

# BENEFITS OVERVIEW

Employee Benefits offered by EQ United

## Insurance

Employees are eligible for coverage the 1st of the month following the completion of 60 days of employment.

**Health Insurance** – Optional coverage through Group Administrators. Choose between a HDHP, which allows for an HSA account, or one of the two PPO plans that offer copays for services. A portion of the weekly premiums are paid for by EQ United and a portion by Employee through pre-tax payroll deductions.

Current employee portion of premium (weekly):

	Employee Only	Employee & Children	Employee & Spouse	Family
<b>HDHP 3500:</b>	\$20.00	\$60.00	\$80.00	\$100.00
<b>PPO 1500:</b>	\$75.00	\$130.00	\$165.00	\$215.00

### Dental Insurance

Optional coverage through Ameritas Dental Administrators. Premiums are paid through pre-tax payroll deductions.

Current employee portion of premium (weekly):

Employee Only	\$6.41
Employee & Children	\$16.28
Employee & Spouse	\$12.78
Family	\$22.68

### Vision Insurance

Optional coverage through Ameritas and VSP Vision Care. Premiums are paid through pre-tax payroll deductions.

Employee Only	\$2.02
Employee & Children	\$3.79
Employee & Spouse	\$4.00
Family	\$5.77

### Long & Short-Term Disability

Both policies are offered through Equitable. These policies are paid for 100% by EQ United.

**Short Term** payment replaces up to 70% of your pay up to \$200.00 weekly:

#### Illness

8th day begins for 13 weeks of coverage

#### Accident

Starts on the 1st day for 13 weeks of coverage

**Long Term** payment replaces 60% of your pay up to \$5,000 per month.

**Life Insurance** – \$75,000 Life Insurance Policy through Equitable. This policy is paid for 100% by EQ United.

## Health Savings Account (HSA)

Employees are eligible to make contributions the 1st of the month following the completion of 60 days of employment & if they have chosen coverage under the HDHP.

**Currently, all employees who are covered under the company HDHP will receive a discretionary employer contribution of \$15 per week (individual) and \$25 per week (family).**

Please see Benefit Summaries for more information.



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## 401K

Employees are eligible for enrollment the 1st of the month following the completion of 60 days of employment.

Employee contributions are deducted from payroll check pre-tax or post-tax.

The current company match is 100% on the first 6% of wages.

**Please see Plan Summary for more information.**

**800-835-5097 | EQ UNITED Plan # - 44113**

- Auto Enrolled 1st of the month following 60 days.
- Will receive an email prior to 60 days to notify employees that they have the option to opt out of the plan.
- A second email will be sent to confirm your participation if you do not contact Fidelity

## PTO

Employees will begin accruing time each pay period based on tenure with the company (see chart) & using it the pay period after

PTO accrual rates will change on anniversary date

New Hires will begin accruing PTO immediately upon hire (available after probationary period)

You can accumulate up to 480 hours

PTO can be used in 1 hour increments

PTO will not count as time worked, for purposes of overtime

Years of Service	Weekly PTO Hours Earned	Annual Amount
0-1	1.54 hours	2 weeks
1-2	2.31 hours	3 weeks
2-5	3.08 hours	4 weeks
5-10	3.85 hours	5 weeks
10+	4.62 hours	6 weeks

To be paid out your PTO balance, up to a maximum of the annual amount you are eligible to earn (3rd column of chart below), employees must provide and work a 2-week notice. Once a notice of resignation is given, employees will no longer accrue PTO. Employees who do provide a 2-week notice of resignation and/or do not work the 2-week notice period will not be paid for accrued PTO. Employees who are terminated likewise forfeit and will not be paid for any unused accrued PTO.

## Holidays

EQ United observes ten (10) full holiday days each year.\*

GOOD FRIDAY  
MEMORIAL DAY  
INDEPENDENCE DAY  
LABOR DAY

THANKSGIVING DAY & THE DAY AFTER  
CHRISTMAS EVE & CHRISTMAS DAY  
NEW YEARS EVE & NEW YEARS DAY

\*If Holidays fall on the Weekend actual days off will be determined by management and a schedule will be provided.

## Other

**Please see Employee Handbook for information on additional benefits including Bereavement Leave, Jury Duty Leave, etc.**

