

# SUMMARY OF EMPLOYEE BENEFITS



All full time employees are eligible for benefits beginning the first day of employment.

## HEALTH BENEFITS

<b>Medical Insurance</b>	Provider • <b>Anthem</b>
<b>In-Network Benefits Include:</b>	\$1,500 Individual Deductible • \$4,500 Family Deductible
	\$25 co-payment for each Primary Care office visit
	Plan pays 80%, member pays 20% after deductible is met
<b>Dental Insurance</b>	Provider • <b>Anthem</b>
<b>In-Network Benefits Include:</b>	Routine Exam • 100% with no co-payment
	\$50 deductible per member, up to 3 deductibles
	\$1,000 annual maximum benefit per insured person
<b>Vision</b>	Provider • <b>Anthem</b>
<b>In-Network Benefits Include:</b>	<b>Exam</b> — \$15 co-payment • <b>Lenses</b> — \$25 co-payment • <b>Frames</b> — \$130 allowance, 20% off any remaining balance <b>Contacts</b> — \$130 allowance, 15% off any remaining balance

## EMPLOYEE COSTS PER PAY PERIOD

Tier	Medical/POS	Dental	Vision
Employee	\$101.77	\$5.80	\$3.14
Employee + Child(ren)	\$222.48	\$14.01	\$5.97
Employee + Spouse	\$239.08	\$12.51	\$5.49
Family	\$276.60	\$20.05	\$9.10

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<b>OTHER BENEFITS</b>																									
<b>Life Insurance</b>	Provider • <b>Mutual of Omaha</b>																								
	Each eligible employee is covered with \$50,000 group life— <b>at no cost to employee</b>																								
<b>Voluntary Benefits</b>																									
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<b>401K</b>	Provider • <b>BB&amp;T</b>			
	Enrollment on the first of the quarter following 3 months of service			
	Employee's service with an acquired project applied to waiting period			
	Employee may contribute up to the maximum allowed by law—currently \$19,000			
	Pre-tax and ROTH contribution options			
	ESG contributes 3% of the employee's gross earnings, regardless of the employee's level of participation			
	ESG contributions are 100% vested			
<b>Time Off with Pay (TOWP)</b>				
	<b>Years of Completed Service</b>	<b>Annual Accrual</b>	<b>Earned Per Pay Period</b>	<b>Maximum Accrual</b>
	0 to 4 Years	14 days vacation	4.3 hours	112 hours
	5 to 9 Years	19 days vacation	5.84 hours	152 hours
	10+ Years	24 days vacation	7.38 hours	192 hours
	<b>Once per calendar year, employees may sell one week of vacation (TOWP) when they take one week of vacation (TOWP).</b>			
<b>Sick Leave</b>				
	3.69 hours per pay period, maximum of 480 hours			
<b>Paid Holidays</b>				
	<b>9 Total Paid Holidays or Holidays as Designated by the Client</b>			
	New Year's Day	Labor Day		
	Martin Luther King, Jr. Day	Thanksgiving Day		
	Presidents' Day	Day after Thanksgiving		
	Memorial Day	Christmas Day		
	Independence Day			

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<b>Annual Physical Incentive</b>	
	\$130 bonus for receiving an annual physical
<b>Safety Boots</b>	
	\$150.00 allowance per year
<b>Uniforms</b>	
	Service provided by the company.
<b>Flex Spending Accounts (FSA)</b>	
	Employees may contribute to their Medical FSA and Dependent Care FSA to pay for qualifying out-of-pocket costs with pre-tax dollars
	Medical FSA maximum is \$2,700 per year, up to \$500 can "roll over" to the next plan year
	Dependent Care FSA maximum is \$5,000 per year
<b>Employee Assistance Program (EAP)</b>	Provider • <b>MUTUAL OF OMAHA</b>
	<b>Strictly Confidential</b>
	Employees may contact the EAP 24/7 by phone at <b>1-800-316-2796</b>
	Up to 3 counseling sessions per eligible person, per year at no cost to the employee