



# 2022 Benefit Summary

## **Medical benefits through HealthComp/Blue Cross Blue Shield Network Health Savings Account**

- Three medical plans to meet individual needs (PPO, EPO, HDHP)
- Comprehensive nationwide physician network
- Discounted mail-order prescription program with Express Scripts
- Access to Direct Primary Care Physician “PeakMed” 24/7 at zero cost to employee

## **Health Savings Account**

- Election in the HDHP gives eligibility to contribute to HSA
- Employee contributions are pre-tax
- Generous employer contribution for full time and part time employees
- Individuals can contribute up to \$3,650 annually and
- Families can contribute up to \$7,300 annually

## **Dental coverage through Delta**

- Two dental plans to meet individual needs
- Enormous provider network participation
- Preferred options for lower costs
- 100% coverage on diagnostic and preventative services

## **Vision coverage through EyeMed**

- Preferred options for lower costs
- Generous frames, lenses and contacts allowance
- Annual eye exam

## **Flexible Spending Account**

- The option to take Medical, Dental, and Child Care funds out of your paycheck as pre-tax dollars, avoiding taxes on dollars earned and reducing your taxable income
- Up to \$2,850 for Medical Spending
- Up to \$5,000 for Dependent Care
- Up to \$2,850 for Limited Purpose FSA
- Debit Card available for all accounts
- \$570 Rollover Feature



## Family Planning

- \$15,000 combined lifetime maximum for fertility treatment, fertility medications and reimbursements for donor, surrogacy, and adoption services
- Full-time and part-time employees who are a new parent due to birth or adoption, that are not the delivering parent, will be eligible to apply for Parental Paid Leave. If approved, new parents will receive 70% of their compensation for up to 5 weeks.

## 401(k) Plan Through Securian/Minnesota Life

- Invest up to \$20,500 of your earnings on a pre-tax basis, reducing taxable income
- 401(k) catch-up contributions on a pre-tax basis, up to \$6,500 for employees 50 and over
- A fully vested employer contribution equal to 3% of your pay after 6 months of employment
- An employer match, after one year of employment, dollar for dollar up to 6% of your total compensation.
- Immediate 100% vesting for the employer contribution. The employer match follows a schedule reaching 100% vesting after 4 years employment.

## Additional Benefits

- Company provided Life Insurance (3X annual salary for employee (\$1,000,000 max); \$5,000 for spouse; \$2,000 for children)
- Option to add supplemental Life Insurance (up to \$500,000 or 5X for employee; \$100,000 for spouse; \$10,000 for children)
- Option to transfer Life Insurance upon exit (Portability)
- Company provided Short & Long Term Disability Insurance, effective at time of hire
- Company provided Accidental Death & Dismemberment Insurance (3X annual salary)
- Aflac BenExtend benefit that combines voluntary accident, hospital indemnity and critical illness into one convenient plan
- Confidential Employee Assistance Program (Professional counseling)
- 1% discount on posted interest rates for loans and no origination fees after 6 months employment
- Voluntary Wellness program which encourages and promotes a healthy lifestyle
- Internal Training and \$10,000 annual towards Tuition Reimbursement
- Volunteer Time Off Program that pays full and part-time employees to volunteer
- Generous Paid Time Off schedule with options to roll-over, purchase and sell
- Pet Insurance with no breed restrictions