



# Benefits

## Non-Exempt

1/1/2010

### **Medical Insurance:**

Blue Cross / Blue Shield Alliance Select Program  
(PPO Plan) Coverage begins after 90 days of employment

#### Weekly Cost:

Single:	\$17.64
Employee plus 1	\$37.18
Employee plus 2-3	\$49.65
Employee plus 4+	\$60.06

#### With Full Discount:

\$ 9.12
\$20.25
\$33.65
\$44.06

Discounts are based on employee and spouse (if applicable) not using tobacco products and/or participating in HealthGuard.

Deductible: \$200 per person or \$400 Family (Alliance Select)

Maximum out-of-pocket is \$1,000 for a single employee and \$2,500 for a family.  
(Out-of-pocket expenses are deductibles and co-payments)

We offer a flexible benefits program that allows you to save money with pre-tax dollars. This can be used for un-reimbursed medical expenses or for dependant care. There is a \$2,500 medical maximum and a \$5,000 dependant care maximum. This benefit needs to be renewed on an annual basis. Must be employed by January 1.

### **Prescription Drug Benefit (Medco):**

\$10.00 co-pay for generic drugs

\$20.00 - \$40.00 co-pay for brand name drugs

Maintenance drugs should be order thru Mail Order Prescription, otherwise you pay double for the 3<sup>rd</sup> refill.

You will receive an insurance card in the mail from Medco.

### **Dental Insurance:**

No charge for Delta Dental. Coverage begins after 90 days of employment.

Free checkups every 6 months.

80/20 coverage/deductible waived for fillings, extractions and oral surgery.

50/50 coverage/\$25 deductible for major services such as: crowns, in-lays, dentures, bridge, etc.

### **Vision Insurance:**

\$25 reimbursement every 2 years for eye exams. Reimbursement through Wellmark.

Discounts are available for glasses, contacts, lasik and other eye services through EyeMed.

You will receive the discount card in the mail from EyeMed.

### **Short Term Disability:**

<u>12 months ~ 2 years</u>	Up to 14 weeks of disability pay in a rolling 12 month period
	100% for 2 weeks
	66% for 4 weeks
	50% for 8 weeks (\$250 maximum)

<u>2 years and over</u>	Up to 26 weeks of disability pay in a rolling 12 month period
	100% for 2 weeks
	66% for 4 weeks
	50% for 20 weeks (\$300 maximum payout)

To qualify for STD you must be off work 7 calendar days beginning with your first scheduled day of work you are absent and approved by Aetna.

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

Benefit of 60% of salary (including other income) after 6 months of total disability. Benefit continues until recovered, age 65, or death. Employee contribution of \$.42 per \$100 salary is required.

### **Life/Accidental Death Insurance:**

Free \$10,000 policy to all non-exempt employees. Additional insurance available at low group rates through ReliaStar Life Insurance Company.

### **Credit Union:**

Guardian has a relationship with 1<sup>st</sup> Gateway Credit Union. Offices are located in DeWitt and Clinton. They have an ATM available in our employee entrance.

### **Vacation:**

- Accrue 6.7 hours per month up to a maximum of 80 hours per year beginning with the first full month of employment. Accrued vacation can be used the following year.
- After 60 months of employment you begin accruing at 10 hours a month up to a maximum of 120 hours
- Employees may "sell back" any unused hours after 80 hours annually.
- Employee's leaving prior to 90 calendar days of employment do not receive accrued vacation upon termination.

### **Holidays:**

Ten paid holidays total: New Year's Eve, New Year's Day, Good Friday, Memorial Day, 4<sup>th</sup> of July, Labor Day, Thanksgiving Day, Day after Thanksgiving, Christmas Eve, and Christmas Day. Paid time & ½ if scheduled to work on holiday.

### **Retirement Plan (Future Guard):**

Allows an employee to build supplemental retirement income through a voluntary contribution of up to 25% of their earnings into a 401K retirement account with a company match of 100% on contributions up to 7%. To participate you must be employed for 3 months.

*Guardian has developed a plan for retirement insurance coverage. You must have been employed prior to May 1, 2003 to be eligible for this coverage.*

### **Attendance Bonus:**

- Paid out in January and July
- Must be employed at the start of the period to be eligible and must be employed on the day of payout
- If you receive any corrective action during the period and attendance was a factor, you are not eligible for that period.
- If you have perfect attendance during the 6 month period you will receive \$250
- Absences related to a funeral for an immediate relative, (mother, father, sibling, children), jury duty, full-time military duty absences are not considered absences.
- Any amount received will be pro-rated for absence other than vacation and holidays.
- Employees who have perfect attendance for multiple years will receive an additional \$50 for every consecutive year they achieve perfect attendance. This will cap at 5 years.

### **Base Wages**

Base wages for the plant are as follows as of July 2008

	Start	6 mos	1 yr	2 yr	3 yr
Production	\$12.00	\$12.75	\$13.50	\$14.75	\$15.65*
Maintenance	\$17.50	\$17.85	\$18.90	\$19.75	\$21.20

\* At three years employees can qualify for additional pay based on being cross-trained in several positions Level 1: 15.65 Level 2: 16.50 Level 3: 17.00