



Summary of Benefits

Health Insurance Coverage

Provider	Blue Cross Blue Shield – PPO
Calendar Year Deductibles	\$1,400 Individual / \$3,500 Family
Office Visit Co-Pay	\$30 / \$50
Prescription Drug Program	\$10 / \$40 / \$60
Co-Insurance	\$7,150 Individual / \$14,300 Family
Maximum Lifetime Benefits	Unlimited

Health Insurance Premiums

Premium cost per bi-weekly pay period:

\$137.60 / Employee Only
\$335.43 / Employee / Spouse
\$421.22 / Employee / Children
\$478.85 / 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 take-home 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.