

2022 BENEFITS SUMMARY

Full-time associates are eligible for great benefits as listed below.

• Medical Insurance

- o MyQHealth navigation services; BlueCross BlueShield Preferred Blue network
- o Two medical plan options from which to choose:
 - Co-Pay Plan a traditional plan featuring co-pays
 - HSA Plan a high deductible plan that is Health Savings Account eligible

• Dental Insurance

- o Delta Dental PPO and Premier networks
- o Annual maximum benefits of \$2,500; orthodontic benefits for eligible dependents
- **EyeMed Vision Insurance** (Insight network)

• Flexible Spending Accounts

- o Health Care FSA (may be paired with the Co-Pay Plan)
- Dependent Daycare FSA

• Retirement Savings Program

- o Company matches 50% on up to <u>10%</u> of eligible compensation
- O Auto enrollment at 6%, and 1% annual auto increase until 10% (unless opt out)

• Life and AD&D Insurance

- o Employer-provided Basic Life/AD&D and Basic Dependent Life
- o Supplemental Life available for associate, spouse, and child(ren)
- Voluntary AD&D coverage available for associates

• Disability Insurance

- o Employer-provided Short-term Disability Benefits
- o Employer-provided Long-term Disability (insured by Lincoln Financial)
- EmployeeConnect Employee Assistance Program provided at no cost to associates

• Voluntary Benefits

- VOYA Hospital Indemnity
- VOYA Critical Illness
- VOYA Accident
- o VOYA Whole Life
- o Lincoln Financial Supplemental Short-Term Disability (hourly associates only)
- **Paid Time off** (Vacation, Holidays, Personal Time)
- <u>Dave Ramsey's SmartDollar</u> (*employer-provided* financial wellness program)

Benefit elections must be made <u>within 30 days</u> of hire/eligibility date. The SEFL Benefits Enrollment Center is available to assist with enrollment. Most coverage begins the first day of the pay period following 30 days of full-time status. Life events such as birth, marriage, divorce, or gain/loss of other coverage must be requested and documented within 60 days of the qualifying event.