

## A Foundation for Good Health

R.W. Smith & Co. is committed to providing a comprehensive employee benefit program to our owners.

### Medical Insurance

HMO and PPO plans are available depending on your state of residence. Owners receive 100% employer-paid coverage; dependent coverage is available.

### Dental Insurance

HMO and PPO plans are available depending on your state of residence. Includes a 20% vision discount program. Owners pay 100% monthly premiums; dependent coverage is available.

### Vision Insurance

A stand-alone plan covering exams, lenses, frames and/or contacts is available for purchase by all owners; dependent coverage is available.

### Long Term Disability

This benefit is 100% paid by the company. Plan pays 60% of eligible earnings to a maximum of \$10,000/month.

### Life / AD&D

Available for purchase in \$10,000 increments up to five times your annual salary, not to exceed \$500,000; guaranteed issue is capped at \$100,000. Life insurance is available for dependents.



## Eligibility

Active, full-time owners who are regularly scheduled to work 40 hours/week are eligible to participate in the company's employee benefit plans on the first of the month following 3 months of continuous full-time employment.

Eligible dependents include your legal spouse, registered domestic partner, and your unmarried children to age 19 (25, if full-time students).

## Flexible Spending Account

Owners may participate in health care and dependent care reimbursement accounts by setting aside pre-tax dollars for out of pocket medical, dental and vision expenses not covered by insurance plans.

## Securing Your Future

Owners are eligible to participate in our 401k and ESOP program on November 1 of each year, provided that they have been continuously employed as a full time employee for a minimum of 6 months prior to beginning of the plan year (November 1<sup>st</sup>).

◆ **401(K):** A wide variety of investment choices are available. Earnings deposited in your 401(k) retirement savings plan are always 100% vested.

◆ **Employee Stock Ownership Plan (ESOP):** R.W. Smith & Co. contributes between 10-18% of owners' eligible payroll to the ESOP on an annual basis.

## Time off Benefits

• Vacation • Sick • Holidays • Bereavement Leave • Jury Duty

## Other Benefits

• Education Assistance • Referral Bonus

## Employee Owned Company

Consider our broad spectrum of opportunities, being an owner not an employee, with great benefits and training, a company that encourages thinking in new paradigms – consider a career with a growing company where you can reach your fullest potential.

