



# Employee Benefits

We provide both full-time employees (working at least 30 hours per week) with comprehensive, cost-effective and flexible benefit plans to meet their individual and family needs.

The following employee benefit plans will help you to meet your day-to-day financial goals, to acquire wealth for your retirement, to stay healthy and to protect your family's quality of life.

## **Health and Wellness**

Medical & Prescription Drug Plans (HMO and PPO, depending on state of residence)  
Voluntary Dental Insurance (DMO and DPO)  
Voluntary Vision Insurance  
Employee Assistance Plan (EAP)

## **Retirement Planning**

Employee Stock Ownership Plan (ESOP)  
401(k) Retirement Plan

## **Life Insurance**

Voluntary Employee Life Insurance  
Voluntary Employee Accidental Death and Dismemberment Insurance  
Voluntary Spousal Life Insurance  
Voluntary Spousal Accidental Death and Dismemberment Insurance  
Voluntary Child(ren) Life Insurance

## **Disability Insurance**

Long-Term Disability Insurance

## **Flexible Spending Accounts – Section 125 Plans**

Health Care Spending Account (\$3,000 maximum annual contribution)  
Dependent Care Spending Account (\$5,000 maximum annual contribution)

## **Paid Time Off**

Vacation, Holiday and Sick Pay  
Bereavement Leave  
Jury Duty Leave

## **Other Benefits**

Training and Development  
Employee Referral Program  
Credit Union Membership  
Direct Deposit  
Free Parking  
Discounted Merchandise

