



**Summary of Employee Benefits  
(Full-Time)**

**Annual Leave**

- 4 personal days  
1 per quarter based on hire date
- Accrued Paid Time Off (PTO)  
Amount based on tenure

**401 (k) Thrift Savings Plan (John Hancock)**

Employees may contribute up to 100% of annual salary (up to the IRS limit) on a pre-tax basis into a money accumulation plan.

**Group Term Life and Accidental Death & Dismemberment Insurance\*  
(Mutual of Omaha)**

Life and AD&D insurance amount equal to 1 times annual earnings, but in no event less than \$10,000 or more than \$250,000. Your amount of life insurance will be rounded to the next higher multiple of \$1,000. Benefit provided at no cost to employee. Coverage begins on the 1<sup>st</sup> day of the month after completion of the 30-day waiting period.

**Short Term/Long Term Disability\*  
(Mutual of Omaha)**

Income protection for employees while out on disability. After becoming eligible and on approved disability, STD pays at 66 & 2/3% and LTD pays at 60%. Benefit provided at no cost to employee. Coverage begins on the 1<sup>st</sup> day of the month after completion of the 6-month waiting period.

\*Employees may purchase additional benefits for their self, spouses and dependents.

**Employee Assistance Program  
(Mutual of Omaha)**

Work-life balance assistance program provided at no cost to you. Easy to access services for everyday challenges of work and home as well as emotional and physical well-being support. Services include three free face-to-face consultations, referrals and educational materials.

**Flexible Spending Account for Dental and Vision Only (WageWorks)**

Employees may elect to set aside pre-tax dollars for dental and vision out-of-pocket costs and expenses not covered under the group health plans. Coverage begins on the 1<sup>st</sup> day of the month after hire.

**Group Health Plans**

Medical, Dental and Vision coverage available through CareFirst. Per payroll premiums for each plan are shown below. Coverage begins on the 1<sup>st</sup> day of the month after hire.

**CareFirst HMO+Nonstop Wellness Medical\***

Employee Only	\$99.13
Employee and Spouse	\$214.32
Employee and Child(ren)	\$173.35

\*Nonstop Wellness provides a Visa Debit card to cover all out of pocket medical costs including copays and deductibles.

**Blue Dental Plus**

Employee Only	\$2.67
Employee and Spouse	\$6.40
Employee and Child(ren)	\$4.79
Employee and Family	\$7.65

**CareFirst BCBS/CareFirst Blue Choice Vision**

Employee Only	\$1.30
Employee and Spouse	\$3.12
Employee and Child(ren)	\$2.33
Employee and Family	\$3.73