

Health & Welfare

Along with an exciting work environment, coupled with career growth, we also offer competitive benefits packages designed to fit your lifestyle.

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Health & Welfare

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Medical Plan

We provide our employees with medical benefits for themselves and their eligible dependents. Employees and the Company share in the cost of medical coverage. When you or a covered family member needs medical care, your medical benefits can provide valuable financial protection.

Dental Plan

We provide our employees with dental benefits for themselves their eligible dependents. Employees and the Company share in the cost of dental coverage. Good dental care is an important part of any benefit program. Our dental plan covers a wide range of dental services for you and your family.

Our dental benefits are provided through Delta Dental. With our dental plan, you can go to any dentist you wish, however, if you choose a dentist in the Delta network, your dental benefits will go further.

Our dental plan covers the following dental services:

- Preventive care at 100%
- Basic services at 80% after an annual deductible (90% in-network)
- Major services at 50% after an annual deductible (60% in-network)
- Annual deductible of \$50 per person/\$150 per family
- Annual maximum benefit payable of \$1,200 per person

Vision Plan

We offer our employees vision benefits through our agreement with VSP. Besides helping you see better, routine eye exams can detect a number of serious health conditions such as glaucoma, cataracts, and diabetes. Eye exams for kids can spot problems that can impact their learning and development. Nearly all of your vision needs from...eye exams... to glasses... to contacts... are all part of the VSP plan.

- \$10 co-pay on exam every 12 months
- 100% on lenses every 12 months
- \$120 toward frames, plus 20% off any out-of-pocket costs every 24 months
- \$105 toward contacts every 12 months in lieu of lenses and frames every 24 months

Flexible Spending Accounts

We offer employees the opportunity to contribute pre-tax dollars to one of two Flexible Spending Accounts (FSAs) – Health Care and Dependent Care. Flexible Spending Accounts offer a convenient, tax-effective way to pay for eligible health care and dependent care expenses that are not covered or reimbursed under any other plan. Employees allocate a portion of their salary to one or both accounts before federal income and Social Security taxes – and in most cases, even state taxes – are taken out.

By participating in a FSA and deducting your contributions before taxes are taken out, your taxable income is reduced. These before-tax contributions do not affect other pay-related benefits. Future Social Security benefits may be based on a slightly lower wages as a result.

- A convenient, tax-effective way to pay for health care or dependent care expenses that are not covered or reimbursed under any other plan
- Health Care
- Dependent Care

Employee Assistance Program

We realize that personal and family problems can affect employee lives – both at home and at work. To assist employees and their families in getting help needed, the Company has established a prepaid, independent and confidential counseling service for employees and their dependents. The **Work/Life Assistance Program** helps with all kinds of issues including:

- Family Issues
- Adoption
- Information & Referrals
- Housing/Care Options
- Marriage Counseling
- Death