

Employee Benefits 2020 Plan Year (11/1/2019 – 10/31/2020)

This summary applies to Full Time, Regular Employees. Full time employees are those who work an average of 30 hours per week.

Health and Welfare

Employees can sign up for coverage that begins on the first day of the month following thirty (30) days of employment. (Example: If you are hired March 15, April is your first full month of employment. Coverage would begin May 1.)

Medical

Medical insurance is currently provided through Cigna, a strong national carrier. Four plan options are available. Family coverage is available at our group rates on a pre-tax basis. Employee's bi-weekly costs:

Base Option: \$2700 High Deductible Health Plan, 80%/20% Coinsurance

- Employee only \$22.21*
 - Employee plus child(ren) \$52.42*
 - Employee plus spouse \$67.50*
 - Employee plus family \$91.47*
- *This is an HSA-Eligible plan.*

Base PPO Option: \$3000 Deductible, 90%/50% Coinsurance

- Employee only \$70.48*
- Employee plus child(ren) \$128.21*
- Employee plus spouse \$165.02*
- Employee plus family \$223.50*

Mid Level Option: \$1500 Deductible, 80%/50% Coinsurance

- Employee only \$68.29*
- Employee plus child(ren) \$124.76*
- Employee plus spouse \$160.58*
- Employee plus family \$217.49*

Buy-up Option: \$500 Deductible, 80%/50% Coinsurance

- Employee only \$97.52*
- Employee plus child(ren) \$170.66*
- Employee plus spouse \$219.63*
- Employee plus family \$297.44*

** A spousal surcharge will be added to the medical plan if an employee's spouse is covered by SCI's medical plan and has coverage options available to them through an employer or elsewhere.*

Dental

SCI offers a choice of two dental plans.

- Option 1 Cigna DHMO*
- Employee Cost Per Bi-weekly Paycheck
- Employee only \$0.00
- Employee plus spouse \$4.98
- Employee plus child (ren) \$7.50
- Employee plus family \$13.78

Option 2 - Cigna DPPO (\$50 deductible - \$1000 max)

Employee Cost Per Bi-weekly Paycheck
 Employee only \$9.65
 Employee plus spouse \$25.64
 Employee plus child(ren) \$33.56
 Employee plus family \$49.54

A voluntary Vision plan is available through Superior Vision.

Employee Cost Per Bi-weekly Paycheck
 Employee only \$2.91
 Employee plus spouse \$5.82
 Employee plus child(ren) \$6.87
 Employee plus family \$10.52

Flexible Spending Account & Health Savings Account

Employees can set aside pre-tax earnings for eligible expenses for health and dependent care.

Freshbenies

Modern, concierge health benefits that keep you and your family healthy, happy & productive!
 Health Helper Card -- (Telehealth – 24/7, Doctors Online, Advocacy and Prescription Savings)

\$7.00 per family bi-weekly

Additional Insurance Coverage

Employees can purchase additional insurance policies through AFLAC for injury and illness with pre-tax dollars at a group rate.

Disability Insurance and Life Insurance

SCI pays the entire cost of the following benefits:

Life and AD&D (Accidental Death & Dismemberment)	1 x annual salary up to \$200,000
Dependent Life	\$5,000 dependents
Short Term Disability	60% of weekly earnings to \$1,500
Long Term Disability	66 2/3% of monthly earnings to \$8,000

Additional life insurance available for purchase by employee

Employee Assistance Program – MHN Employee Assistance Program

Services are available to help employees balance their commitments in and out of work. This is an employer-paid benefit.

401(k) Retirement Program

After completing six months of service, employees become eligible for the 401k plan the first of the following month. Employees are automatically enrolled into the 401(k) plan at the default rate of 4% of their gross salary into the appropriate Age-Based Target Date Fund. Employees may choose to change the default contribution rate, direct contributions to other investment options in the plan or decline participation in the plan at any time. Employees can contribute up to 90% of their gross salary (or IRS maximums.) At the discretion of its Board of Directors, SCI matches 30% of employees' contributions up to 30%.

Paid Time Off

For new employees, SCI provides paid time off an accrual basis. Accrued vacation may be taken after 90 days of employment.

Service Period	Per Pay Period Accrual	Yearly Accrual	Maximum Accrual	Carry Over
1 – 4 years	4.62 hrs	120 hours	160 hours	120 hours
5 – 10 years	6.16 hrs	160 hours	200 hours	160 hours
11 – 15 years	7.70 hrs	200 hours	240 hours	200 hours
16 years +	9.23 hrs	240 hours	280 hours	240 hours

Holidays (No waiting period)

Employees receive 10 paid holidays per year as follows:

President's Day – Memorial Day – Independence Day – Labor Day – Thanksgiving – Day after Thanksgiving – Christmas Eve – Christmas Day - New Year's Eve – New Year's Day

Education

Education Assistance

Employees with one year of service may apply for Educational Assistance which provides tuition reimbursement for college degree programs that relate to our business.

Other Notable Benefits

Free direct deposit to multiple accounts

Free admission to the International Wildlife Museum

Complimentary SCI/F membership

Complimentary SCI publications subscription and MORE!