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ACME CORPORATION
EMPLOYEE BENEFITS POLICY HANDBOOK
2024 Edition

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Document Version: 2.8
Effective Date: January 1, 2024
Department: Human Resources & Benefits
Policy Owner: VP of Benefits & Compensation

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PAGE 1 - HEALTH INSURANCE BENEFITS

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1. HEALTH INSURANCE COVERAGE

1.1 Eligibility:

All full-time employees working 30+ hours per week are eligible for health insurance coverage on the first day of the month following 30 days of employment.

1.2 Plan Options:

Premium Plan:

- Monthly Employee Contribution: \$150
- Annual Deductible: \$500
- Coverage: 90% after deductible
- Out-of-pocket Maximum: \$3,000

Standard Plan:

- Monthly Employee Contribution: \$75
- Annual Deductible: \$1,500
- Coverage: 80% after deductible
- Out-of-pocket Maximum: \$5,000

Basic Plan:

- Monthly Employee Contribution: \$25
- Annual Deductible: \$3,000
- Coverage: 70% after deductible
- Out-of-pocket Maximum: \$7,000

1.3 Family Coverage:

Add spouse: +\$200/month

Add children: +\$150/month per child

Family maximum: \$500/month total employee contribution

1.4 Covered Services:

- Doctor visits and specialist consultations
- Preventive care (annual physicals, vaccinations)
- Emergency room visits
- Prescription medications
- Mental health services
- Maternity care
- Physical therapy

1.5 Enrollment:

Open enrollment period: November 1-30 annually

Changes allowed during year only for qualifying life events (marriage, birth, etc.)

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PAGE 2 - DENTAL AND VISION INSURANCE

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2. DENTAL INSURANCE

2.1 Coverage Details:

- Monthly Employee Contribution: \$30
- Preventive Care: 100% covered (cleanings, exams)
- Basic Procedures: 80% covered (fillings, extractions)
- Major Procedures: 50% covered (crowns, bridges)
- Annual Maximum Benefit: \$2,000

2.2 Network:

Over 50,000 dentists in network nationwide. Out-of-network coverage at reduced rates.

3. VISION INSURANCE

3.1 Coverage Details:

- Monthly Employee Contribution: \$15
- Annual Eye Exam: 100% covered
- Glasses or Contacts: \$200 allowance every 12 months
- Laser Eye Surgery: 15% discount

3.2 Network Benefits:

Access to 20,000+ optical centers nationwide including LensCrafters and Pearle Vision

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PAGE 3 - RETIREMENT BENEFITS

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4. 401(k) RETIREMENT PLAN

4.1 Eligibility:

All employees can enroll after 90 days of employment.

4.2 Employee Contributions:

- Contribute 1% to 50% of salary (pre-tax or Roth)
- 2024 IRS limit: \$23,000 annually
- Age 50+ catch-up: additional \$7,500

4.3 Company Match:

ACME matches 100% up to 6% of salary

Example: If you contribute 6%, company adds 6% = 12% total

Vesting Schedule:

- Year 1: 0% vested
- Year 2: 25% vested
- Year 3: 50% vested
- Year 4: 75% vested
- Year 5: 100% vested

4.4 Investment Options:

- Target date funds
- Index funds (domestic and international)
- Bond funds
- Company stock

4.5 How to Enroll:

1. Log into benefits portal at benefits.acmecorp.com
2. Select contribution percentage
3. Choose investment allocation
4. Designate beneficiaries

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PAGE 4 - LIFE AND DISABILITY INSURANCE

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5. LIFE INSURANCE

5.1 Company-Paid Basic Life Insurance:

- Coverage: 1x annual salary (up to \$500,000)
- No cost to employee

- Automatic enrollment

5.2 Optional Supplemental Life Insurance:

- Additional coverage: 1x to 5x salary
- Employee pays premium (approximately \$0.30 per \$1,000 monthly)
- Medical underwriting required for amounts over \$250,000

5.3 Spouse and Dependent Coverage:

- Spouse: Up to \$100,000
- Children: \$10,000 per child

6. DISABILITY INSURANCE

6.1 Short-Term Disability (STD):

- Company paid
- Covers 60% of salary
- Waiting period: 7 days
- Maximum duration: 90 days

6.2 Long-Term Disability (LTD):

- Company paid
- Covers 60% of salary
- Waiting period: 90 days
- Benefits until age 65 or recovery

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PAGE 5 - WELLNESS PROGRAMS

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7. EMPLOYEE WELLNESS PROGRAMS

7.1 Gym Membership Reimbursement:

- Reimbursement: Up to \$50/month
- Submit receipts monthly to benefits@acmecorp.com
- Applies to gym, yoga studio, or fitness class memberships

7.2 Wellness Incentive Program:

Earn points for healthy activities, redeem for rewards:

- Annual physical exam: 500 points
- Biometric screening: 300 points
- Health education course: 200 points
- Quit smoking program completion: 1,000 points

Points can be redeemed for:

- Gift cards (\$25-\$100)
- Fitness equipment
- Health insurance premium discounts

7.3 Mental Health Support:

- Employee Assistance Program (EAP): Free confidential counseling
- 6 free sessions per issue annually
- Available 24/7 at 1-800-555-HELP
- Covers stress, anxiety, depression, family issues

7.4 Annual Health Screenings:

Free on-site health screenings quarterly:

- Blood pressure
- Cholesterol
- Blood glucose
- BMI assessment

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PAGE 6 - PAID TIME OFF AND HOLIDAYS

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8. COMPANY HOLIDAYS

8.1 Paid Holidays (12 per year):

- New Year's Day
- Martin Luther King Jr. Day
- Presidents' Day
- Memorial Day
- Juneteenth
- Independence Day
- Labor Day
- Thanksgiving Day
- Day after Thanksgiving
- Christmas Eve
- Christmas Day
- New Year's Eve

8.2 Holiday Pay:

Holidays falling on weekends are observed on adjacent Friday or Monday.
Holiday pay is included in regular salary.

9. FLOATING HOLIDAYS

9.1 Allocation:

All employees receive 2 floating holidays per year to use for:

- Religious observances
- Birthday celebration
- Cultural events
- Personal preference

Must be used within calendar year, cannot be carried forward.

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PAGE 7 - EDUCATION AND DEVELOPMENT

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10. TUITION REIMBURSEMENT

10.1 Eligibility:

Employees with 1+ year of service, working 20+ hours per week.

10.2 Reimbursement Amounts:

- Undergraduate courses: 75% of tuition (max \$5,000/year)
- Graduate courses: 75% of tuition (max \$7,500/year)
- Professional certifications: 100% (max \$3,000/year)

10.3 Requirements:

- Courses must be job-related or advance career
- Pre-approval required from manager and HR
- Maintain grade B or higher for reimbursement
- Remain employed 1 year after completion or repay

10.4 Application Process:

Submit form with course description, cost, and relevance statement to
education@acmecorp.com at least 30 days before course starts.

11. PROFESSIONAL DEVELOPMENT

11.1 Conference Attendance:

- Budget: Up to \$2,000 per employee annually
- Covers registration, travel, accommodation
- Manager approval required

11.2 Training Programs:

- LinkedIn Learning: Free access for all employees
- Internal training courses: No cost
- External workshops: Case-by-case approval

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PAGE 8 - COMMUTER AND TRANSPORTATION BENEFITS

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12. COMMUTER BENEFITS

12.1 Pre-Tax Transit Benefits:

- Set aside up to \$300/month pre-tax for:
 - Public transportation passes
 - Commuter rail tickets
 - Vanpool fees

12.2 Parking Benefits:

- Pre-tax parking: Up to \$300/month
- On-site parking: Free for all employees at headquarters
- Electric vehicle charging stations: Free use

12.3 Bicycle Commuter Program:

- Reimbursement: \$20/month for bicycle commuters
- On-site bike storage available
- Shower facilities for bike commuters

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PAGE 9 - FAMILY BENEFITS

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13. CHILDCARE ASSISTANCE

13.1 Dependent Care FSA:

- Contribute up to \$5,000 annually pre-tax
- Use for childcare expenses (daycare, after-school care)
- Must be work-related childcare

13.2 Backup Childcare:

- 10 days per year of backup care when regular care unavailable
- Cost: \$25/day (company subsidizes remainder)
- In-home or center-based care available

14. ADOPTION ASSISTANCE

14.1 Financial Support:

- Reimbursement: Up to \$10,000 per adoption
- Covers legal fees, agency fees, travel costs
- Same benefits for domestic and international adoptions

14.2 Adoption Leave:

Same as parental leave: 4 weeks paid plus up to 26 weeks unpaid

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PAGE 10 - ADDITIONAL PERKS

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15. EMPLOYEE DISCOUNTS

15.1 Product Discounts:

- ACME products: 40% employee discount
- Services: 30% discount
- Friends and family: 20% discount (limited quantity)

15.2 Partner Discounts:

Discounts at over 500 retailers including:

- Electronics: Best Buy, Apple
- Travel: Hotels.com, Expedia
- Entertainment: Movie tickets, theme parks
- Shopping: Major department stores

Access via employee portal at perks.acmecorp.com

16. FLEXIBLE WORK ARRANGEMENTS

16.1 Remote Work:

- Eligible after 6 months of employment
- Up to 2 days per week remote (see Remote Work Policy)
- Home office stipend: \$500 one-time for equipment

16.2 Flexible Hours:

- Core hours: 10 AM - 3 PM required in office
- Flex start: 7-10 AM
- Flex end: 3-7 PM

17. EMPLOYEE REFERRAL BONUS

17.1 Bonus Structure:

Refer qualified candidates and earn bonuses:

- Entry-level positions: \$1,000
- Mid-level positions: \$2,500
- Senior positions: \$5,000

Paid after new hire completes 90 days.

PAGE 11 - CONTACT INFORMATION

BENEFITS DEPARTMENT CONTACTS

General Benefits Questions:

Email: benefits@acmecorp.com

Phone: 555-123-5600

Hours: Monday-Friday, 8 AM - 6 PM

Benefits Portal: <https://benefits.acmecorp.com>

Specific Contacts:

- Health Insurance: healthbenefits@acmecorp.com (ext. 5601)
- 401(k) Questions: retirement@acmecorp.com (ext. 5602)
- Tuition Reimbursement: education@acmecorp.com (ext. 5603)
- Wellness Programs: wellness@acmecorp.com (ext. 5604)

Benefits Enrollment Support:

Available during open enrollment period

Schedule appointment: benefits.acmecorp.com/schedule

Insurance Provider Contacts:

- Health: BlueCross BlueShield 1-800-555-BCBS
- Dental: Delta Dental 1-800-555-DENT
- Vision: VSP 1-800-555-VSIO
- Life/Disability: MetLife 1-800-555-META

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