



Summary of Benefits

Healthcare Coverage

Blue Cross Blue Shield – PPO

Calendar Year Deductibles	-	\$750 Individual / \$2,250 Family
Office Visit Co-Pay	-	\$30
Prescription Drug Program	-	\$10 / \$30 / \$50
Co-Insurance	-	\$3,500 Individual / \$10,500 Family
Maximum Lifetime Benefits	-	Unlimited

Health Insurance Premiums

Premium cost per bi-weekly pay check:	\$104.68 / Employee Only
	\$255.16 / Employee / Spouse
	\$320.43 / Employee / Children
	\$364.27 / Employee / Family

Life Insurance

Premiums for life insurance are paid by the Company.

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

Cafeteria Tax Deferred Plan

Includes accounts for, medical insurance, health care reimbursement and dependent child care.

401(k) profit Sharing plan

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