





<p>Medical Insurance Blue Cross Blue Shield of Illinois <i>(Eligible for all benefits on 1st of the month following 30 days of service)</i></p> 	<p>BCBSIL Blue Precision HMO: <i>No deductible</i> \$1,500 / \$4,500 out-of-pocket max BCBSIL Blue Choice PPO: \$2,000 / \$4,000 deductible \$4,350 / \$9,300 out-of-pocket max BCBSIL Blue Choice HDHP: \$3,200 / \$9,000 deductible \$3,200 / \$9,000 out-of-pocket max Employer pays 65% of employee premium and 35% of dependent premium</p>
<p>Dental Insurance Principal</p> 	<p>\$1,500 annual maximum per person Employer pays 50% of employee premium</p>
<p>Vision Insurance VSP (through Principal)</p> 	<p>\$10 annual exam copay \$25 copay on lenses every year \$130 coverage on frames every 2 years OR \$130 annual contact lens allowance</p>
<p>Group Life / AD & D Insurance</p>	<p>Company-paid group life of \$50,000 for all active full-time employees</p>
<p>Voluntary Life Insurance</p>	<p>Optional life insurance available at employee's cost Spouse and dependent coverage also available</p>
<p>Short-Term Disability <i>(Paid for post-tax by employee)</i></p>	<p>60% of earnings up to \$2,500 per week beginning on 8th day of injury / sickness</p>
<p>Long-Term Disability <i>(Paid for post-tax by employee)</i></p>	<p>60% of earnings up to \$10,000 per month</p>
<p>Voluntary Accident / Critical Illness Coverage</p>	<p>Optional Accident / Critical Illness coverage</p>

Vacation Time (Eligible on 91 st day of employment) 	91 days – 1 yr. of employment: 1 week (5 days) 1-4 yrs. of employment: 2 weeks (10 days) 5-9 yrs. of employment: 3 weeks (15 days) 10+ yrs. of employment: 4 weeks (20 days)
Sick Time	1 hour accrued for every 40 hours worked up to a maximum of 40 hours per year; up to 20 hours may be carried over into next calendar year
Holidays	8 paid full-day holidays; 2 paid half-day holidays
401 K Plan (Eligible 1 st of the month following 30 days of service)	May contribute 1% to 100% of gross salary on a pre-tax basis up to the annual IRS maximum Employee contributions and earnings are 100% vested
401 K Profit Sharing	Yearly discretionary profit-sharing contribution made to all eligible employees Vesting % is on a schedule: (< 2 years = 0%; 2 yrs. = 20%; 3 yrs. = 40%; 4 yrs. = 60%; 5 yrs. = 80%; 6 yrs. = 100%)
Discretionary Bonuses	Discretionary bonuses are given based on factors such as individual performance, company profits, or specific achievements. These are not guaranteed and are typically awarded at the supervisor's discretion. The amount and timing of the bonus can vary each year, depending on business conditions or other factors.
Employee Engagement!	Monthly lunches and activities; annual summer family event; annual holiday party
Employee Assistance Program Magellan Group (through Principal)	24/7 Confidential service that provides assessment, counseling, resources, and referrals for a variety of issues

