



EMPLOYEE BENEFITS – 2017

DENTAL – GUARDIAN

Through Guardian's PPO Preferred network, this optional benefit includes 100% coverage for cleanings and exams as well as 100% coverage for basic services and 60% coverage for major services.

TYPE 1 Procedures – Preventive Services	100% (deductible waived)
➤ Cleanings, Exams, Fluoride treatment for Children (under age 14), Sealants	
TYPE 2 Procedures – Basic Services	100% (deductible waived)
➤ Basic fillings, Simple extractions	
TYPE 3 Procedures – Major Services	60% (after annual \$50 deductible)
➤ Crowns, Inlays, Onlays, Root canals, Dentures, Bridges, Gum disease, Complex extractions	

VISION – GUARDIAN

Through Guardian's VSP provider network, you will receive a complete examination, as well as frames and lenses or contact lenses. You will receive most services at no additional cost, above any applicable copays.

➤ Annual Eye Exam - \$10 Copay	➤ Lenses (Standard Single, Bifocal, Trifocal) – 100% covered
➤ Materials (RX for glasses) - \$25 Copay	➤ Contact Lenses - \$120 allowance
➤ Frames – \$120 allowance + 20% discount	

SHORT TERM DISABILITY – CIGNA

LONG TERM DISABILITY – CIGNA

BASIC LIFE/AD&D – CIGNA

After 7 days of disability from injury or illness, the plan pays 60% of your salary up to a maximum of \$1,000 per week. Paid from Day 8 through Day 90.

Rates are based on age and weekly income.

After 90 days of disability from injury or illness, the plan pays 60% of your salary up to a maximum of \$6,000 per month. Paid from Day 91 until you return to work or if unable to return to work then up to social security normal retirement age.

Rates are based on age and monthly income.

Employees can purchase \$30,000 basic life coverage with an option to purchase increments of \$10,000 up to a maximum of \$150,000. Guarantee issue (no medical underwriting is required) if elected during your initial eligibility period. Spouse and dependent coverage are also available.

401K – TD AMERITRADE

This plan will provide you with an exceptional 401(k) option. Our administrator, Blue Star, is an open architecture provider, which means that our investment committee can craft an investment menu from a virtually unlimited number of options. Our Investment Advisers then help us monitor and maintain our plan's investment menu to ensure we continue to offer the highest quality funds.

FLEX AND DEPENDENT CARE SAVINGS

Reimburses you for out-of-pocket health care costs (deductibles, co-pays, coinsurance, dental, vision) and/or dependent care expenses. You may choose up to \$2,600 per plan year for your medical flexible spending account and up to \$5,000 per calendar year for your dependent care account if you are married and \$2,500 if not married.

COLONIAL ANCILLARY PRODUCTS

Accident	Cancer	Critical Illness	Hospital Confinement
Helps offset unexpected medical expenses such as deductibles, copayments and coinsurance that can result from a fracture, dislocation or other covered accidental injury.	Helps offset the out-of-pocket medical and indirect, nonmedical expenses related to the diagnosis and ongoing treatment of cancer.	Complements your major medical coverage by providing a lump-sum benefit that you can use to pay the medical and indirect nonmedical costs related to a covered critical illness.	Provides a lump-sum benefit for a covered hospital confinement and/or a covered outpatient surgery to help offset any out-of-pocket medical expenses.