



Benefits Available for **Non-Exempt** Full-Time Associates

PROGRAM	ELIGIBILITY	BENEFIT AVAILABLE
<b>Medical Plans</b>		
UMR PPO	After 30 Days	PPO Network Deductible: \$500 Single / \$1,000 Family (In network) Maximum Out of Pocket: \$2,750 / \$5,500 (In network) Co-Pay (In Network): Office visits \$25; Specialist visits \$40 Coinsurance: 20% after deductible met Network Retail Pharmacies: Tier 1: \$15-\$30; Tier 2: \$25-\$50; Tier 3: \$40-\$65 Home Delivery 90 Day Supply: \$30/\$50/\$80
or		
UMR Health Savings Account (HSA)		HSA Network Deductible: \$1,500 Single / \$3,000 Family (non embedded) Maximum Out of Pocket: \$3,000 / \$6,000 (non embedded) Coinsurance: 10% after deductible met Network Retail Pharmacies (After Deductible): Tier 1: \$5; Tier 2: 25%, max \$50; Tier 3: 25%, max \$75 Home Delivery 90 Day Supply (After Deductible): \$10/25%, max \$100/ 25% max \$150
<b>Dental Plan</b>		
Delta Dental PPO Premier	After 30 Days	100% Preventative coverage - no deductible Other Services Deductible - \$25 single; \$75 family 80% Coverage - Basic & major services; \$1,000 annual maximum Orthodontic - 50% Coverage; Separate \$1,000 lifetime maximum
<b>Vision Plan</b>		
VSP	After 30 Days	Network Annual Exam - No co-pay \$200 allowance for frames, lenses or contacts per person per year All items every 12 months
<b>Pay Protection</b>		
Short-Term Disability	After 90 Days	60% of weekly salary up to \$250 for 26 weeks Coverage starts 1st day of accident; 8th day for illness
Long-Term Disability	After 6 months	Coverage begins after STD is exhausted 60% of monthly salary up to \$5,000 a month Maximum duration - until normal social security retirement age or no longer disabled
<b>Life Insurance</b>		
Basic Life and AD&D	After 30 days	\$35,000 for associate; \$5,000 spouse; \$2,500 each child
Supplemental Life	After 30 days	Associate - Increments of \$10,000 up to a max of 5 times annual earnings or \$500,000; \$150,000 guarantee issue Spouse - Increments of \$5,000 up to a max of 50% of associate amount or \$50,000; \$50,000 guarantee issue Children - \$10,000 (6months to 26 years)
<b>Retirement</b>		
401(k) & Roth(k) Plan	After 6 months at end of quarter	Pre-tax or After-tax savings through payroll deduction Company match - 50% of first 4% contributed by associate Step-up savings option - automatically increase your contribution amount each year 100% vested after 6 years of service 3 investment options - Do It For Me; Do It With Help; Do It Myself
Defined Pension Plan	After 1 year	Vested after 5 years Each calendar year, earn benefit of .75% of earnings including wages, bonuses & overtime
<b>Other Benefits</b>		
Holidays Paid 8 hours	Date of Hire	New Year's Day, Good Friday, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Day after Thanksgiving, Christmas Day
Paid Shutdown	Date of Hire	Plant shutdowns around July 4 and Christmas/New Year's
Birthday Pay	Date of Hire	Birthday off with pay
Vacation Days	Date of Hire After 2 years After 7 years After 12 years After 18 years	Earn 6 hours per month Earn 8 hours per month Earn 10 hours per month Earn 12 hours per month Earn 14 hours per month Available to use first month following when earned
Bonus	Date of Hire May November	Twice a year Variable portion based on profits and attendance Fixed portion based on wages and attendance
Health Club Membership	After One Year	75% cost of basic membership fee - associate/family Must meet 24 time use in 6 month period
Education Assistance		On own time 100% associate (after 14 months) 50% spouse (after 27 months of service) 25% children (after 40 months of service) Maximum of \$4,000 annually per associate/family May need to be repaid if associate leaves C.A.P.T.
Safety Boots	After 3 months	\$85 reimbursement each calendar year
Safety Prescription Glasses	After 3 month	\$52 reimbursement each calendar year
Credit Union Membership	Date of Hire	Honda Federal Credit Union