



## Basic Life and AD&D Insurance

Basic Life Insurance helps ease your loved ones' financial burden. Your designated beneficiary will receive a benefit if you pass away from a covered accident or illness. In addition, Accidental Death and Dismemberment (AD&D) provides a benefit to your beneficiary if you pass on or become dismembered due to a specifically covered accident. Always make sure your beneficiaries are updated. The cost of the benefit is 100% paid for by the company.

	<b>Basic Life/Accidental Death &amp; Dismemberment</b>
Benefit Amount	1x salary to a max of \$200,000 per employee - Life 1x salary to a max of \$200,000 per employee - AD&D



## Long-Term Disability

If you become ill or suffer an injury that prevents you from working, this form of disability insurance replaces a portion of your income for a defined maximum period of time. The cost of the benefit is 100% paid for by the company.

<b>Disability Coverage</b>	<b>Long-Term</b>
Waiting Period	Begins on the 91st day of continuous injury or illness
Benefit Amount	60% of monthly earnings
Maximum Benefit	\$10,000 per month
Length of Payment Period	SSNRA
Premium Contribution	Company paid



## Short Term Disability

If you become ill or suffer an injury that prevents you from working, this form of disability insurance replaces a portion of your income for a defined maximum period of time. The cost of the benefit is 100% paid for by the company.

<b>Disability Coverage</b>	<b>Short-Term</b>
Waiting Period	Begins on the 8th day of continuous injury or illness
Benefit Amount	60% of weekly earnings
Maximum Benefit	\$1,283 per week
Length of Payment Period	Length of payment period is based on specific illness or condition, between 1 day up to a max of 13 weeks. Pregnancies are paid out at 6-8 weeks.
Premium Contribution	Company Paid



# Flexible Spending Account (FSA)

Flexible Spending Accounts (FSA) allow you to save money on a pre-tax basis to pay for qualified medical expenses and/or dependent care expenses you may incur throughout the year. The money you put into your FSA is done so on a pre-tax basis. This means you are lowering your taxable income and also not paying taxes when the money is used for qualified expenses.

**Health Care FSA** - You may contribute up to **\$2,850** per plan year to pay for qualified medical, dental and vision expenses for yourself and eligible family members. Funds in this account can be used to cover all eligible expenses on your tax dependents even if they are not enrolled under your health care plan. Eligible reimbursable expenses include medical and dental plan deductibles and copays (if applicable), orthodontia expenses not covered by your dental plan, prescription drugs, prescription eye glasses and contact lenses, Lasik eye surgery and much more.

**Dependent Care FSA** - You may contribute up to **\$5,000** per plan year to pay for qualified eligible dependent care expenses. Funds in this account are saved on a tax-free basis.

FSAs do have a use-it-or-lose-it provision, so be conservative when electing how much to contribute. You are eligible to rollover up to \$570 to the next year.



# Employee Assistance Program (EAP)

EAP service offers caring and professional assistance for a broad range of concerns including stress management, depression and anxiety, relationship or family conflicts, workplace conflicts, legal or financial difficulties, and drug or alcohol abuse. Services are confidential - neither your employer nor co-workers have knowledge of your request for help. EAP services are available 24 hours a day, seven days a week for you and your eligible dependents. There is no cost, it's just there for you, when you need it.

**Visit: [ibhworklife.com](http://ibhworklife.com)**

**User ID: Matters**

**Password: wlm70101**

**Phone number (24/7): 800-386-7055**

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NOTE: This Benefits Summary is merely intended to provide a brief overview of the Company's employee benefit programs. Employees should review the Company's employee handbook and actual plan documents for the precise terms of such programs. In the event of any inconsistency between this Benefits Summary and such governing documents, the governing documents will control. The Company reserves the sole and absolute discretion and right to interpret, apply, amend, discontinue or terminate, without prior notice, any and all of the benefit programs referenced herein. Voluntary plans are individual policies and are not considered sponsored or endorsed plans by your employer. See a benefit counselor for your customized quote for any additional benefit programs.