

At ComResource, Inc., our goal is to offer the best health care options possible and to provide our employees with a fulfilling work experience. We are committed to building long and enduring relationships with our employees, and creating an environment which rewards and empowers employees to be the best they can be. We seek to constantly exceed our employees' expectations in the same way that we strive to exceed our clients'. We truly appreciate the demands placed on all of us and, as such, this benefits package sets the stage for a healthy life-work balance.

Company benefits with options to meet the employee's individual needs:

MEDICAL\PRESCRIPTION

Medical and Prescriptions administered via Starmark (Aetna Signature Administrators PPO)

MEDICAL

(current rates effective 11/01/14 – 10/31/15)

* **80/20 plan (in network info)**

\$500 single \ \$1000 family deductible

Out of Pocket Max = \$2500 ind/\$5000 family

- **\$25 co-pay** for all preventative care visits
- **\$25 co-pay** for all specialist visits
- \$85 co-pay for Urgent Care
- \$250 co-pay for Emergency Room

* Current monthly premiums (EE=employee):

EE = \$168.05 \ EE + Sp = \$386.52 \

EE + Child = \$289.11 \ EE + Fam = \$507.57

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PRESCRIPTION

- Co-Pay \$10 (Tier 1) \ \$30 (T2) \ \$50 (T3)
- Mail Order Available

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VISION

(current rates effective 11/01/14 – 10/31/15)

Vision administered via United Health Care

Exam (once per 12 mo) co pays = \$10

Prescription lenses (once per 12 mo) co pay = \$25

Frame allowance (once per 12 mo) co pay = \$25

Contact allowance (once per 12 mo) co pay = \$25

Max allowance \$105 for medically necessary

See Summary Plan Description for additional information

* Monthly premiums:

EE = \$4.05 \ EE + Sp = \$6.43 \

EE + Ch = \$6.74 \ EE + Fam = \$10.08

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DENTAL

(current rates effective 11/01/14 – 10/31/15)

Dental administered via Mutual of Omaha (DenteMax Network)

In Network:

- 100% Preventative \ 90% Basic \ 60% Major
- Out of Network:

- 100% Preventative \ 80% Basic \ 50% Major
- See Summary Plan Description for additional information

Deductible: \$25 Single/\$75 Family

* Monthly premiums:

EE = \$15.05 \ EE + Sp = \$29.77 \

EE + Ch = \$37.93 \ EE + Fam = \$57.70

Company provided benefits

at little or no cost to the employee:

LIFE INSURANCE

- * \$100,000 per employee

ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE

- * \$100,000 per employee

SHORT TERM DISABILITY

- * begins on the 1st day after an accident and 8th day after illness
- * 66 2/3% weekly pay – 13 weeks duration

LONG TERM DISABILITY

- * begins six months after an accident\illness
- * 90 day elimination period
- * 60% monthly earnings – TAX FREE **as premiums are pre-paid by employee**
- * Maximum benefit: \$8500\mth
- * SS Retirement Age

EMPLOYEE ASSISTANCE PROGRAM

- * Confidential access to professionals for help with family situations, counseling and support programs for employee and family

Supplemental Life Insurance currently offered at group rates via Mutual of Omaha

FLEXIBLE SPENDING ACCOUNT

- * Annual funds set aside to use for medically approved health\dental\vision expenses.

QUESTIONS:

Please contact the HR Department at hr@comresource.com

Additional benefits:

COMRESOURCE 401(k) RETIREMENT PLAN

Currently managed by Nationwide

- * Eligible after 1000 hours\six full months of service. Enrollment 1st of: Jan/Apr/July/Oct
- * Deferral amount capped by current government policies
- * 100% vested upon enrollment.
- * Safe Harbor Matching contribution equals 100% of a participant's first 3% of salary deferral and an additional 50% of participant's next 2% of salary deferral (a maximum safe harbor match of 4% for any participant who defers 5% or more).

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PTO (Paid Time Off) –

- * Greater flexibility to accommodate a healthy work/life balance by incorporating vacation, sick, and personal time off
- 6.67 hours\month – 0-36 months service
- 10.00 hours\month – 37-60 months service
- 13.33 hours\month – 61-120 months service
- 16.67 hours\month – 121+ months service

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HOLIDAYS –

New Years Day / Memorial Day / Independence Day / Labor Day / Thanksgiving & Day Following / Two days at Christmas – (depending on how it falls on the calendar)

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TUITION REIMBURSEMENT -

- * Pre-approved classes will be reimbursed based on employee's length of service and final grade up to \$2500 per calendar year

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DISCRETIONARY BONUS -

- * Eligible six months after hire date – must be actively employed on the last day of the year to receive.

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AFLAC –

- * Supplemental insurance – for those individuals wanting that little extra!