Find Your Benefits Torch's benefits program is unlike no other in our industry. We believe in taking care of our employee-owners, now and into the future, and provide generous annual contributions to our benefit programs that surpass industry averages. This employee-owned approach is what led Torch to be recognized as one of "the Principal 10 Best Companies for Employee Financial Security" by the Principal Financial Group. We've Got you covered:

Health and Well-Being Medical PPO Plan HDHPP with HSA and HRA Prescription Drug Plan Benefit Opt-out Program **Dental Benefits Vision Benefits** Wellness Program with cash rewards **Financial Security** Employee Stock Ownership Plan (ESOP) with Stock Appreciation Rights Traditional and Roth 401 (k) with company match Short-term (STD) and Long-Term Disability (LTD) Health and Dependent Care Flexible Spending Accounts (FSAs) Company-provided Life and AD&D Insurance **Professional Development** Educational Assistance for tuition, fees & textbooks Continuing education courses Professional certification assistance Leadership and management training programs Interest-free computer loans

Work-Life Programs

Accrued Paid Time-off (PTO)

**PTO Donation Program** 

Paid Holidays

Flexible Scheduling and Compensated Overtime

Paid Military, Jury Duty, and Bereavement Leave