



EMPLOYEE BENEFIT QUICK- REFERENCE GUIDE

MEDICAL & DENTAL COVERAGE

- **Medical Plan:** ACG medical plan is administered by Blue Cross Blue Shield of SC
 - ACG pays 80% of employee premium, employee is responsible for 20% (*deducted from biweekly paycheck*)
 - Participant's premiums will differ based on gender and age group.

In-Network: Deductible: \$1,000
 Maximum Out-Of-Pocket: \$2,500
 Co-Pay: \$20 then 100% of allowable charges
 Co-Insurance: 80%/20%

Out of Network: Deductible: \$1,000
 Maximum Out-Of-Pocket: \$3,000
 Co-Pay: 60% of allowable charges after deductible
 Co-Insurance: 60%/40%.

- **Prescription drug benefits**
 - \$4 generics
 - \$30 Preferred and \$60 Non-Preferred
 - 10% of Specialty to a max of \$200, then 100% of allowable charges.
 - Members pay 3 co-payments for a 90-day supply
- **Dental Plan:** ACG dental benefits include 100% coverage on all Preventive Care (*checkups, cleanings, fluoride treatments, space maintainers, emergency treatments, x-rays*)
 - Participants are covered at different levels for basic (*restorative*) services and for orthodontic service.

Coverage for: Employee-	\$32.24
Family -	\$109.63
Employee + Spouse -	\$67.72
Employee + Child -	\$74.17

RETIREMENT SAVINGS

- **Simple IRA Plan:** Vanguard Personal Investors provides investment management services for ACG's retirement plan.
 - Employees are eligible immediately upon hire.
 - ACG matches 100% of first 3% of employee contribution
 - 2009 Federal Guideline: \$10,500 limit/yr. \$13,000 if over 50.

LIFE INSURANCE

- **Available Life Insurance:** ACG provides a \$10,000 policy to all employees at no cost.
 - Additional life insurance \$50,000 (part of STD/LTD package).
 - Premiums costs for entire package approx. \$30-\$35/month.

ADDITIONAL BENEFIT PROGRAMS

- Tuition reimbursement and Training
- Flexible Spending Account (*FSA*)
- Employee Referral Bonus Program

PAID ABSENCES

- **Holidays:** 10 per fiscal year (*New Year's Day, Martin Luther King day, Washington's birthday, Memorial Day, Independence Day, Labor Day, Columbus Day, Veteran's Day, Thanksgiving Day, Christmas Day*)
- **PTO Leave:** 4 hours earned each pay period (*bi-weekly*); accrual increase is based on years of service
- **Jury Duty:** 3 paid days per year
- **Short Term Disability:** STD is offered through Companion Life.
 - Paid at 60% of Employee's bi-weekly pay; Maximum \$600/wk
 - Benefits begin: Accident: Day 1, Sickness – Day 8.
 - Maximum Benefit Period: 13 Weeks
- **Long Term Disability:** LTD is offered through Companion Life.
 - Paid at 60% of Employee's bi-weekly pay; Maximum \$6,000/month
 - Maximum Benefit Period: 5 years
- **Worker's Compensation:** Provided by USAA Insurer "Hartford Insurance Co" at no cost to employee
 - Accidental: \$100,000
 - Sickness/Illness: \$100,000
 - Sickness/Illness Policy Limit: \$500,000