

# Benefits - Zak Designs, Inc.

Most benefits become effective on the first day of the month following 2 full months of employment. To be eligible for the below benefits, employees must be a full time, regular employee, working at least 30 hours per week. Below is a summary of our benefits package. These benefits are subject to change by Zak Designs. **(Effective January 1<sup>st</sup>, 2019)**

<b>Kaiser Permanente (HMO - Core)</b> <b>(1st day of month following 2 full months of employment)</b>	<ul style="list-style-type: none"> <li>• Company pays 100% for employee premium and offsets dependent premiums</li> <li>• The plan is a Core - HMO provider plan (must choose primary care provider)</li> <li>• Yearly Stop loss is \$1,500 per member or \$3,000 per family, deductible: \$500 per person or \$1000 per family (Deductible does not apply to any combination of first 4 outpatient visits)</li> <li>• Office visits \$20 co-pay</li> <li>• X-ray and lab work covered 100%</li> <li>• Vision exam \$20 co-pay at preferred provider location (does not cover hardware)</li> </ul>
<b>Kaiser Permanente (Access PPO)</b> <b>(1st day of month following 2 full months of employment)</b>	<ul style="list-style-type: none"> <li>• Company pays 100% for employee premium and offsets dependent premiums</li> <li>• The plan is a PPO provider plan and has 80% co-insurance</li> <li>• Stop loss is \$2,000 per member/\$4,000 per family, plus \$500 deductible per year/or \$1000 per family and any applicable co-pays (Deductible does not apply to any combination of first 4 outpatient visits)</li> <li>• Office visits \$20 co-pay / \$10 if you use KP or Providence Provider, deductible + coinsurance (except first 4 outpatient visits)</li> <li>• Vision exam \$20 co-pay for Core / No cost for PPO at preferred provider location (does not cover hardware)</li> </ul>
<b>Kaiser Permanente (HDHP HSA)</b> <b>(1st day of month following 2 full months of employment)</b>	<ul style="list-style-type: none"> <li>• Company pays 100% for employee premium and offsets dependent premiums</li> <li>• The plan is a Core - HMO provider plan (must choose primary care provider)</li> <li>• Stop loss is \$5,100 per member/\$7,350 per family, plus \$1500 deductible per year/or \$3000 per family and any applicable co-pays (Deductible does not apply to any combination of first 4 outpatient visits)</li> <li>• Includes Employer funding into a Health Savings Account of \$600 for the first plan year available \$50 per month</li> <li>• Vision exam covered once deductible has been met (does not cover hardware)</li> </ul>
<b>Kaiser Permanente Prescription Drug</b> <b>(1st day of month following 2 full months of employment)</b>	<ul style="list-style-type: none"> <li>• Company pays for employee premium (in-network providers only)</li> <li>• Core: \$10 / PPO: \$10 co-pay for generic prescriptions (Up to 30 day supply)</li> <li>• Core: \$20 / PPO: \$35 co-pay for Brand (formulary) prescriptions (Up to 30 day supply)</li> <li>• Core: \$50 / PPO: \$70 co-pay for non-formulary prescriptions (Up to 30 day supply)</li> <li>• HSA: (after deductible has been met) \$10 generic / \$20 Brand / \$40 non-formulary</li> <li>• Mail order options available on all 3 plans, contact Kaiser for more details.</li> </ul>
<b>Zak Vision Reimbursement Plan</b>	<ul style="list-style-type: none"> <li>• Zak reimburses \$50 per person or \$100 per family (if family member enrolled in medical plan) in reimbursements for the vision hardware plan (Submit forms to HR)</li> </ul>
<b>Delta Dental of Washington Delta Dental PPO Plan #424</b> <b>(1st day of month following 2 full months of employment)</b>	<ul style="list-style-type: none"> <li>• Company pays 100% for employee premium, \$50 deductible per year</li> <li>• 100% contracted / 80% non-contracted exams every 6 months, cleanings, x-rays</li> <li>• 80% contracted / 70% non-contracted for fillings, extractions, root canals, after deductible</li> <li>• 50% contracted / 40% non-contracted for crowns, bridges, partials, etc., after deductible</li> <li>• 50% Orthodontia for adults / dependent children with a \$1,000 lifetime maximum</li> <li>• Maximum benefit cap of \$1,000 per member per year</li> </ul>
<b>Delta Dental of Washington DeltaCare (DMO) Plan #425</b> <b>(1st day of month following 2 full months of employment)</b>	<ul style="list-style-type: none"> <li>• Company pays 100% for employee premium, \$50 deductible per year</li> <li>• Must use contracted dentist</li> <li>• 100% for exams every 6 months, cleanings, x-rays</li> <li>• Small or no co-pays for fillings, extractions, root canals</li> <li>• Fee schedule for crowns, bridges, partials, etc.</li> <li>• Orthodontia for adults / dependent children through contracted providers</li> </ul>
<b>Lincoln Financial Life Insurance Life Insurance / AD&amp;D</b>	<ul style="list-style-type: none"> <li>• Company pays for employee premium</li> <li>• Amount of basic life insurance is \$50,000/Managers 2x annual salary (\$200,000 max)</li> <li>• AD&amp;D Insurance (Additional \$50,000) for accidental death/Managers 2X annual salary (\$200,000 max)</li> </ul>
<b>Lincoln Financial Short/Long Term Disability</b> <b>(1st day of month following 2 full months of employment)</b>	<ul style="list-style-type: none"> <li>• STD: 60% of your pre-tax weekly earnings or max of \$750.00 per week</li> <li>• LTD: 60% of your pre-tax monthly earnings (max of \$6,000 per month)</li> <li>• Employee pays this premium post-tax based on wage/salary</li> </ul>
<b>Vacation</b>  <b>Personal Time Off</b>  <b>Paid Sick Leave</b>  <b>Holidays (start accruing on first day of regular employment, starting with a zero balance)</b>	<ul style="list-style-type: none"> <li>• Zak Designs provides 10 vacation days the first year. Each year, you will accrue 1 additional vacation day until your 11<sup>th</sup> year, when you accrue the maximum of 20 vacation days per year, up to a maximum of 120 hours accrued on the books at any time.</li> <li>• Zak Designs provides 48 PTO hours for Exempt employees. Employees can accrue a maximum of 56 hours on the books at any time.</li> <li>• Zak Designs provides 1 hour for every 40 hours worked of Paid Sick Leave (PSSL) for Non-exempt employees. No maximum accrual per year, but a maximum rollover of 40 hours.</li> <li>• All employees are provided eight paid holidays: New Years' Day, President's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, day after Thanksgiving, and Christmas.</li> </ul>
<b>Flexible Benefits Plan (1st day of month following 2 months of employment)</b>	<ul style="list-style-type: none"> <li>• Set aside pre-tax dollars for out-of-pocket medical and / or dependent care expenses up to \$2,700 (medical); \$5,000 (dependent care) per year</li> </ul>
<b>John Hancock 401(k) Retirement Plan (eligible after 1000 hours of service)</b>	<ul style="list-style-type: none"> <li>• 4 Enrollment periods (1 Jan/1 Apr/1 Jul/1 Oct)</li> <li>• 5 Year vesting period (20% per year)</li> <li>• Zak Designs will match \$0.25 for each dollar you put into the plan up to 6% of your annual salary (maximum contribution in 2019 is \$19,000).</li> <li>• If over 50 years of age, may contribute a "catch up" (Year 2019: \$6,000).</li> </ul>