SUMMARY OF EMPLOYEE BENEFITS

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	1st day of month after 60 calendar days of active, FT employment	Blue Cross/Blue Shield coverage (page 2)
Dental	ECT and you share the cost	1st day of month after 60 calendar days of active, FT employment	Guardian coverage (page 2)
Flexible Spending Accounts *Medical Reimbursement*	You contribute 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 provisions.
Flexible Spending Accounts *Dependent Care Reimbursement*	You contribute 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 may be available.	When you enroll in the Medical Plan. You can't have other health coverage (including Medicare). You can't be a dependent on someone else's return	A tax advantaged offset of qualified health care costs that belongs to you and that rolls over from year to year.
401(k) Retirement Savings	You contribute through pre-tax payroll deductions. An ECT match may be available.	Enrollment is on the 1st 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.
Accident & Illness-Mandatory *Short/Long Term Disability, Life/AD&D*	Company	1st day of month after 60 calendar days of active, FT employment	Income replacement through Guardian.
Accident & Illness-Voluntary *Short & Long Term Disability, Life, Critical Illness, Cancer*	You pay the entire cost	When you become eligible for Medical (although Medical enrollment is not required)	Supplement your company-paid benefit by purchasing additional benefits from Guardian.
Employee Assistance Program	Company	Date of employment	Confidential assessment, counseling, & referrals through Integrated Behavioral Health.

MEDICAL PLAN	***February 1 to January 31***
What is my weekly payroll deduction?	For the current Plan Year, Individuals pay $35.27, Duals pay $76.45, Families pay $110.09
What is the annual deductible?	Individual - $2,000 Family/Dual - $4,000 You pay all costs up to your deductible before the plan pays for covered services.
What are the co-pays?	After meeting the deductible, you may be responsible for prescription, emergency room, or other co-pays.
How much are preventive services	Preventive services are free. There is no co-pay and you should not receive a bill from your provider for eligible services.
What is the prescription drug coverage?	You pay all prescription costs up to your deductible before the plan pays for covered prescriptions. Once you meet the deductible, cost of coverage is tiered. You are responsible for the tiered co-pay after you meet your deductible.
DENTAL PLAN	***August 1 to July 31***
What is my weekly payroll deduction?	For the cirremt Plan Year, Individuals pay $5, Duals pay $10, Families pay $14
What is the annual benefit limit?	For all services, the limit is $1,500 for the Calendar Year
What are the co-pays?	There is a $50 co-pay on certain services.
What is the dental benefit?	Coverage for preventive, basic, and major dental services:

TIME OFF BENEFITS

BENEFIT	WHO PAYS FOR IT?	WHEN ARE YOU ELIGIBLE?	WHAT DO YOU RECEIVE?
Paid Time Off	Company pays the base rate.	Date of employment	Time off to address personal needs. Accrual rate based on your date of hire.
Bereavement	Company pays the base rate.	Date of employment	Excused absence with pay for death of certain family members.
Holiday Pay	Company pays the base rate.	Hourly – eligible for Holiday Pay on 1st Holiday after 90 calendar days. Salaried – immediately eligible. Regular only.	Eligible FT employees receive 8 hours and eligible PT employees receive 4 hours.
Jury	Company pays the base rate.	Date of employment	Your basic earnings for up to 5 days for time spent on jury duty.