

# Insurance Benefits

## **Medical Insurance:**

- Available to all full time employees
- Multiple plans to choose from, including affordable high deductible plans
- 70% employer premium contribution for high deductible, single plan
- 50% employer premium contribution for all other plans
- Pre-tax premium deductions
- Domestic partner coverage is offered

## **Dental Insurance:**

- Affordable insurance through Excellus Dental Blue Options
- 50% employer premium contribution
- 100% coverage for Class I Preventive & Diagnostic Services
- 80% coverage for Class II and Class IIA Basic Restorative Services

## **Flexible Spending Plan (FSA)**

- Pre-tax savings for medical/dental or dependent care expenses

## **Life and Accidental Death & Dismemberment Insurance:**

- 100% company paid benefit
- Benefit covers one time your annual salary

## **Short-Term Disability Insurance:**

- 100% company paid benefit
- Low cost supplemental short-term disability is available for employees

## **Long-Term Disability Insurance:**

- 100% company paid benefit
- Eligible after 90 days of service