



BENEFITS ELIGIBILITY All regular full-time Grace Falls, Inc. employees are eligible for benefits. If elected, insurances begin the first of the month following 30 days of employment. The Grace Falls, Inc. 401(k) plan has quarterly enrollments following 12 months and 1,000 hours of employment.

MEDICAL / PRESCRIPTION INSURANCE Grace Falls, Inc. subsidizes the cost of employee-only coverage and employees can cover dependents via pre-tax payroll deductions. Note: This coverage may not be available in all Southeast Wisconsin offices. Please review Human Resources Manual or check with your local HR Representative for details.

AFLAC INSURANCE PLANS AFLAC plans supplement other insurance coverage and are fully portable. Premiums are paid via pre-tax (post-tax for life and disability insurance) payroll deductions.

- **DENTAL INSURANCE:** Pays covered employees and dependents \$50 per preventive dentistry visit (maximum of 1 visit per 150 days) and provides reimbursements for other basic dental procedures after 6 months of coverage. Major dentistry coverage starts after 12 months under the plan.
- **DISABILITY INSURANCE:** Coverage to help provide you with a source of income if you become disabled due to sickness or off-the-job injury.
- **LIFE INSURANCE:** A choice of whole life and 10-year renewable term life insurance. Optional accidental death rider.
- **PERSONAL ACCIDENT EXPENSE:** Pays covered members if they have an accidental injury. Amount of payment based on type of injury.
- **VOLUNTARY INDEMNITY PLAN:** Pays covered members scheduled amounts for hospital confinements, surgeries and other treatments.
- **PERSONAL CANCER PROTECTOR PLAN:** Pays covered members scheduled amounts to defer costs of cancer treatment.
- **PERSONAL RECOVERY PLUS:** Pays a benefit upon the first occurrence of heart attack, stroke, and other defined illnesses.
- **PERSONAL HOSPITAL INTENSIVE CARE INSURANCE:** Pays covered members should they incur a charge for intensive care and other related events, as defined.

401(k) SAVINGS PLAN Employees may contribute up to 15% of their annual earnings on a tax-deferred basis (subject to IRS limits). Grace Falls, Inc. matches \$.50 on the dollar for the first 6% of employee contributions. The match vests over 5 years or 20% per year of service.

PAID HOLIDAYS (after 180 days of full-time employment): New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, and Christmas Day. Late shifts on Christmas and New Year's Eve may also qualify.

VACATION You are entitled to one week of vacation after accumulating 1,750 hours worked.

DIRECT DEPOSIT All employees are immediately eligible for payroll direct deposit.