Benefits Summary

This is a brief summary of benefits. Plan documents and company policy govern actual plans and may differ slightly from this information. This summary is for informational purposes only and does not constitute a contract in any way. ACS is an at-will employer. ACS reserves the right to change, cancel, and/or add benefits at any time with or without notice.

Benefit	Who's Eligible	When Eligible	Who Pays	Description	Premiums
Health Insurance	Full-Time	1st of next month after hire date	ACS & You	**HealthPartners H.S.A 2500-100** Single Employee + One Employee + Two or more	 $ 0 ppd $ 85.47 ppd $155.50 ppd
	3/4 Time	1st of next month after hire date	ACS & You	**HealthPartners H.S.A 2500-100** Single Employee + One Employee + Two or more	 $ 44.59 ppd $196.01 ppd $283.56 ppd
	Half-Time	1st of next month after hire date	ACS & You	**HealthPartners H.S.A 2500-100** Single Employee + One Employee + Two or more	 $ 89.17 ppd $306.54 ppd $411.59 ppd
Health Savings Account	Full, 3/4, & Half Time	1st of next month after hire date	ACS & You	ACS contributes a set amount per pay period to employee's account. Employees can contribute pre-tax dollars.	
Dental	Full-Time	1st of next month after hire date	ACS & You	Single Employee + One Employee + Two or more 50/50 Coverage $1500 per year limitation per person $4500 family limitation $2000 Orthodontia life time limitation per person	$ 2.50 ppd $ 5.00 ppd $ 7.50 ppd
	3/4 Time	1st of next month after hire date	ACS & You	Single Employee + One Employee + Two or more	$ 4.38 ppd $ 9.38 ppd $ 14.38 ppd
	Half-Time	1st of next month after hire date	ACS & You	Single Employee + One Employee + Two or more	$ 6.25 ppd $ 13.75 ppd $ 21.25 ppd
Life Insurance	Full-Time	1st of next month after hire date	ACS	1.5x annual wage/salary	
	3/4 Time		ACS	1.5x hourly wage x 1560 hours	
	Half-Time		ACS	1.5x hourly wage x 1000 hours	
Short Term Disability	Full, 3/4, & Half Time	1st of next month after hire date	ACS	After 7 day waiting period, pays 60% of wage up to 90 days	
Long Term Disability	Full, 3/4, & Half Time	1st of next month after hire date	ACS	After 90 day waiting period, pays 60% of wage as long as disabled. Pre-existing conditions apply for first 12 months.	
Voluntary Life Insurance	Full, 3/4, & Half Time	1st of next month after hire date	You	Guarantee issue $100,000 for employee if enrolled within 31 days of becoming eligible. Premium depends on age. Optional coverage for children/spouse.	
Voluntary Long Term Care	Full, 3/4, & Half Time	1st of next month after hire date	You	You may purchase coverage for self, spouse, and/or relatives. Premium depends on age.	
Voluntary AFLAC	Full, 3/4, & Half Time	1st of next month after hire date	You	Employees may purchase voluntary assurance coverage through AFLAC.	
Voluntary ID Theft Shield	All Employees	1st of next month after hire date	You	Employee (Includes Spouse) Family	$ 6.48 ppd $ 6.98 ppd
Voluntary Legal	All Employees	1st of next month after hire date	You	Employee	$ 7.98 ppd
Voluntary ID Theft/ Legal Bundled	All Employees	1st of next month after hire date	You	Empoyee (Includes Spouse) Family	$ 12.95 ppd $ 13.45 ppd
Flex Plan	All Employees	1st of next month after hire date	ACS & You	Employees can elect to have dollars set aside before tax for medical and/or dependent care expenses. ACS pays for the administrative costs for the plan.	

Benefit	Who's Eligible	When Eligible	Who Pays	Description	Premiums
College Bound Fund Section 529	All Employees	Upon hire	You	Save for a child's college through a tax free Section 529 plan with Alliance Capital through payroll deduction or American Funds through direct debit from personal checking or savings account.	
ESOP	All Employees 20.5 years or older	After 12 consecutive months and 1000 hours of service	ACS	Employee Stock Ownership Plan - Employees are given opportunity to share in the growth and profitability of ACS via this qualified retirement plan.	
401(k) Plan	All Employees 20.5 years or older	Employee deferral: 1st of next month after hire date Company contribution: 1st of next month month following one year of service and 1,000 hours of service.	ACS & You	ACS contribution is determined on an annual basis.	
Paid Time Off	Full, 3/4, & Half Time	Begins upon hire; employee can use paid time off after 3 months of service	ACS	First to second year Third - 10th year 11th - 15th year 16th - 25th year 26th + Can accrue up to maximum of 60 days	up to 11 days up to 16 days up to 21 days up to 26 days up to 31 days
Holidays	Full, 3/4, & Half Time	1st of next month after hire date	ACS	Up to 10 holidays per year	
Company Services and Products	All Employees	After 3 months of service	ACS & You	Nearly all ACS services for $35 per month.	
Cellphone Plans	All Employees	Upon hire	You	Employees receive 13% discount on Verizon cellphone plans	
Employee Assistance Program	All Employees	Upon hire	ACS	Employees have a up to four in-person counseling sessions per issue per person available at no charge.	
Other Time Off - **Marriage** **Funeral**	All Employees	After 3 months of service	ACS	Employees will receive time off with pay to a maximum of 40 hours. Immediate family members - 3 days Other relation - 1 day	
Educational Assistance Program	Full, 3/4, Half, & Part Time	After 1 year of service	ACS	ACS will reimburse the cost of tuition, enrollment fees & books for courses which employee attends at a recognized institution. Prior approval required. Up to $5250 per year. 3/4 & Half time reimbursement is prorated based on employment status. .50 cent scholarship	
Computer Loan	Full, 3/4, & Half Time	After 1 year of service	You	ACS will loan an employee up to $3000. Payment will be deducted from payroll over two years at zero interest.	
Direct Deposit	All Employees	Upon hire	n/a	Employees have the option to have the paycheck directly deposited into checking and/or savings account.	
Workers' Compensation	All Employees	Upon hire	ACS	ACS insures its employees against the loss of wages due to accidental injuries and illness.	
Club Memberships	All Employees	Upon hire	You	ACS provides the convenience of paying for pre-approved health clubs and golf courses via payroll deduction.	
Exercise Room	All Employees	Upon hire	ACS	ACS has nicely equipped exercise rooms in Perham, Walker and Twin Valley.	
Social Security	All Employees	Upon hire	ACS	ACS contributes 7.65% of your pay to social security and Medicare.	