

# BENEFITS OVERVIEW



## Who is eligible?

**Full-time Hourly Employees:** Hourly employees who are hired on a full-time basis (meaning the expectation of working is 30 or more hours per week), will become eligible for benefits enrollment 30 days after their initial start date.

**Variable Hour/Part-time Employees:** Variable hour employees will be measured for 12 months starting from their hire date on a rolling basis, and annually thereafter from April 1st to March 31st of each year. Any variable hour employee whose hours were above the full-time threshold will be moved to full-time status, triggering a Qualifying Event automatically and eligible to enroll for the duration of the plan period.



## Medical

Two medical plans through United HealthCare are available to choose from. Both plans are PPO plans and offer coverage without a doctor's referral for a wide range of services. Included in our medical plans are prescription drug coverage through OptumRX. Either plan allows coverage for legal spouse, domestic partners, children (including stepchildren and adopted children).



## Dental

United HealthCare Dental plan that includes an orthodontic option for both adults and child(ren).



## Vision

United HealthCare's vision coverage through Spectra offers affordable coverage for anyone who has optometry needs.



## Voluntary Disability

We are proud to offer short-term and long-term disability coverage through Principal. If you become temporarily disabled and cannot work, disability coverage will help by paying a portion of your weekly income, so you're not left without something.



## Voluntary Critical Illness

Our voluntary critical illness coverage is available for you, your spouse, and/or children. For the unexpected diagnoses of the catastrophic kind. Coverage provided by Principal.



## Voluntary Accident Insurance

Accidents happen. Being prepared by having accident insurance is a great way to plan when you or your spouse accidentally become injured outside of work and have unexpected costs. Coverage provided by Principal.



## Voluntary Life Insurance w/AD&D

Our voluntary group term life insurance is here to help protect the ones you love most. Coverage for you, your spouse, and children allows for peace of mind in case the worst were to happen. Provided by Principal.



## Dependent Care FSA

Are you paying for daycare, summer day camps, or before or after-school care for your child who is 13 years or under? Then a dependent care FSA (flexible spending account) is the perfect option. Electing to defer pre-tax dollars (up to \$5000/year) from your check to place into an FSA account and reimbursing yourself for dependent care expenses is the great way to lower your taxable income.