



ELIOT
MANAGEMENT GROUP



BENEFITS OVERVIEW



Summary of Benefits 2014–2015 Plan Year

At Eliot Management Group, we value all our employees and understand that providing a comprehensive benefit plan that meets individual and family needs are of upmost importance. We take pride in the wide variety of benefits enjoyed by our full-time employees once eligible.



Health Benefits

MEDICAL

Eliot offers three medical plan choices under the Blue Cross Blue Shield of Texas Blue Choice Network. Each plan offers comprehensive in-network and out-of-network coverage for employees and their depended in addition to a pharmacy benefit.

- › **Value Plan:** \$1,000 deductible, 80%/60% in-network /out-of-network, \$25 Primary Care Physician
- › **Basic Plan:** \$500 deductible, 90%/70% in-network /out-of-network, \$20 Primary Care Physician
- › **High Plan:** \$250 Deductible, 90%/70% in-network /out-of-network, \$15 Primary Care Physician

DENTAL

The Passive PPO plan through Assurant Employee Benefits is available completely free of charge for the employee only coverage. The plan pays a percentage of total amount of services rendered, including child orthodontia, based on a tiered schedule of benefits. A plan deductible of \$50 may apply to certain services.

VISION

Vision benefits are offered through Superior Vision completely free of charge for employee only coverage. This network plan offers coverage for eye exams and your choice of glasses or contacts. In addition to your basic benefit, discounts are available on supplementary vision supplies and refractive eye surgery.



FLEXIBLE SPENDING ACCOUNTS

Eliot Employees can enjoy tax savings through the use of the health and dependent care reimbursement accounts. For added convenience, a debit card may be requested on both accounts allowing fast and simple recovery of deferred dollars. Maximum annual contributions are up to \$3,500 for health care and \$5,000 for dependent care depending on filing status.

Life and Disability Benefits

BASIS LIFE

All eligible employees are provided a term life insurance benefit of \$50,000 completely free of charge.

VOLUNTARY LIFE

All eligible employees may elect additional term life coverage amount up to \$200,000.00

ACCIDENTAL DEATH AND DISMEMBERMENT

All eligible employees are provided coverage of \$50,000 completely free of charge.

DISABILITY BENEFITS

Eliot provides peace of mind to all our benefit eligible employees through Short-Term Disability (60% of weekly salary up to \$1,000) and Long-Term Disability (60% of monthly salary up to \$10,000) salary continuance completely free of charge. Maximum benefits are 12 weeks for STD and up to age 65 for most cases depending on qualifications for LTD.

Retirement Benefits

All eligible employees may enroll quarterly into the Company's 401(k) Plan. Eliot Management Group matches 50% of the first 6% of employee salary deferrals. Vesting is determined on a gradual schedule based on tenure.

Eligibility Requirements

CORPORATE /MANAGEMENT

Coverage is effective on the first of the month following 60 (sixty) days of full-time continuous employment.

SALES

Coverage is effective on the first of the month following 60 (sixty) days of full-time continuous employment and once you have achieved the level of Account Manager (50 MIDS installed) or higher.