



## 2018-2019 Benefits Summary

---

- **Medical Benefits**
  - 4 Medical Plan Options
  - In-Network and Out-of-Network Benefits
- **Dental Benefits**
  - 3 Plans
    - Enhanced PPO - \$5,000 annual maximum per person
    - Premium PPO—\$1,500 annual maximum per person
    - Standard PPO—\$1,000 annual maximum per person
  - All Dental Plans offer Preventative Care 100% Covered
- **Vision Benefits**
  - Eye and spectacle exams every 12 months
  - New frames every 24 months
  - New lenses or contacts every 12 months
- **Flexible Spending Accounts**
  - Health FSA / Dependent Care
  - Easy to Use Debit Card
  - Pre-Taxed Dollars
  - Up to \$2,700 Health / \$5,000 Dependent Care
- **401k**
  - Eligible 1<sup>st</sup> Quarter following 30 days of employment
  - Tradition / Roth Contribution Allowed
  - Dollar for dollar match up to first 4%
  - Additional discretionary employer profit sharing match determined at end of year
- **MetLife Short Term Disability**
  - 100% Employer Paid
  - 50% of your weekly earnings up to \$1,000
  - Elimination Period: 7 days
- **MetLife Long Term Disability**
  - 100% Employer Paid
  - 60% of Pre disability Earnings
  - Maximum Monthly Benefit up to \$10,000
  - Elimination Period: 90 days
- **Life Insurance**
  - 100% Employer Paid
  - \$10,000 life insurance policy
- **Voluntary Benefits**
  - AFLAC
  - Supplemental Life Insurance
  - MetLife Accident & Critical Illness Insurance
- **Discounts**
  - MetLaw Legal Program
  - MetLife Auto & Home Insurance