



2019 Employee Benefits Summary

This document provides an overview of the benefits Habeck Trucking offers full-time benefits eligible employees.

Benefit	Eligibility	Cost	Highlights Single/Family
Group Medical Insurance Wellmark - BCBS	Full-Time (40 hrs./wk) Eligible the 1 st of the month following 30 days of employment	SimplyBlue 5500 (Bronze):	
		The company pays 63% of the cost for single coverage for the SimplyBlue 5500 plan	Deductible: \$5,500/\$11,000 Max Out-of-pocket: \$7,900/\$15,800 Co-insurance: 50%
		CompleteBlue 4000 (Silver):	
		The company pays 63% of the cost for single coverage for the SimplyBlue 5500 plan and the employee is responsible for the remainder of the CompleteBlue 4000 plan.	Deductible: \$4,000/\$8,000 Max Out-of-pocket: \$7,900/\$15,800 Co-insurance: 30%
		EnhancedBlue 1000 (Gold):	
		The company pays 63% of the cost for single coverage for the SimplyBlue 5500 plan and the employee is responsible for the remainder of the EnhancedBlue 1000 plan.	Deductible: \$2,000/\$4,000 Max Out-of-pocket: \$4,000/\$8,000 Co-insurance: 20%
Vision Insurance – Adult Buy-up Only Avesis	Full-Time (40 hrs./wk) Eligible the 1st of the month following 30 days of employment	Monthly Premium - \$7.18/person	Eye Exam: \$10 co-pay/12 mos. Frames: Once/24 mos. Contact Lenses: In lieu of glasses/12 mos.
Dental Insurance Delta Dental	Full-Time (40 hrs./wk) Eligible the 1st of the month following 30 days of employment	Single coverage is \$46.70; Family coverage is \$117.20. The company pays 25% of the cost for single coverage.	100% paid on check-ups and routine teeth cleaning 80% on minor services 50% on major services \$1,200 per person per year
Flexible Spending Accounts WageWorks	Full-Time (40 hrs./wk) Eligible the 1st of the month following 30 days of employment	You contribute through payroll deductions	Health Care and Dependent Care Accounts are available. You can elect payroll deductions up to \$5,000 annually for dependent day care and \$2,700 for health care. It is a tax-effective way to pay for eligible health care and dependent care expenses.
Life Insurance The Hartford	Full-Time (40 hrs./wk) Eligible the 1 st of the	Company pays 100% of cost	\$50,000 life insurance policy for each eligible employee.

*Disclaimer: The information in this document is considered reliable, however, Habeck Trucking, Inc. retains the right to change any/all benefits at any time. Completed plan information is found in plan documents; please refer to said documents for complete coverage details.

	month following 30 days of employment		
Additional Life Insurance The Hartford	Full-Time (40 hrs./wk) Eligible 1 st of the month following 30 days of employment	You pay 100% of the cost through payroll deductions	Supplemental benefits; additional life insurance – for you, your spouse & dependents
Supplemental Benefits Aflac	Full-Time (40 hrs./wk) Eligible the 1 st of the month following 30 days of employment	You pay 100% of the cost through payroll deductions	Cancer Care Critical Care Accident
Short Term Disability Insurance Aflac	Full-Time (40 hrs./wk) Eligible 1 st of the month following 30 days of employment	You pay 100% of the cost through payroll deductions	Supplemental benefit: short term disability- provides a cash benefit for each day you are disabled up to 3, 6, 12, 18 or 24 months, depending on plan you choose

Other Important Benefits – Full-time Benefit Eligible Drivers			
Paid Vacation	Full-Time (40 hrs./wk) Eligible 1 st of the month following 30 days of employment and 1 st of month thereafter	Company pays	Accrued vacation: Two weeks in year 1-2; Three weeks in years 3-5; Four weeks in years 5+
Paid Holidays	Full-Time (40 hrs./wk) Eligible on hire date	Company pays	\$100 for following holidays if driver is working OTR: New Years Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, and Christmas Day
Paid Bereavement Leave	Full-Time (40 hrs./wk) Eligible on hire date	Company pays	One day paid leave at \$100 for death in immediate family
Cell Phone Reimbursement	Full-Time (40 hrs./wk) Eligible on hire date	Company reimburses \$50/month	For business use of your personal cell phone.
Pick and Drop Pay	Full-Time (40 hrs./wk) Eligible on hire date	Company Pays	\$25 for each extra pick and drop
Waiting Time Pay	Full-Time (40 hrs./wk) Eligible on hire date	Company Pays	\$10/hr from appointment time to release time

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