

OVERVIEW OF EMPLOYEE BENEFITS (02/01/2018 – 01/31/2019)

The East Coast Tile Group (ECTG) offers a competitive benefits package designed to meet employees' financial security needs at an affordable cost for both the employee and ECTG. If there is a discrepancy between this document and the formal plan document, the formal plan document will prevail.

BENEFIT	WHO PAYS FOR IT?	WHEN ARE YOU ELIGIBLE?	WHAT DO YOU RECEIVE?
Medical	ECT and you share the cost. See page 2.	1 st day of month after 60 calendar days of active, FT employment	Blue Cross/Blue Shield coverage
Dental	ECT and you share the cost	1 st day of month after 60 calendar days of active, FT employment	Guardian coverage
Flexible Spending Accounts <i>Medical Reimbursement</i>	You contribute 100% through pre-tax payroll deductions	When you become eligible for Medical (although Medical enrollment is not required)	A tax advantaged offset of qualified health costs with a use-it-or-lose it provision.
Flexible Spending Accounts <i>Dependent Care Reimbursement</i>	You contribute 100% through pre-tax payroll deductions	When you experience a qualifying need	A tax advantaged offset of qualified dependent care costs
Health Savings Accounts	You contribute through pre-tax payroll deductions. An ECT match is available.	When you enroll in the Medical Plan (you must qualify under IRS rules as well).	A tax advantaged savings account, to be used for qualified health care costs that rolls over from year to year.
401(k) Retirement – Traditional	You contribute through <u>pre-tax</u> payroll deductions. An ECT match is available.	Enrollment is on the 1 st day of the quarter after 3 months of employment. You must be at least 21 years old to receive a match.	Savings & educational tools designed to help you plan & save for retirement.
401(k) Retirement – Roth	You contribute through <u>post-tax</u> payroll deductions. An ECT match is available.		
Disability, Life, AD&D-Core	Company pays 100%	1 st day of month after 60 calendar days of active, FT employment	Income replacement through Sun Life.
Disability, Life, Critical Illness, & Accident - Voluntary	You pay 100% through payroll deduction	1st day of month after 60 calendar days of active, FT employment	Supplemental benefits through Sun Life.

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MEDICAL PLAN	PLAN YEAR FEBRUARY 1 TO JANUARY 31				
Weekly payroll deductions	<u>Medical:</u>	Individuals pay \$42.54	Duals pay \$90.10	Families pay	\$138.72
	<u>Dental:</u>	Individuals pay \$ 5.00	Duals pay \$10.00	Families pay	\$ 14.00
Medical Deductibles	<u>Medical:</u>	Plan Year	Individuals and Duals:	\$2,000.00	Families: \$4,000.00
Dental Limit	<u>Dental:</u>	Calendar Year	All Services/Tiers:	\$1,500.00	

TIME OFF BENEFITS

BENEFIT	WHO PAYS FOR IT?	WHEN ARE YOU ELIGIBLE?	WHAT DO YOU RECEIVE?
Paid Time Off	Company pays at your base rate.	Date of employment	A combined bank of time under a single accrual, calculated based on date of hire and hours worked (up to 40 hours a week).
Bereavement	Company pays at your base rate.	Date of employment	Excused absence with pay for death of certain family members.
Holiday Pay	Company pays at your base rate.	<u>Hourly</u> – eligible for Holiday Pay on 1 st Holiday after 90 calendar days. <u>Salaried</u> – immediately eligible.	Eligible FT employees receive 8 hours and eligible PT employees receive 4 hours.
Jury	Company pays at your base rate.	Date of employment	Your basic earnings for up to 5 days for time spent on jury duty.