed \$250,000

Guarantee Issue = \$10,000

#### Children - From birth up to 26 years old

\$1,000 increments

Maximum cannot exceed \$10,000

Guarantee Issue \$10,000

*Life and AD&D benefits reduce 35% at age 65 and 50% at age 70.*



## Disability

### Short-Term Disability Coverage

Employees are automatically enrolled at no cost in our Short-Term Disability insurance. The coverage allows for income replacement if you are disabled for 7 or more consecutive calendar days. The Smithers Group plan will pay you 67% of your pay (minus taxes) up to a maximum of \$2,500 each week.

### Long-Term Disability Coverage

Employees are automatically enrolled at no cost in our Long-Term Disability insurance. The coverage allows for income replacement if you are disabled for more than 90 days. The Smithers Group plan will pay you 60% of your pay (minus taxes) up to a maximum of \$8,250 each month.

## ARAG Legal Plan

Legal insurance covers your fees of working with a network attorney — much like health insurance covers the cost of visiting a doctor. At some point in your life, chances are you'll be faced with a significant event or situation that evolves into a legal or financial matter. Maybe you're adopting, or buying a home. Or have a parent who needs care. Life can get complicated. But there's no need to tackle challenges on your own when you can easily access ARAG.

- Consumer Protection
- Criminal Matters
- Debt-Related Matters
- Tax Issues
- Family
- Real Estate
- Wills & Estate Planning





# Employee Assistance Program

## Help for What Matters Most

WorkLifeMatters Employee Assistance Program offers services to help promote well-being and enhance the quality of life for you and your family.

Support and guidance is available online for assistance with family and personal issues at [ibhworklife.com](http://ibhworklife.com) (Password: wlm70101) and by phone at 1-800-386-7055.



### Health

- Healthy Living
- Stress Management
- Mental Health
- Diet and Fitness
- Overall Wellness



### Family

- Parenting Support
- Child and Elder Care
- Learning Programs
- Special Needs Help



### Family

- Legal Issues
- Will Preparation
- Taxes and Debt
- ID Theft Services
- Financial Planning Tools and Assistance

## Pet Insurance

Pets make your family whole. Cover them with Pet Insurance.

Help cover the costs of vet visits, accidents, illness and more.

Smithers cares about all of your dependents — even the four-legged ones. As part of your employer benefits, you can access MetLife Pet Insurance and have the option to cover multiple pets with our family plans.

MetLife is the only provider offering family plans so you can cover pets with one policy. This option is an easy way to help you cover all your furry family members.

Visit [www.metlife.com/getpetquote](http://www.metlife.com/getpetquote) or employees may call 1-800-GET-MET8. We have set up MyBenefits access for employees.



Experts are just a phone call away.

Available at no cost to you, your spouse, dependent children, parents and parents-in-law. Completely confidential. Health Advocate is not an insurance company and is not affiliated with any insurance company or third party provider.

Where to Turn? Health Advocate points the way.

- Find and compare doctors, specialists and other providers
- Schedule appointments; arrange treatments and tests
- Locate and compare treatment facilities or clinical trials
- Answer questions about tests, treatments and medications

Confused by Health Insurance? Health Advocate cuts through the red tape.

- Learn what's covered and what's not
- Obtain appropriate approvals for covered services
- Identify and compare alternatives for non-covered services

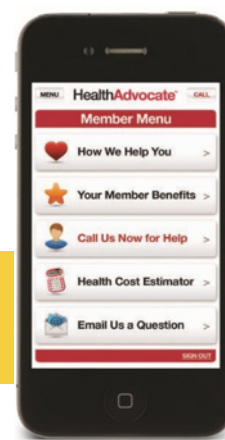
Overwhelmed by Medical Bills? Health Advocate goes to bat for you.

- Get estimates; negotiate fees, make payment arrangements
- Supply providers with required information to pay a claim
- Review medical bills
- Understand coverage denials and appeals

Need Eldercare Services? Health Advocate eases your burden.

- Find in-home care, adult day care, long-term care
- Clarify Medicare and Medicare Supplement plans
- Coordinate care among multiple providers
- Research transportation options

Download the mobile app  
Search for Health Advocate SmartHelp





# Retirement

## Plan now to retire later: Invest in your 401k Plan

Helping you worry less about retirement is one of our goals. We provide a 401k through Charles Schwab.

We contribute .75% of every dollar for the first 4% of your contribution, for a total of 3% Smithers contribution.

If you do not make an election, we make it easy for you and automatically enroll you at 6% of gross pay, and your money is invested in your age based Target Retirement Fund. One of the features of the Smithers 401k plan are automatic enrollment and increases over time that allow you maximize your savings.

We also offer Target Retirement funds that will manage your plan for you. After your first paycheck, new employees can enroll in the Smithers 401k Retirement Plan.

To login to your personal Schwab account: <https://workplace.schwab.com/public/workplace/retirement-planning>

### 2 programs to choose from, and 22 Investment choices.

- 401(k) – pre-tax contribution
- Roth 401(k) – post-tax contribution

**2023 Maximum Contribution** – \$22,500

### Catch-up contributions

Those employees age 50 or over can contribute an additional \$7,500

### Retirement Advice

- Talk with a Cap Trust representative at (800) 967 9948 or visit [www.captrustadvice.com](http://www.captrustadvice.com)
- We offer on-site retirement planning advice every fall through CapTrust





# Time Off

## Paid Time Off Vacation

We offer paid-time off vacation so team member can refresh and recharge. Employees who are classified as full-time are eligible.

Total Service Recognized	Paid Time Off Vacation Allowed
0-3 Years	80 Hours
4-10 Years	120 Hours
11+ Years	160 Hours

- In the hiring and terminating years, this time will be pro-rated
- Vacation hours are advanced to you at the beginning of the calendar year, and then you earn them as the year progresses. Therefore,
  - If you leave during the year, and you have taken more than you have earned, we will deduct the amount from your last pay.
  - If you have earned more than you have taken, we will pay you the difference in your last pay.

## Bereavement Leave

We offer bereavement leave to help employees during a time of loss. Employees who are classified as full-time are eligible.

Definition	Consecutive Days
Immediate Family spouse/domestic partner, child/stepchild	5 Days
Extended Family parent, sibling, daughter/son In-law, mother/father In-law, brother/sister in-law grandparent, grandchild	3 Days
Other Family aunt/uncle, niece/nephew, cousin	1 Day

## Jury Duty

Smithers believe employees should be able to fulfill their civic duties. Employees who receive notice of jury duty are expected to notify their supervisor as soon as possible so that arrangements may be made to reschedule work assignments if necessary.

Full-time employees may take off to serve on a jury and shall be paid for up to 120 hours of jury duty per calendar year, not to exceed regularly scheduled work hours.

An employee on jury duty will be expected to work as much of their regularly scheduled shift as the jury duty permits.

Upon presentation of proof of jury duty, the company will pay the employee their regular wage that would have been earned for that period, less any amount received for the jury duty, excluding travel pay, meals, mileage, or parking fees incurred during jury duty.

## Sick Time

We offer paid-time off sick time to care for yourself or children during an illness or to use to stay well. Employees who are classified as full-time are eligible.

Sick Policy	All Employees
Waiting Period	None
Pay	100%, minimum 1 hour
Hours	56 Hours
Rollover	56 Hours, Cap at 112 Hours
Timeframe	Calendar Year
Termination	Not Paid
Doctor's return	3 Days
New Hires	Prorated

- Doctor's appointments
- If you are sick, you need to take care of yourself
- If your dependent child is sick and you are the only one that can care for him/her

## Personal Leave

A personal leave of absence without pay is available to eligible employees who wish to take time off from work duties to fulfill personal obligations.

- An employee must be working in a regular full-time status and have completed (1) year of service.
- Please see your supervisor for additional information regarding this policy.

## Voting

The company encourages employees to fulfill their civic responsibilities by participating in elections.

If employees are unable to vote in an election during their non-working hours, the company will grant reasonable time off to vote. This time is unpaid time off.

## FMLA

Smithers complies with all absences covered under The Family and Medical Leave act of 1993.

- The family medical leave act (FMLA) provides job and benefit protection to eligible employees absent from work due to a qualifying event.
- An employee can inquire on their eligibility for FMLA simply by requesting an FMLA request form, from their designated Human Resource Business Partner.

## Holidays & Floating Holidays

Smithers offers 8 paid holidays and 16 hours of Floating Holiday time. Team members can use the Floating holiday time how they choose upon approval from their manager. Employees who are classified as full time are eligible

- New Years Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving
- Day after Thanksgiving
- Christmas Eve
- Christmas Day

In the hiring year Floating Holiday time will be prorated and remaining balances will not be paid out in terminating year unless required by state law.



## Rates (Per pay)

Medical	\$1,000 PPO Deductible	\$3,000 Deductible HRA	\$4,000 Deductible HRA
Employee Only	\$167.75	\$72.41	\$58.89
Employee + Spouse	\$393.00	\$146.57	\$121.16
Employee + Child(ren)	\$350.75	\$122.17	\$97.24
Family	\$501.05	\$202.51	\$164.38

Dental - PPO	Rate	Vision	Rate
Employee Only	\$0.00 (FREE)	Employee Only	\$0.00 (FREE)
Employee + Spouse	\$14.35	Employee + Spouse	\$3.23
Employee + Child(ren)	\$20.88	Employee + Child(ren)	\$3.59
Family	\$40.26	Family	\$6.97

Legal Insurance ARAG	Rate
Basic Coverage	\$9.58
Expanded Coverage	\$11.19

Life & AD&D	Life	AD&D
Age Under 20	\$0.025	\$0.009
20-24	\$0.025	\$0.009
25-29	\$0.025	\$0.009
30-34	\$0.033	\$0.009
35-39	\$0.050	\$0.009
40-44	\$0.075	\$0.009
45-49	\$0.145	\$0.009
50-54	\$0.245	\$0.009
55-59	\$0.399	\$0.009
60-64	\$0.594	\$0.009
65-69	\$0.910	\$0.009
70-74	\$1.333	\$0.009
75-79	\$2.438	\$0.009
80-84	\$2.438	\$0.009
85-89	\$2.438	\$0.009
90-94	\$2.438	\$0.009
95-99	\$2.438	\$0.009
Dependent Child	\$0.078	\$0.009



## Contacts

Benefit Type	Company	Website	Phone Number
Medical	Aetna	<a href="http://www.aetna.com">www.aetna.com</a>	800-238-6716
Dental	Delta Dental	<a href="http://www.deltadental.com">www.deltadental.com</a>	800-524-0149
Vision	EyeMed	<a href="http://www.eyemed.com">www.eyemed.com</a>	866-939-3633
Short-Term Disability	Please Contact Human Resources Representative	—	—
Life and AD&D	Guardian	<a href="http://www.glic.com">www.glic.com</a>	800-627-4200
Long-Term Disability	Guardian	<a href="http://www.glic.com">www.glic.com</a>	800-627-4200
Legal Services	ARAG	<a href="http://www.araglegal.com">www.araglegal.com</a>	800-888-4187
Flexible Spending Accounts	Aetna - PayFlex	<a href="http://www.payflex.com">www.payflex.com</a>	844-729-3539
Health Advocate	Health Advocate	<a href="http://www.HealthAdvocate.com">www.HealthAdvocate.com</a>	866-799-2728
Retirement	Cap Trust	<a href="http://www.captrustadvice.com">www.captrustadvice.com</a>	800-967-9948

