

2020 EMPLOYEE BENEFITS SUMMARY

Q3/Q4 Updated 6/17/2020



Provided Benefits

Elinor Coatings pays 100% of single month premiums for full-time employees working 30+ hours/wk.

Health Insurance - BlueCrossBlueShield of ND

*Deductible: \$2,500 Single; \$5,000 Family * Out of Pocket Max: \$2,500 Single; \$5,000 Family

Additional monthly premiums for family members are based on the age of person covered under the plan:

Age	Premium	Age	Premium	Age	Premium	Age	Premium	Age	Premium
0-14	\$270.27	28	\$384.03	39	\$445.85	50	\$630.98	61	\$992.74
15	\$294.29	29	\$395.33	40	\$451.50	51	\$658.89	62	\$1,015.00
16	\$303.48	30	\$400.98	41	\$459.98	52	\$689.62	63	\$1,042.91
17	\$312.66	31	\$409.46	42	\$468.11	53	\$720.71	64+	\$1,059.87
18	\$322.55	32	\$417.94	43	\$479.41	54	\$754.27		
19	\$332.45	33	\$423.24	44	\$493.55	55	\$787.84		
20	\$343.04	34	\$428.89	45	\$510.15	56	\$824.23		
21-24	\$353.29	35	\$431.72	46	\$529.94	57	\$860.97		
25	\$354.70	36	\$434.55	47	\$552.19	58	\$900.18		
26	\$361.77	37	\$437.37	48	\$577.63	59	\$919.61		
27	\$370.25	38	\$440.20	49	\$602.71	60	\$958.83		

Dental (MetLife)

Plan	Employee	EE+1	Family
High	\$0.00	\$34.32	\$86.54
Low	\$0.00	\$0.00	\$32.38

Vision (MetLife)

	Employee	EE+1	Family
Exam, Lenses, Frames, Contacts	\$0.00	\$8.22	\$15.67

Benefits are paid according to whether hospital services are provided through a Preferred Provider Organization (PPO) administered by MetLife or out of network. If you choose a doctor within the network, you will receive a higher level of paid benefits.

Short Term Disability Insurance

Elinor Coatings provides you with income protection after you have been out of work for 14 days if you are injured outside of work or diagnosed with an illness that makes you unable to work. This coverage may continue for up to three (3) months.

Long Term Disability Insurance

Elinor Coatings provides you with income protection after you have been out of work for 90 days if you are injured outside of work or diagnosed with an illness that makes you unable to work. This coverage may continue until the Normal Social Security retirement age.

401(k) Retirement Plan

You are eligible to contribute to a 401(k) after one (1) month of employment. Elinor Coatings will match 100% of the first three percent (3%) of your contribution and 50% of the next two percent (2%).

Life and Accidental Death & Dismemberment (AD&D) Insurance

Elinor Coatings provides you with a \$50,000 Life/AD&D policy for free. You can purchase up to five times your annual salary up to a maximum of \$500,000 of additional Life/AD&D for yourself. You can also purchase Life/AD&D insurance for your spouse and/or dependent child(ren).

PRO Rewards

Discounts on purchases of dining, beauty products, recreation, movies, airfare, hotel stays and more.

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Elective Benefits

Full-time employees working 30+ hours/wk are eligible to utilize or purchase the following voluntary benefits:

Health Savings Account (HSA)

Elect to have money deducted pre-tax from your paycheck to pay for uncovered medical, dental, and vision expenses. Yearly maximum is \$3,550 for a single and \$7,100 for a family but carries over year-to-year and is not dependent upon your employment. You can only participate in the HSA if you are enrolled in health insurance through Elinor Coatings.

Health Care Flexible Spending Account and Dependent Care Flexible Spending Account

Elect to have money deducted pre-tax from your paycheck to pay for uncovered medical, dental, vision expenses. Yearly maximum is \$2,750. Elect to have money deducted pre-tax from your paycheck to cover child care or elderly care expenses. Yearly maximum is \$5,000. Yearly amounts must be spent within the allotted year.

Supplemental Health Insurance

Metlife offers Accident, Cancer, Hospital Indemnity and Critical Illness insurance. See employee benefits guide for details.

Auto & Home Insurance

Personal property and casualty insurance you need for home and auto with attractive group savings.

Perk Health Program

A free wellness program designed to energize you and encourage you to live happier and healthier with monthly challenges and cash incentives.

Employee Assistance Program

Free confidential counseling that directs you to appropriate financial, legal, counseling and workplace issue assistance.

Legal Assistance

Convenient and affordable access to a highly qualified network of attorneys for everyday personal legal matters.

ENROLLMENT IN PROVIDED AND ELECTIVE BENEFITS

Full time employees are eligible for all benefits the first of the month following 60 days of employment, except where otherwise noted. You must enroll within in thirty days from the day you become eligible, otherwise you default to no coverage and are unable to enroll until open enrollment or unless you have a life changing event.

Charges for elective benefits are deducted from your bi-weekly paycheck.

PAID TIME OFF See *Paid Time Off Policy for vacation and sick leave accrual information.*

PAID HOLIDAYS: New Year's Day
President's Day
Good Friday (Easter)
Labor Day
Day after Thanksgiving
Christmas Day

Columbus Day
Martin Luther King Day
Independence Day
Thanksgiving Day
Christmas Eve
New Year's Eve

Payroll and benefits administered by



Employee benefits subject to change.