

BENEFIT DESCRIPTION

The road of life is filled with many hazards. Large medical bills, disability, retirement and death are all things we must prepare for. We are proud of our benefits. Our employee benefit program is designed to help you prepare as well as possible. By taking advantage of the programs that are offered to full-time employees, we help you avoid financial disaster even in the face of the worst personal problem.

The purpose of this program is help you to understand all the benefits, how they work together, and how much they cost us. It is a most significant part of our overall labor cost.

ELIGIBILITY

Full-time employees are eligible for benefits following a 30-day waiting period.

GROUP LIFE INSURANCE

All full-time employees receive group life and AD&D in an amount equivalent to their annual salary.

If you die with dependent children, your family can also receive a monthly income from Social Security.

You may also purchase additional life insurance on yourself, your spouse, and your children.

HEALTH DENTAL VISION INSURANCE

Full-time employees may enroll in either single or coverage with dependents. You share the cost with the company.

You may also sign up for dental and/or vision coverage. You need not sign up for all benefits in order to receive the ones you want.

SECTION 125 PLAN

Our company offers a pre-tax benefit contribution option for employees. This benefit allows you to make contributions towards certain benefits programs on a before-tax basis, and to set aside money on a tax free basis to pay out of pocket medical related expenses.

SHORT-TERM DISABILITY

All employees who have met the minimum earning requirements specified by State law are eligible for short-term disability insurance. This insurance is designed to provide income for you when you are absent from work for more than seven calendar days due to non-occupational illness, injury or pregnancy-related disability.

LONG TERM DISABILITY

If your disability for six months or longer, you may qualify for Social Security disability benefits. These benefits are based upon the average salary for your working lifetime.

Employees also receive a supplement to Social Security – long-term disability coverage. Benefits are paid until age 65 if you are totally disabled. A partial benefit can also be paid if you are able to do some, but not all of your duties.

PAID TIME OFF

We offer 10 paid holidays and one personal day.

You are eligible for vacation during your first year of employment. The amount of vacation time grows with your tenure, and is shown on your statement.

EDUCATION/TRAINING ASSISTANCE

We pay for any education/training that you may want to take that will benefit your current and/or future position at the company.

EMPLOYEE REFERRAL AWARD

We offer a \$100 cash bonus to full-time employees who refer a newly hired employee who successfully completes his/her 30-day probationary period.

ATTENDANCE RECOGNITION AWARD

This award is intended to recognize full-time hourly employees who have demonstrated on-time behavior and outstanding attendance. A quarterly minimum bonus of \$50 will be given to each employee who meets the provisions of the Attendance Policy.

RETIREMENT PLAN

Employees have two retirement benefits – Social Security and our 401(k) plan.

Social Security provides you with a monthly retirement income. The amount paid to you is greater if you have dependents at the time of retirement.

In our 401(k) plan, you can contribute up to \$15,000 per year. We match your contributions. The match is 50% of the first 6% of your pay. The company puts in 3% if you put in 6%.

DIRECT DEPOSIT

We offer the convenience of paycheck direct deposit for all employees.