



## BENEFITS OVERVIEW



## PERKS & AMENITIES

### SWEETWATER EMPLOYEE ACTIVITIES

A percentage of the company profits are earmarked to plan fun, voluntary Sweetwater functions for employees and their families! Examples include:

- Holiday Gala in January
- A company picnic in the summer
- Free turkeys for our employees at Thanksgiving
- Santa Lunch in December

### SWEETPERKS CARD

Each employee will receive a card that can be shown at select businesses throughout Fort Wayne to receive discounts on products and services.

### EMPLOYEE PURCHASE PLAN (after 60 days)

Employees are able to purchase the products we sell at company cost, as listed in the inventory record.

### CONCIERGE SERVICES

Employees have access to a variety of personal services designed to save you time, trips, and hassle:

- Ordering flowers
- Appointment scheduling
- Hotel and restaurant reservations
- In-house package shipping
- Purchasing stamps
- Dry cleaning
- Plus much more

### ON-CAMPUS AMENITIES

In addition to these many benefits, our facility offers an unusually large number of amenities to its employees, their families, and the public:

- A health and fitness center complete with a full-time personal trainer, free of charge
- Racquetball court
- Free DVD lending library
- Restaurant with indoor and outdoor dining
- Free arcade with gaming options such as pool and foosball
- Gourmet café with coffee, ice cream, and high-end treats
- Hair salon and full-service spa



## HEALTH

### FREE MEDICAL CLINIC

All employees and their immediate families have access to our on-site medical clinic and doctor as soon as employment begins.

### GROUP HEALTH INSURANCE (after 60 days)

**Traditional Plan:** The employee has a co-pay for both doctor visits and prescription drugs. There is an individual deductible of \$1,000, after which the company pays 70% (employee pays 30%) up to the out-of-pocket limit of \$3,000 per individual. Employees can use all three Fort Wayne hospital networks; including the Cleveland Clinic. After the first year of employment, this plan comes with an FSA to which the company contributes.

**High Deductible Plan:** This plan comes with a health savings account to which the company contributes. Premiums are lower than the traditional plan, but the deductible is higher and there are no co-pays.

### WELLNESS CREDITS

Our employees are able to lower the cost of their cost of their premium by meeting various "healthy lifestyle" criteria.

### DENTAL INSURANCE (after 60 days)

Our dental insurance plan is designed so that in-network and out-of-network coverages are nearly identical. This enables our employees to visit the dentist of their choice.

### VISION CARE (after 60 days)

Vision insurance is a way to reduce eye-care expenses. Our carrier is the largest network with the right mix of providers. You can choose from two different plans. We also offer local discounts with Longe Optical.

### EMPLOYEE ASSISTANCE PROGRAM (EAP)

We have a diverse network of local therapists who can talk you through any personal struggle or situation.

### PARENTAL LEAVE

After one year, full-time employees. Seven weeks for birth parent, one week for all parents.







## FINANCIAL

### 401(K) PLAN *(after 60 days)*

All employees are eligible to put pretax money into our 401(k), where they specify the investment options, and may defer up to \$20,500 for 2022 (\$27,000 if over age 50) on a pretax basis. They are also eligible for company-matching funds (*i.e.*, the company will match at a rate of 50% on the first 6% of pay saved). A Roth-style plan is also available.

### FLEXIBLE SPENDING MEDICAL ACCOUNT *(after 12 mos.)*

The flexible spending account allows our employees to be reimbursed for out-of-pocket medical expenses, such as general physicals, baby care, drugs not covered by the healthcare plan, your prescription co-pay, etc. Sweetwater will give each employee \$360 per year of company money to use for the abovementioned items, or the employee can forego the FSA and apply that amount toward healthcare premiums.

If an eligible employee chooses not have health insurance through Sweetwater, then the amount of the FSA increases to \$750 of company money on an annual basis.

### FLEXIBLE SPENDING DEPENDENT CARE ACCOUNT

*(after 12 mos.)*

An employee, whether or not they enroll in our health insurance plan, may elect to have up to \$5,000 per year set aside on a pretax basis to pay for dependent care costs. No employer contribution is made to this account.

### VOLUNTARY SHORT-TERM AND LONG-TERM DISABILITY

We offer affordable short-term (covering the first 90 days of absence due to illness or disability) and long-term (from the 91st day up to age 65) disability insurance options.

### COMPANY-PAID LONG-TERM DISABILITY *(after 12 mos.)*

Full-time employees are eligible to receive company-paid long-term disability at no cost. Long-term disability begins after 90 days of an illness or disability and is good through the end of said illness/disability or until the employee reaches the Social Security full retirement age.

### TERM LIFE INSURANCE & ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE *(after 60 days)*

Full-time employees receive \$15,000 of term life insurance and \$15,000 of accidental death and dismemberment insurance at no cost to the employee. Additional coverage may also be purchased at group rates.

### PET INSURANCE *(after 60 days)*

Pet insurance can help by offsetting some or most of the costs of diagnosing, treating, and managing your pet's illness or injury.

### TUITION REIMBURSEMENT

*(after 6 mos. / after 12 mos.)*

To support professional development, eligible employees may be reimbursed per calendar year up to \$1,000 for a work-related certification and up to \$2,500 for a work-related degree.



### PAID DAYS OFF *(full-time employees)*

Employees earn paid time off on an annual basis. On the anniversary of the employee's hire date, they will receive the following number of paid days off (PDOs):

ANNIVERSARY	PDOs
Prior to First Anniversary	10 days
1st anniversary	12 days
2nd anniversary	14 days
3rd anniversary	16 days
4th anniversary	18 days
5th anniversary	20 days
6th anniversary and beyond	22 days (maximum)

### PAID NATIONAL HOLIDAYS

*(after 60 days, full-time employees)*

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

### BEREAVEMENT LEAVE

*(after 60 days, full-time employees)*

Full-time employees are entitled to take three days off with pay when a death occurs in the immediate family.

### JURY DUTY

*(after 60 days, full-time employees)*

In the event that a full-time employee is called to appear for jury duty, they will be assured their full salary in conjunction with the stipulated amount paid by the state.



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At Sweetwater, we are committed to composing amazing experiences for our employees, and we believe that offering a wide variety of benefits is just a small part of that.

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**Jeff Ostermann**

Senior Vice President and Chief People Officer