

Benefits Summary

This is a brief summary of benefits. Plan documents and company policy govern actual plans and may differ slightly from this information. This summary is for informational purposes only and does not constitute a contract in any way. Time Communications is an at-will employer. Time Communications reserves the right to change, cancel, and/or add benefits at any time with or without notice.

Benefit	Who's Eligible	When Eligible	Who Pays	Description	Premiums
Health Insurance Core Plan	FT employees working at least 32 hours per week	90 days after hire date Rates for first year of employment	Time & You	Tier 1: Medica H.S.A 4000-100 Core Plan Single Employee + One Employee + Two or more	\$141.83 ppd \$277.78 ppd \$389.18 ppd
	FT employees working at least 32 hours per week	90 days after hire date First of the next month after completing one year of employment	Time & You	Tier 2: Medica H.S.A 4000-100 Core Plan Single Employee + One Employee + Two or more	\$ 97.51 ppd \$190.97 ppd \$267.56 ppd
	FT employees working at least 32 hours per week	90 days after hire date First of the next month after completing two years of employment	Time & You	Tier 3: Medica H.S.A 4000-100 Core Plan Single Employee + One Employee + Two or more	\$ 35.46 ppd \$ 69.45 ppd \$ 97.29 ppd
Health Insurance Buy Up Option	FT employees working at least 32 hours per week	90 days after hire date Rates for first year of employment	Time & You	Tier 1: Medica H.S.A 2500-100 Single Employee + One Employee + Two or more	\$169.96 ppd \$332.88 ppd \$466.37 ppd
	FT employees working at least 32 hours per week	90 days after hire date First of the next month after completing one year of employment	Time & You	Tier 2: Medica H.S.A 2500-100 Single Employee + One Employee + Two or more	\$125.64 ppd \$246.07 ppd \$344.75 ppd
	FT employees working at least 32 hours per week	90 days after hire date First of the next month after completing two years of employment	Time & You	Tier 3: Medica H.S.A 2500-100 Single Employee + One Employee + Two or more	\$ 63.59 ppd \$ 124.54 ppd \$ 174.49 ppd
Health Savings Account	FT employees working at least 32 hours per week	90 days after hire date	Time & You	TC matches \$2 for every \$1 an employee contributes up to \$540. The AEI match is prorated for the calendar year remaining when employee becomes eligible.	
Medical Bridge	Full, 3/4, & Half Time	1st of next month after hire date	You	This product helps fill the deductible and out-of-pocket maximum that the employee needs to cover with a high deductible health insurance policy. Monthly premiums depend upon employee's age and number of family members covered.	
Voluntary Dental	FT employees working at least 32 hours per week	90 days after hire date	You	Single Family \$2000 limitation per year \$0 deductible in network \$25 deductible per person/\$75 max out of network	\$ 20.75 ppd \$ 54.09 ppd
Flex Plan	All Employees	1st of next month after hire date	Time & You	Employees can elect to have dollars set aside before tax for dependent care expenses. The company pays for the administrative costs for the plan.	
Voluntary Life Insurance	FT employees working at least 32 hours per week	90 days after hire date	You	Guarantee issue \$100,000 for employee if enrolled within 31 days of becoming eligible. Premium depends on age. Optional coverage for children/spouse.	
Accident Insurance	Full, 3/4, & Half Time	1st of next month after hire date	You	You may purchase accident coverage that provides payment for a number of injuries and other costs that accompany accidental injuries. Includes an option for spousal disability coverage. Premium depends upon number of family members covered and options selected.	
	20.5 years or older	of service	Enterprises	Ability to share in the growth and profitability of Arvig Enterprises via this qualified retirement plan.	
Paid Time Off	All Employees	After 6 months, full time employees will receive 40 hours of PTO. Employee will then accrue PTO per hour worked according to schedule, to maximum of 160 hours. After 6 months, part time employees will receive 20 hours of PTO. Employee will then accrue PTO per hour worked according to schedule, to maximum of 160 hours.	Time	6-36 months 36-48 months 48+ months	.0481 per hour .0721 per hour .0962 per hour
Voluntary ID Theft Shield	All Employees	1st of next month after hire date	You	Employee (Includes Spouse) Family	\$ 6.48 ppd \$ 6.98 ppd
Voluntary Legal	All Employees	1st of next month after hire date	You	Employee	\$ 7.98 ppd
Voluntary ID Theft/ Legal Bundled	All Employees	1st of next month after hire date	You	Employee (Includes Spouse) Family	\$ 12.95 ppd \$ 13.45 ppd
Voluntary Dream Trips Leisure Travel Club	All Employees	Upon hire	You	Employee (includes family) Enjoy pre-planned and priced dream trips to a wide variety of locations. Members have exclusive access to significantly reduced villas and condo and many other travel rates.	\$9.98 ppd
Membership					
Holidays	All Employees	Upon hire	Time	Employee receives time and a half if worked on a holiday	
Direct Deposit	All Employees	Upon hire	n/a	Employees have the option to have the paycheck directly deposited into checking and/or savings account.	
Workers' Compensation	All Employees	Upon hire	Time	Time Communications insures its employees against the loss of wages due to accidental injuries and illness.	
Company Services and Products	All Employees in an Arvig Serving area	90 days after hire date	Time & You	Nearly all ACS services for \$55 per month.	
Social Security	All Employees	Upon hire	Time	Time Communications contributes 7.65% of your pay to Social Security and Medicare.	