

HEALTH BENEFITS

(Eligible on the 1st day of the month following 60 days of service)

MEDICAL INSURANCE



(pre-tax; Atlantic pays major portion (75%))
Major medical; Self-insured plan, PPO with Co-pays.
Benefits administered through Lucent Health.

NARUS HEALTH CONCIERGE



Concierge care program for covered members to find a doctor, get help with billing, request medication refills, discuss health concerns, etc.

DENTAL



(pre-tax; employee-paid) through Delta Dental.
2 FREE cleanings per plan year.

VISION



(pre-tax; employee-paid) through Superior Vision. 1 FREE eye exam per plan year.

IDENTITY THEFT PROTECTION



(post-tax; employee-paid) Two plans offered: Identity Theft Protection Pro + and Identity Theft Protection Pro + Cyber

TELADOC



Free, 24/7 access to medical advice via Teladoc Health app. Includes general medicine, dermatology, and nutrition planning.

LIFE INSURANCE



(Atlantic-paid) \$50,000 through VOYA

SUPPLEMENTAL LIFE INSURANCE

(employee-paid) Available up to 2x your annual salary with a max of \$300,000 through VOYA

CHILD LIFE INSURANCE

(post-tax; employee-paid) \$10,000 on each unmarried child under age 26

SPOUSAL LIFE INSURANCE

(post-tax; employee-paid) Available in \$1,000 increments to the lesser of 50% of the employee life election or \$250,000

SHORT-TERM DISABILITY



(post-tax; employee-paid) 60% of basic weekly gross earnings up to a maximum benefit payment of \$1,200/week for 12 weeks through Voya. Note - there is a one week wait period before disability kicks in

LONG-TERM DISABILITY

(post-tax; employee-paid) 60% of basic monthly gross earnings up to maximum benefit payment of \$5,000/month for length of disability starting after 13 weeks of disability through VOYA.

VOYA SUPPLEMENTAL



(pre-tax; employee-paid) Critical illness (\$10K or \$20K employee coverage plus \$10K or \$5K option for spouses, Hospital Indemnity & Accident Insurance).

RETIREMENT PLAN

(Eligible for immediate deferral; Eligible for Match and Profit Sharing after one year of employment; Enrollment dates are July 1st and January 1st)

401K



Can contribute up to 100% per pay period immediately. Company matches 30% on the first 6% deferred; 100% vested immediately. An array of diversified investment options available. Eligible for match on next entrydate following one year of service as a permanent employee. Entry dates are January 1st and July 1st. Two deferral options - traditional 401K (pre-tax) and Roth (post-tax).

PROFIT SHARING



Eligible on next entry date following one year of service as a full-time employee. Entry dates are January 1st and July 1st. Six-year vesting schedule.

ADDITIONAL BENEFITS

MATERNITY LEAVE

Eligible after one year of full-time employment at the time of birth. Pays 100% of salary for eight weeks.



HOLIDAYS

All holidays paid (10 per year, schedule to be provided).



EMPLOYEE ASSISTANCE PROGRAM

Free service offered by VOYA to assist employees with anxiety, depression, stress, grief, loss and life adjustments.



PAID TIME OFF (PTO)

After an 18-month phase-in, each full-time employee will receive 15 days of PTO (includes vacation, sick, personal leave) with an additional 5 days awarded after 15 years of service. The Bonus week can be sold back in full or used for additional time off.



LIFEMART

An online discount marketplace through our USI partners where you can save money on all types of products and services such as flowers, computers, theme park tickets, and much more. It is a one-stop shopping resource with hundreds of discount partners and thousands of discount offers.



WELLNESS INCENTIVE PLAN

Participants can receive significant discounts on medical insurance premiums by completing four required activities throughout the plan year: annual physical, biometric screening, visit with a health coach, and preventative exam.



WELLNESS PROGRAM

- Free health coaching and Behavioral Health Specialist through Marathon Health
- On-site clinic at the Tabor City location
- On-site gyms
- At least one “challenge” per year with chance of winning significant prizes and/or bonus payments
- Dedicated Wellness Director
- Monthly Wellness Newsletters and blog with reminders, tips, recipes, etc.



TRAVEL ASSISTANCE

Through IMG; 24/7 access for medical needs, pet housing, ID theft, lost documents and much more while traveling

