









Benefit Highlights

May 1, 2020 - April 30, 2021

All Full-time active employees, working at least 30 hours per week.
New Hire coverage becomes effective the 1st of the month following a 60 day waiting period.

Benefit	Description	
 <p>BlueCross BlueShield of North Carolina Medical Insurance Blue Cross and Blue Shield of NC</p>	<p>Plan 1 (Core Plan) Blue Options PPO</p> <p>Annual Deductible - In Network \$5,000 Individual / \$10,000 Family Out of Pocket Limit - In Network \$7,150 Individual / \$14,300 Family Coinsurance - In Network Plan will pay 70% / Member will pay 30% Office Visits - In Network Primary Care \$35 Copay / Specialist \$70 copay Prescription Drugs - 30 Day Retail Tier 1 - \$10, Tiers 2-4 Member pays up to \$100 Urgent Care / Emergency Room \$75 copay / \$500 copay</p>	
<p>MDLIVE MDLive through Blue Cross and Blue Shield of NC</p>	<p>Plan 2 (Buy Up Plan) Blue Options PPO</p> <p>Annual Deductible - In Network \$1,000 Individual / \$2,000 Family Out of Pocket Limit - In Network \$3,000 Individual / \$6,000 Family Coinsurance - In Network Plan will pay 90% / Member will pay 10% Office Visits - In Network Primary Care \$25 Copay / Specialist \$50 Copay Prescription Drugs - 30 Day Retail Tier 1 \$10 / Tier 2 \$35 / Tier 3 \$60 / Tier 4 Member pays 75% coinsurance \$50 minimum up to \$100 maximum Urgent Care / Emergency Room \$50 copay / \$300 copay</p>	
 <p>Principal Dental Insurance Principal</p>	<p>Available with Plan 1 and Plan 2 \$10 copay Virtual Care Anywhere Board certified Doctors Available 24/7 Acute/Non-emergent Conditions</p> <p>Annual Calendar Year Deductible (Per Person) \$50 Individual / \$150 Family Preventive Service - In Network 100% - no deductible Basic Service - In Network 80% - after deductible Major Service - In Network 50% - after deductible Annual Maximums - In Network (Per person) Calendar Year \$1,000</p>	
 <p>Principal Vision Insurance Principal</p>	<p>Exam \$10 Copay Frames \$25 Copay up to \$150 Allowance Lenses \$25 Copay applies to all Lenses Contact Lenses \$150 allowance for elective (in lieu of frames) Frequency (Exam / Lenses / Frames) 12 months / 12 months / 24 months Costco Allowance reduced to \$80</p>	
 <p>Principal Short Term Disability Insurance 100% Employer Paid Principal</p>	<p>Benefits Begin On the 15th day following injury / sickness Benefits Payable Up to 11 weeks Pre-Existing None 5 of Income Replaced 50% of weekly earnings Maximum Benefit Up to \$1,000 weekly Evidence of Insurability (EOI) Not Required</p>	
 <p>Principal Long Term Disability Insurance 100% Employee Paid Principal Life Insurance</p>	<p>Benefits Begin 90 days following disability Benefits Payable To age 65, if disabled prior to age 62 Pre-Existing 3 months prior / 12 months % of Income Replaced 50% of monthly earnings Maximum Benefit Up to \$5,000 monthly Evidence of Insurability (EOI) Required for Approval -- See HR</p>	
 <p>Principal Basic Life / AD&D Insurance 100% Employer Paid Principal Life Insurance</p>	<p>Guarantee Issue \$25,000 of Basic Life / AD&D Benefit Age Reduction: There will be a 35% reduction at age 70 and an additional 20% reduction at age 75</p>	

Please refer to you benefit booklet for complete details. In the event this summary differs from the benefit booklet, the benefit outlined in the benefit booklet will prevail.


Supplemental Life / AD&D Insurance
 100% Employee Paid
 Principal Life Insurance

Life / AD&D Amount
 Guarantee Issue - Initial Eligibility
 Overall Maximum
 Reduction Schedule
 Premiums Based

Employee
 \$10,000 to \$500,000 (\$10,000 increments)
 \$150,000 up to age 70; \$10,000 over age 70
 \$500,000
 35% at age 70, additional 20% at age 75
 Employee's age

401K / Profit sharing

Life / AD&D Amount
 Guarantee Issue - Initial Eligibility
 Overall Maximum
 Reduction Schedule
 Premiums Based

Spouse
 \$5,000 to \$200,000 (\$5,000 increments)
 \$30,000 up to age 70; \$10,000 over age 70
 \$200,000 (can not exceed employee amount)
 35% at age 70, additional 20% at age 75
 Spouse's age

Life Amount (No AD&D)
 Guarantee Issue
 Overall Maximum
 Reduction Schedule
 Premiums Based

Child(ren)
 \$2,500, \$5,000 or \$10,00 (age 14 days to age 26)
 \$10,000
 \$10,000 (cannot exceed employee amount)
 No reduction schedule
 Child rated is fixed

401K

Employees become eligible after one (1) year of employment, with at least one thousand (1,000) hours, at age twenty-one (21). Directional Services, Inc., contributes three (3) percent of eligible, enrolled employees' gross income even if you choose not to contribute/participate.

Profit Sharing

Plan participants may also receive additional distributions at year end based on annual Profit Sharing contributions and forfeitures


Vacation / Holiday

Service Periods	Vacation Annual Vacation Accrual
Years 1 through 4	40 hours (5 Days)
Years 5 through 9	80 hours (10 Days)
Years 10+	120 hours (15 Days)

Holiday

The Company will be closed in observance of the following holidays; Full-time employees will receive pay or comp time for the following:

- New Year's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Christmas Day

 **Magellan**
 HEALTHCARE
Employee Assistance Program (EAP)
 through Principal Life Insurance

Employees and Family members are eligible
 - 100% Confidential
 - 24/7 access by phone or online
Provides assistance with:
 - Counseling
 - Assessment
 - Referrals

Offers support with:
 - Education
 - Dependent Care and Care Giving
 - Legal and Financial
 - Health and Well-Being resources
 - Anxiety and Depression
 - Divorce and Separation


Legal Document Resources
 Principal Life Insurance

Will Preparation, Health Care Power of Attorney
 Durable Power of Attorney
 Living Will
 Medical treatment authorization for minors


Identity Theft Protection
 Principal Life Insurance Company

You can protect your identity with free online resources from ARAG, including:
 - Identity Theft Prevention Kit to help protect you from identity theft
 - Identity Theft Victim Action Kit to help speed your recovery if you experience identity theft


Benefit Resource Center (BRC)

The BRC provides you with a responsive, consistent service for all benefit plan inquiries. Benefit Specialists are available to research elevated claims and any other benefit issues with which you might need assistance.

BRC can help you with:

- Benefit plan questions
- Claims appeal and resolution
- Medicare basics
- Coordination of Benefits
- Finding a Network Provider


Benefits Mobile App

The USIeb mobile app provides a quick and simple way for you and your enrolled dependents to access benefit summaries and other important information about your group plans. The app also offers the ability to take photos of ID cards to store on your phone, as well as a way to easily locate carrier and HR contact information—all in one place—24/7 and on the go.