



Overview of Benefits

HEALTHCARE BENEFITS

Pepperweed offers two separate healthcare plans through Highmark. Below is a brief description of both:

PPO 121

PPO 121 being the richest of the two plan offerings, as there is no annual deductible to meet. Other than co-pays for doctor's visits, ER visits and prescriptions, all services are covered 100% when obtained in the Highmark national network.

<i>With Vision Coverage</i>	<i>Without Vision Coverage</i>
<ul style="list-style-type: none">Employee only: \$151Employee and Child: \$354Employee and Spouse: \$392Employee and Family: \$460	<ul style="list-style-type: none">Employee only: \$149Employee and Child: \$349Employee and Spouse: \$387Employee and Family: \$453

PPO 148

The PPO 148 is offered as a "base plan" option. A deductible applies to services utilized excluding doctor's visits, ER visits and prescription coverage (with co-pays applying for those services).

<i>With Vision Coverage</i>	<i>Without Vision Coverage</i>
<ul style="list-style-type: none">Employee only: \$128Employee and Child: \$297Employee and Spouse: \$330Employee and Family: \$386	<ul style="list-style-type: none">Employee only: \$126Employee and Child: \$293Employee and Spouse: \$325Employee and Family: \$380

DENTAL COVERAGE

Pepperweed provides a comprehensive dental plan through Guardian at no cost to employee and covers both the employee and dependants.

VISION

Pepperweed offers the BCBS Fashion Advantage Gold Vision program at no cost to the employee. This plan is designed to minimize or eliminate employees' out-of-pocket costs and covers eye examinations, frames, lenses, and contact lenses for both the employee and dependants.

LIFE INSURANCE

Pepperweed provides life insurance through Guardian, which covers \$25,000 on the employee only. For a nominal fee Pepperweed offers an additional voluntary life insurance option.



Overview of Benefits Cont'd

Employee Assistance Program – EAP

Pepperweed offers an EAP at **no cost** to the employee. This program provides a resources to help balance work and home life including: telephonic counseling services, up to 3 face-to-face visits with a behavioral health professional per year and legal advice is available by phone for such topics as help finding an attorney or guidance with developing a will.

SHORT-TERM DISABILITY

Pepperweed offers STD to their employees, which **provides 60% of their salary** up to 90 days.

LONG-TERM DISABILITY

Pepperweed provides **LTD at 70% of base to age 65** with a 90 day waiting period.

401K PLAN

Pepperweed offers a 401k plan in which they **match 3% at 50%**. The employee can contribute up to \$15,500 a year and if age 50 or older, the employee can contribute up to \$20,500. The employee is eligible after 90 days.

PTO (PAID TIME OFF)

Years Employed	
1-3	15 days of PTO (accrued following probation at 1.25 days/month)
4-7	20 days of PTO (accrued at 1.67 days/month)
8-15	25 days of PTO (accrued at 2.09 days/month)
15+	30 days of PTO (accrued at 2.5 days/month)

PAID HOLIDAYS

10 paid holidays including:

- New Year's Day
- President's Day
- Memorial Day
- 4th of July
- Labor Day
- Thanksgiving Day
- Day after Thanksgiving
- Christmas Eve (or the Friday prior if 12/24 falls on a weekend or Monday)
- Christmas Day (or the Monday after if 12/25 falls on a weekend)
- New Year's Eve (or Monday after if 1/31 falls on a Friday or weekend)