





# BENEFIT SUMMARY SHEET

This is a brief description of Company benefits for eligible employees, which begin the first of the month following 30 days of employment. For additional information, please contact Human Resources.

BENEFIT	DESCRIPTION
<b>Medical Insurance</b> Wellmark Blue Cross Blue Shield of Iowa 	Blue Choice (IA only, POS) \$1,000/\$3,000 deductible \$4,000/\$11,500 out of pocket max  HDHP Blue Choice (IA only, POS) \$1,500/\$3,000 non-embedded deductible \$1,500/\$3,000 out of pocket max  HDHP Alliance Select (Nationwide with HSA) \$3,000/\$6,000 embedded deductible \$3,000/\$6,000 out of pocket max  HDHP Blue Choice (IA only with POS) \$3,500/\$6,850 embedded deductible \$3,500/\$6,850 out of pocket max
<b>Dental Insurance</b> 	Delta Dental of Iowa \$2,000 annual maximum per person
<b>Vision Insurance</b> 	VSP Vision Coverage Includes safety glasses
<b>Group Life/AD&amp;D Insurance</b>	Company paid group life of \$15,000 for all active full-time employees  Spouse Coverage of \$5,000 and Dependent coverage of \$2,500 also provided
<b>Voluntary Life Insurance</b>	Optional life insurance available at employee's cost
<b>Short Term Disability</b>	Company paid benefit of 60% of Total Weekly Earnings to a Weekly Max of \$1,000 beginning on 8 <sup>th</sup> day of injury/sickness
<b>Long Term Disability</b>	Company paid benefit of 60% of Salary up to \$10,000 per month
<b>Dependent Care Flexible Spending</b>	Pre-tax payroll deduction for dependent care expenses
<b>Voluntary Accident/Critical Illness Coverage</b>	Optional Accident and Critical Illness coverage
<b>Paid Time Off</b>	Employees accrue PTO on the first day of employment and are available for use after 90 days
<b>Holidays</b> 	8 paid holidays per year

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401k Plan 	May contribute 1% to 100% of gross salary on a pre-tax basis up to the annual IRS maximum  Employee contributions and earnings are 100% vested
401k Match	401k Match after 1 year of employment  100% on the first 3% contributed, 50% of the next 2% contributed
Educational Assistance Program	Reimbursement for degree programs of up to \$8,000 annually
Fun Employee Events!	Monthly lunches, celebrations, summer events
Casual Dress	Casual dress environment with shorts on Fridays in the summer
Employee Assistance Program	24/7 Confidential service that provides assessment, counseling, resources, and referrals for a variety of issues