

# 2021 Summary of Benefits

## **Health Insurance Coverage**

Provider Blue Cross Blue Shield – PPO Calendar Year Deductibles \$2,300 Individual / \$5,600 Family

Office Visit Co-Pay \$40 / \$60 Prescription Drug Program \$10 / \$50 / \$70

Co-Insurance \$8,550 Individual / \$17,100 Family

Maximum Lifetime Benefits Unlimited

#### **Health Insurance Premiums**

Premium cost per bi-weekly pay period:

\$156.26 / Employee Only

\$380.94 / Employee / Spouse

\$478.37 / Employee / Children

\$543.82 / Employee / Family

#### Life Insurance

Life insurance premiums are paid by the Company.

Life \$15,000 Accidental \$30,000

### 125 Cafeteria Plan

The Cafeteria Plan allows employees to pay certain qualified expenses such as health insurance premiums, health care expenses and dependent care expenses on a pre-tax basis, thereby reducing their total taxable income and increasing their spendable takehome pay.

#### 401(k) Profit Sharing Plan

Employees may contribute to the 401(k) Plan. The Company makes contributions to the plan based on profits at the end of the fiscal year. The 401(k) Profit Sharing Plan is through Fidelity Investments.

## **Other Company Benefits**

The Company offers vacation, sick, holiday, jury duty and funeral leave pay. You must be a full time employee and completed the 90 probationary period to be eligible for benefits. The policies for benefits are in the Salary and Hourly Employee Handbooks.