

Benefits of Employment

Health Care

- Low premiums
- Choice of doctors and hospitals
- Choice of deductibles
- Most services paid at 80/20
- \$2,000,000 lifetime max
- Supplemental accident benefit
- Preventive care benefit
- Low prescription co-pays
- Dependent coverage available
- Flexible spending account (FSA)
- Dependent care FSA
- Wellness program

Dental Care

- Low premiums
- Choice of dentists
- Two covered cleanings per year
- Full coverage from first effective day
- Dependent coverage available

Vision Benefit

- No cost to employee
- One free eye exam per year
- Discounts on materials
- Discounts on LASIK eye surgery
- Optional “buy up” to add dependents
- Optional “buy up” for full vision coverage, including free contacts and co-pays for eyewear

Retirement

- 401(a) profit sharing
- 401(k) (up to 4% company match)

Group Life Insurance

- No cost to employee
- Optional supplemental coverage
- AD&D benefit included
- Dependent options

Diabetes Benefit

- Offered by Global Direct at no additional cost
- Drugs and supplies offered at a very low co-pay
- Phone support
- Nutrition support
- Free mail delivery

Voluntary Benefits

- Universal life insurance
- Term life insurance
- Short-term disability with accident rider
- Cancer insurance
- Critical care insurance

Employee Assistance Program (EAP)

- No cost to employee
- Six free visits per year, including initial assessment
- Legal dependents also covered at same level as employee at no additional cost
- Extended substance-abuse coverage for employees
- Fact-to-face appointments with local providers
- Covers a variety of work/life issues

Additional Benefits

- Short-term disability
- Long-term disability
- Paid holidays
- Paid vacations
- Paid personal days
- Chaplaincy program
- LBGH discount network
- START (tuition savings plan)
- Credit union
- Hunting clubs

