



## 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	<b>Medica H.S.A 2500-100</b> Single Employee + One Employee + Two or more	\$ 0 ppd \$ 65.22 ppd \$118.67 ppd
	3/4 Time	1st of next month after hire date	ACS & You	<b>Medica H.S.A 2500-100</b> Single Employee + One Employee + Two or more	\$ 34.03 ppd \$149.58 ppd \$216.39 ppd
	Half-Time	1st of next month after hire date	ACS & You	<b>Medica H.S.A 2500-100</b> Single Employee + One Employee + Two or more	\$ 68.05 ppd \$233.92 ppd \$314.09 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	\$0 monthly charge, 50/50 Coverage \$1500 per year limitation per person \$4500 family limitation \$2000 Orthodontia life time limitation per person	
	3/4 Time	1st of next month after hire date	ACS & You	Single Employee + One Employee + Two or more	\$ 1.88 ppd \$ 4.38 ppd \$ 6.88 ppd
	Half-Time	1st of next month after hire date	ACS & You	Single Employee + One Employee + Two or more	\$ 3.75 ppd \$ 8.75 ppd \$13.75 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 Insurance	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.	
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.	

<b>Benefit</b>	<b>Who's Eligible</b>	<b>When Eligible</b>	<b>Who Pays</b>	<b>Description</b>	<b>Premiums</b>
<b>College Bound Fund Section 529</b>	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.	
<b>ESOP</b>	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.	
<b>401(k) Plan</b>	All Employees	1st of next month after hire date Company contribution effective when employee is eligible.	ACS & You	ACS contribution is determined on an annual basis.	
<b>Paid Time Off</b>	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
<b>Holidays</b>	Full, 3/4, & Half Time	1st of next month after hire date	ACS	Up to 10 holidays per year	
<b>Company Services and Products</b>	All Employees	After 3 months of service	ACS	Nearly all ACS services for \$30 per month.	
<b>Employee Assistance Program</b>	All Employees	Upon hire	ACS	Employees have a up to three in-person counseling sessions per issue per person available at no charge.	
<b>Other Time Off - Marriage  Funeral</b>	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	
<b>Educational Assistance Program</b>	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	
<b>Computer Loan</b>	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.	
<b>Direct Deposit</b>	All Employees	Upon hire	n/a	Employees have the option to have the paycheck directly deposited into checking and/or savings account.	
<b>Workers' Compensation</b>	All Employees	Upon hire	ACS	ACS insures its employees against the loss of wages due to accidental injuries and illness.	
<b>Club Memberships</b>	All Employees	Upon hire	You	ACS provides the convenience of paying for pre-approved health clubs and golf courses via payroll deduction.	
<b>Exercise Room</b>	All Employees	Upon hire	ACS	ACS has a nicely equipped exercise room located downstairs of the Operations Building.	
<b>Social Security</b>	All Employees	Upon hire	ACS	ACS contributes 7.65% of your pay to social security and Medicare.	