

# E. C. Barton & Company Benefit Highlights

1/1/16

PLAN	BENEFIT	ELIGIBILITY PERIOD	PARTNER CONTRIBUTION
<b><u>Medical:</u></b> Cigna Health Care <b>HRA Plan</b>	<b><u>Highlights:</u></b> \$5000 deductible (max 2) - Additional ECB contributions given based on the wellness screening - HRA funds available based on level of coverage (\$2500 to \$5000) - Pays 80% of UCR Charges after deductible met - Prescription Plan Included - some preventive generics drugs at no cost - Approximately <b>75%</b> of cost paid by employer - Age appropriate preventative wellness exams and screenings covered at 100% - Life Assistance Program (LAP)	60 Days	<b><u>Monthly Rates:</u> *</b> Partner - 154.33 Partner/Sp - 302.67 Partner/Ch - 233.32 Partner/Fam - 470.74  <b>*the above rates are based on ECB contribution given mid-year discounts</b>  <b>*other opportunities for wellness contributions are available</b>
<b><u>Life Insurance*:</u></b> Cigna (*base- 1 x annual salary) *Voluntary available	*Non-contributory  from \$10,000 to \$500,000 or 5x annual salary	60 Days	employer paid  <i>based on partner age and coverage</i>
<b><u>Dental:</u></b> Cigna (base - \$1100 max) *Buy-up Plan available	<b><u>Base plan free if enrolled in medical</u></b> *100% Preventive (No Deduct) * 50% Basic Services ** 25% Major Services (Basic - fillings, root canals, oral surgery, extractions, etc.) (Major - gold/procelain fillings, crowns, bridges, dentures, etc.) *\$50 ded/max 3 per family **50% Major Services for Buy up plan	60 Days	<b><u>Weekly Rates:</u></b> Partner - 2.97 Partner/Sp - 5.99 Partner/Ch -6.31 Partner/Fam - 9.00  <b><u>Semi-mo Rates:</u></b> Partner - 6.45 Partner/Sp - 12.97 Partner/Ch - 13.67 Partner/Fam - 19.50 <i>Stand Alone Plan Available</i>
<b><u>Vision:</u></b> Cigna Cigna Network	<i>Included at no charge if enrolled in medical</i>  <i>- details in plan summary - ecb intranet</i>	60 days	n/c if enrolled in medical <i>Stand Alone Plan Available (vision without medical)</i>
<b><u>Disability Insurance:</u></b> Short-term *Long-term disability available	- Short-term is at no cost to partner if eligible * Long-term is available to eligible partners on a voluntary basis	60 Days	employer paid <i>See Plan Summary for Details and rates</i>
<b><u>Accidental Death &amp; Dismemberment (AD&amp;D)</u></b> *Voluntary Plan available	<i>Base included with base life coverage (1 times annual salary)</i> Partner \$50,000 to \$500,000 available (see benefit booklet for details)	60 Days	employer paid  <i>See Plan Summary for Details for buy up amounts</i>
<b><u>Employee Stock Ownership Plan (ESOP)</u></b>	Non-voluntary defined contributions	1 Year & 1000 hours	None
<b><u>PTO (paid time off)</u></b>	1 wk - 6 months, 2 wks - 1 yr; 3 wks - 2 yrs, 4 wks - 10 yrs, 5 wks - 20 yrs	Per Schedule	<i>See Partner Policy Manual for details</i>
<b><u>Holidays:</u></b>	* Varies by state mandate	60 Days	<i>See Holiday Schedule</i>
<b><u>Partner Purchases:</u></b>	* Allowed at cost plus 10% <i>(Refer to Partner Policy Manual for details)</i>	60 Days	<i>See Partner Policy Manual</i>
<b><u>Premium Only Plan:</u></b>	* All health, dental and vision deductions pre-taxed unless instructed otherwise	60 Days	
<b><u>Payroll Direct Deposit:</u></b>	* Optional - paycheck deposited into your checking account	Immediate	

*This sheet describes only the highlights of our benefits program. In all instances, the official plan texts, trust agreements, and/or master contracts with insurance companies, as appropriate, are the governing documents. Please refer to your Partner Policy Manual for more specific details.*