

List of Benefits

Benefit	Carrier/Coverage	Effective
Medical	BCBS HMO - Blue New England Enhanced Value- 100% Employer Paid	1 st of the month after Date of Hire
Medical (<i>Employees outside NE</i>)	BCBS PPO - Blue Care Elect Enhance Value- 100% Employer Paid	1 st of the month after Date of Hire
Dental	Delta Dental – PPO- 100% Employer Paid	1 st of the month after Date of Hire
Vision	EyeMed Vision Care- 100% Employer Paid	1 st of the month after Date of Hire
Group Life / AD&D	Mutual of Omaha- 100% Employer Paid	1 st of the month after Date of Hire
Long / Short Term Disability	Mutual of Omaha- 100% Employer Paid	1 st of the month after Date of Hire
Employee Assistant Program (EAP)	Mutual of Omaha- 100% Employer Paid	Date of Hire
Long Term Care	UNUM (<i>eligible to buy additional coverage</i>)	1 Year from Date of Hire
Voluntary Coverage	Aflac Cancer Insurance* Aflac Accident Insurance* Aflac Hospitalization Indemnity* Aflac Lump Sum Critical Illness*	1 st of the month after Enrollment
	Nationwide Pet Insurance	1 st of the month after Enrollment
	UNUM - Supplemental Life & AD&D Insurance UNUM - Supplemental Individual Disability	1 st of the month after Date of Hire
Flexible Spending	Voya	HCRA Maximum = \$3,300 DCRA Maximum = \$5,000
401K Retirement	Transamerica	After 90 days of employment Up to 6% Company Match
Paid Time Off	Accrued pro rata per pay period each year.	1-4 Years 3 weeks 5-9 Years 4 weeks 10+ Years 5 weeks
Personal Days	Up to 2 days depending on hire date	Hired 1/1 thru 6/30 = 2 days; Hired 7/1 & after = 1 day
Volunteer Time Off	8 hours per calendar year	1 st of the month after Date of Hire