



Summary of Benefits as of 8 1 17

**Benefits Summary**

Medical Insurance by United Health Care via ADP.

High deductible is \$2600, AvL contributes \$1200 per year.

Three other United Health Care health insurance plans at low cost to employee. Two other plans available at low cost, 4<sup>th</sup> is no cost to employee.

(Out of pocket, hospitalization, specialty visits etc.)

- Family/spouse/children health insurance paid at a % by AvL
- Short and Long Term Disability (Aetna) at no cost to employee
- Life Insurance (No cost to employee) 2X salary
- 401K (100% of the first 4% contributed by employee)
- Dental Insurance available from ADP at low cost to employee. Insurance carrier is Delta.
- Vision Insurance (VSP) available from ADP at low cost to employee.
- Sick Leave (six days per year)
- Vacation
- Holidays
- Employee Assistance Program from ADP. Paid by AvL.