

E. C. Barton & Company Benefit Highlights

1/1/17

PLAN	BENEFIT	ELIGIBILITY PERIOD	PARTNER CONTRIBUTION
Medical: Cigna Health Care HRA Plan	Highlights: \$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 75% of cost paid by employer - Age appropriate preventative wellness exams and screenings covered at 100% - Life Assistance Program (LAP)	60 Days	Monthly Rates: * Partner - 158.22 Partner/Sp - 310.32 Partner/Ch - 238.79 Partner/Fam - 482.56 *the above rates are based on ECB contribution given wellness discounts *other opportunities for wellness contributions are available
Vision: Cigna Cigna VSP Network	Included at no charge if enrolled in medical - details in plan summary - ecb intranet	60 days	Stand Alone Plan Available (vision without medical)
Dental: Cigna (base - \$1100 max) *Buy-up Plan available	Base plan free if enrolled in medical *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	Weekly Rates for Dental Buy Up: Partner - 2.97 Partner/Sp - 5.99 Partner/Ch - 6.31 Partner/Fam - 9.00 Semi-mo Rates: Partner - 6.45 Partner/Sp - 12.97 Partner/Ch - 13.67 Partner/Fam - 19.50 Stand Alone Plan Available
Life Insurance*: Lincoln Financial (*base- 1 x annual salary) *Voluntary available Disability Insurance: Short-term *Long-term disability available	*Non-contributory from \$10,000 to \$200,000 or 5 x annual salary - Short-term is at no cost to partner if eligible * Long-term is available to eligible partners on a voluntary basis	60 Days (may require EOI**)	employer paid based on partner age and coverage employer paid See Plan Summary for Details and rates
Accidental Death & Dismemberment (AD&D) *Voluntary Plan available	Base included with base life coverage (1 times annual salary) Partner \$10,000 to \$500,000 available (see benefit booklet for details)	60 Days	employer paid See Plan Summary for Details for buy up amounts
Employee Stock Ownership Plan (ESOP)	Non-voluntary defined contributions	1 Year & 1000 hours	None
PTO (paid time off)	1 wk - 6 months, 2 wks - 1 yr; 3 wks - 2 yrs, 4 wks - 10 yrs, 5 wks - 20 yrs	Per Schedule	See Partner Policy Manual for details
Holidays:	* Varies by state mandate	60 Days	See Holiday Schedule
Partner Purchases:	* Allowed at cost plus 10% (Refer to Partner Policy Manual for details)	60 Days	See Partner Policy Manual
Premium Only Plan:	* All health, dental and vision deductions pre-taxed unless instructed otherwise	60 Days	
Payroll Direct Deposit:	Paycheck deposited into your bank 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 Benefits Guide or Partner Policy Manual for more specific details.

**Evidence of Insurability
(may be required)