

Benefits at a Glance



Eligibility

First day of the month after hire date

Employee Contribution

Employees contribute via pre-tax payroll deduction

Medical

Company pays 80% of premium (based on the Open Access Plus In Network Only (EPO) Plan). Choose between three medical plans provided through CIGNA:

1. Open Access Plus In Network Only (EPO)

- Annual Deductible:
\$1,500 single/\$3,000 family (2+ per family)
- Primary Office Visits: 100% after \$20 copay
- Specialist Office Visits: 100% after \$40 copay
- Emergency Room: 70% after \$100 facility copay
- Preventative Care: covered at 100%
- Prescription Drugs:
Generic \$15/Preferred \$50/Non-preferred \$75
- Selection of a Primary Care Physician not required

2. HSA OAPIN In Network Only (EPO)

- Annual Deductible:
\$2,500 single/\$5,000 True Family Deductible
- Primary Office Visits: 100% after deductible and \$20 copay
- Specialist Office Visits: 100% after deductible and \$40 copay
- Emergency Room: 100% after deductible and \$100 facility copay
- Preventative Care: covered at 100%
- Prescription Drugs: 80% after deductible
- Selection of a Primary Care Physician not required

3. HSA OAP (PPO)

- In & Out of Network Benefits
- Annual Deductible:
\$2,500 single/\$5,000 True Family Deductible
- Primary & Specialist Office Visits (after deductible):
In Network 100%/Out of Network 70%
- Emergency Room:
100% after deductible (In and Out of Network)
- Preventative Care:
In Network 100%/Out of Network 70%
- Prescription Drugs: 70% after deductible
- Selection of a Primary Care Physician not required

Vision Plan

Vision plan provided through Guardian

- Full Feature Designer / Davis Vision
- In Network Exam: \$20 copay 1X per calendar year
- Lenses and Frames: every two calendar years

Dental Plan Option

Dental plan provided through Guardian

- Company pays 80% of premium
- In and Out of Network Benefits
- Annual Deductible: \$50 per person/\$150 per family
- Preventative Diagnostic Care: 100% no deductible
- Basic Restorative Care: 80% after deductible
- Major Restorative Care: 50% after deductible
- Calendar year max payout: \$1,000 per person



Vacation | Sick | Holiday Benefits

Vacation Pay

- Company provides paid vacation time based on years of service
- No waiting period to use vacation time

Sick Leave

- Five (5) sick days per calendar year

Holiday Pay

- Eleven (11) paid holidays per year
- No waiting period for holiday pay

Voluntary Term Life & AD&D

- Coverage available to employee, spouse and children (up to age 19 or 26 if full time students)
- Review Coverage Amounts:
 - Employee: Up to 5X your annual salary in \$10,000 increments not to exceed \$500,000; anything over \$70,000 for self/\$25,000 for spouse will be subject to evidence of insurability
 - Spouse: Up to 100% of employee amount in increments of \$5,000 not to exceed \$250,000
 - Children: Up to 100% of employee amount in increments of \$2,000 not to exceed \$10,000
- Cost varies depending on age and coverage level
- Benefits are portable

Basic Life & AD&D

- Coverage begins as of hire date
- Coverage is fully paid for by the Company
- 2X your annual salary up to \$100,000

AFLAC

- Supplemental insurance you may purchase through the Company:
 - Supplemental Short-Term Disability
 - Accident Indemnity Advantage
 - Voluntary Indemnity Plan (Hospital Confinement Indemnity Insurance)
 - Personal Cancer Indemnity
- Benefits are portable

Long Term Disability

- Coverage begins as of hire date
- Coverage is fully paid for by the Company
- Eligible after 90 days of disability



Flexible Spending Accounts

How it Works

- Pre-tax benefit accounts; determine how much to contribute to your account each year
- Manage your account via a secure website on any computer or mobile device connected to the internet or via the mobile app

Healthcare

- Use to pay for eligible medical, dental and vision care expenses
- Various payment and reimbursement options available including a Flex Benefits Card that can be used to pay for eligible healthcare products and services for you, your spouse and your dependents

Dependent Care

- Use to pay for dependent care services including pre-school, summer day camp, before/after school programs, child and elder day care
- Reimbursement for payment via check or direct deposit or by using the Flex Benefits Card

ESOP | 401(k)

- Company contribution is based on the Company hitting its annual AIP target
- ESOP/401(k) - Combined contribution of up to 10% of eligible compensation

Employee Assistance Program (EAP)

- Confidential counseling and referral service that assists employees and their immediate family members with life issues before they escalate
- Consultation and support available for a broad range of issues, including but not limited to, health and wellness concerns, financial services, childcare/eldercare assistance and legal services
- Services accessible 24 hours a day, 7 days a week
- Up to 3 consultations with a licensed clinician per incident, per individual, per calendar year

Additional Benefits

- Pre-tax Commuter Benefits (Transit & Parking)
- Short-Term Disability
- NJ Family Leave Insurance
- Direct Deposit
- Monthly Sales Incentives
- Fun Committee Events
- "Moments of Truth" Recognition Program



Benefit programs are subject to change at the company's discretion.

