



MEDICAL/PRESCRIPTION/DENTAL BENEFITS (Renewal 1/1/17)

ANTHEM Traditional PPO

Blue Cross/Blue Shield
Highmark (Pennsylvania) All-
In-One ID Card

ANTHEM High Deductible (Renewal 1/1/17)

BlueCross/Blue Shield
Lumenos HSA

Medical Benefits

In Network Charges- Traditional PPO

Deductible \$250/\$500
Annual Out-of-Pocket \$2,200/\$4,400
Physician Home and Office Services (per visit, PCP/SCP) \$20/\$40
Allergy Injections \$5

In Network Charges- High Deductible

Deductible \$2600/\$5200
Annual Out-of-Pocket \$3500/\$7000
Physician Home and Office Services (per visit, PCP/SCP) No Co Pay

Prescription Drug Benefits

Retail (30-day Supply)

\$10 Generic
\$35 Formulary
\$70 Brand Name
25% \$250 max up to \$2,500

Mail Service (90-day Supply)

\$20 Generic
\$105 Formulary
\$210 Brand Name
25% \$250 max up to \$2,500

Dental Benefits

Calendar-Year Deductible \$50/\$150
Calendar Maximum \$1,500
Preventative 100%
Ortho Lifetime Maximum \$1,000

VISION CARE (Renewal 4/1/16)

VSP Vision Care

Exam and Lenses every 12 months
Co-pay \$10
Frames every 24 months
Contact Lens Care every 12 months
No Co-pay
Additional Discounts and Savings

INSURANCE BENEFITS

Life Insurance

Employee – Company Paid Insurance Coverage at One Times Salary
Option to Purchase Additional Life Insurance with payroll deduction for premiums for
employee, Spouse and/or Children

Group Long Term Disability Insurance

LTD Benefit 60% after 60 Calendar Days

Accidental Death & Dismemberment Insurance

Income Continuation Benefit 60 Calendar Days – Company Funded



2017-2018 BENEFITS LISTING (CONT.)

INCENTIVE COMPENSATION

Percentage of Base Salary

401(K) AND ROTH 401(K) SAVINGS

Pre-tax 401(k) Plan & Post-tax Roth 401(k) Plan

Participants may defer up to 50% of their annual W-2 wages up to the IRS Maximum

Enrollment available first full month of employment, immediate accrual

100% Match of up to 6% of participant deferrals deposited each pay

3% Safe Harbor deposited each pay

7% Employer's Discretionary Profit Sharing Contribution deposited after year-end

401(k) Loan Plan

125 CAFETERIA PLAN

Pre-tax Deductions for Medical/Dental/Vision Employee Premiums

Pre-tax Flexible Spending Accounts

Health Care

Dependent Care

Direct Deposit Available for Claims

Health Care Debit Cards

ADDITIONAL BENEFITS

Employee Educational Assistance Plan

Paid Time Off (PTO)

Nine paid holidays per year

Vacation – 3 to 6 weeks depending on service

Sick Time

Direct Deposit Payroll

Bi-Weekly Pay

Employee Educational Assistance Plan

Full-Time Employees of the Company are eligible to become a Participant

Conditions apply – Business and Technology Areas

Associate, Bachelor, Graduate

Diploma/Certificate

Classes Taken Outside of a Program

Courses for Professional Registration/License/Certification

Prior Approval Needed

Reimbursement Schedule

A = 100%

B = 90%

C or Satisfactory Completion = 70%

D or below and Audit = 0%

Paid Time Off

Nine Observed Holidays per year

Traditional Vacation

Sick Time

Accrue immediately, prorated for new hires