



BENEFITS SUMMARY 2019

Medical/Vision Insurance is provided by Blue Cross Blue Shield of Maryland. Employees working 32 or more hours per week are eligible for this benefit. The company pays 80% of the medical and the vision premium. Since the premiums are based on the age of the applicant, as well as the choice of coverage, the amounts due vary greatly. Please see either George Owen, Luke Sabella or Chris Adomanis (the Employee Benefits Transition Team) to get the amount of premium due. The 20% cost sharing medical premium amount will be deducted on a pre-tax basis from the employee every pay period.

Dental Insurance is provided by Ameritas. Employees working 32 or more hours per week are eligible for this benefit. The company pays 80% of the premium. The 20% cost sharing premium amount will be deducted on a pre-tax basis from the employee every pay period at the following rates:

	<u>Individual</u>	<u>Emp/Spouse</u>	<u>Emp/Child(ren)</u>	<u>Family</u>
Ameritas Dental	\$5.81	\$11.82	\$12.07	\$18.08

Vacation: Employees accrue vacation hours at an annual rate of two (2) weeks per year for the first three years of employment. Employees accrue vacation hours at an annual rate of three (3) weeks per year starting on their anniversary date following completion of three (3) years of service, and begin accruing vacation hours at an annual rate of four (4) weeks per year starting on their anniversary after completing ten (10) years of service, and begin accruing five (5) weeks per year after twenty (20) years of service. Employees working 32 or more hours per week are eligible for vacation benefits. Vacation carry over hours are limited to the maximum amount of vacation accrued per year in the category applicable.

Holidays: Employees receive ten (10) paid holidays per year, which includes three (3) "floating" holidays. Employees working 32 or more hours per week are eligible for holiday pay.

Sick/Bereavement Time: Employees accrue 80 hours of sick/bereavement time per year. Employees working 32 or more hours per week are eligible for sick/bereavement time. There is NO carryover of Sick Leave hours from year to year.

401(k) Savings Plan: Employees may start making contributions to the plan immediately upon their hire date. The Company provides a matching contribution of 100% on the first 6% an employee contributes to the plan. Employees working 20 or more hours per week are eligible to participate in the 401(k) Savings Plan.

Group Life and AD&D: Life and Accidental Death and Dismemberment insurance of 1 times annual salary, up to a maximum of \$50,000. This benefit is 100% company paid. Employees working 20 or more hours per week are eligible for Group Life and AD&D Coverage.

Short Term Disability Benefits: The company administers a self-funded short term disability income replacement plan which utilizes sick-pool hours to pay 60% of an employee's base salary for a period of up to ten weeks in the event of a non-work related disability. There is a two-week elimination period prior to payments commencing, and payments shall not be made if the sick-pool bank should be exhausted. Employees working 32 or more hours per week are eligible for Short Term Disability.

Long Term Disability Insurance: This is an optional benefit which provides income replacement of 60% of base monthly earnings in the event of a non-work related disability which lasts longer than 90 days. The company pays 50% of the premium and the employee pays 50% of the premium. The rate is \$.36/\$100 of monthly covered salary. Employees working 32 or more hours per week are eligible for Long Term Disability Insurance.