



# Highlights of Our Employee Benefits

Each day, LBell HR Consulting employees achieve their goals through interesting client projects, challenging workplace goals, flexible schedules, cross-training and collaboration opportunities. We have an innovative benefits package designed to appeal to forward-thinking and highly motivated individuals. Refer to this highlights document for a summary of our benefits while you consider joining our team.



## Health and Wellness

### Medical Plan Options



#### PPO Plan

##### Monthly Premiums

Employee: \$90  
Employee + Child(ren): \$195  
Employee + Spouse: \$250  
Family: \$450

##### Annual Deductible

Individual: \$2,000/Family \$4,000

##### Flexible Spending Account (FSA)

##### Office Visit Copays

Primary: \$30/Specialist: \$50

##### Coinsurance for Most Services

After deductible is met you pay 20%

##### Annual Out-of-Pocket Maximum

Individual: \$3,000/Family: \$5,000

#### High Deductible (HDHP)

##### Monthly Premiums

Employee: \$60  
Employee + Children: \$130  
Employee + Spouse: \$175  
Family: \$300

##### Annual Deductible

Individual \$4,000/Family: \$8,000

##### Health Savings Account (HSA) and Limited Purpose FSA

##### Office Visit Copays

After deductible is met –  
Primary: \$10/Specialist: \$30

##### Coinsurance for Most Services

After deductible is met you pay 20%

##### Annual Out-of-Pocket Maximum

Individual: \$6,000/Family: \$10,000

### Prescription Drug

#### PPO Prescription Drug

(included as part of medical)

##### Annual Deductible

None

##### Cost Sharing

- Tier 1 Generics: \$10 copay
- Tier 2 Preferred Brand Name: \$40 copay
- Tier 3 Non-Preferred: \$60 copay

#### HDHP Prescription Drug

##### Annual Deductible

(Medical and Rx combined)  
Individual: \$2,500/Family: \$5,000

##### Cost Sharing (after deductible is met)

- Tier 1 Generics: \$10 copay
- Tier 2 Preferred Brand Name: \$40 copay
- Tier 3 Non-Preferred: \$60 copay

### Dental Options

(In-Network)



#### Delta Dental

##### Monthly Premiums

Employee: \$12/Family: \$22

##### Annual Deductible

None

##### Orthodontics for Adults and Children

You pay 50%

##### Annual Maximum Benefit

\$1,500 for each covered individual

### Wellness Benefits

We provide reimbursement for gym memberships along with results-based incentives, including a quarterly bonus of up to **\$500** for maintaining a healthy BMI.



## Work/Life Balance

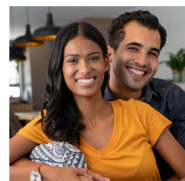
### Paid Time Off and Holidays

Paid Time Off is for personal time away from work for vacation, days off to rest and rejuvenate, to attend personal matters, minor illness or injury and holidays. PTO days increase with years of service.

New hires accrue **21 DAYS** per year in addition to **SIX PAID HOLIDAYS**. Employees can choose their own holidays.



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## Financial Protection and Financial Future

### Disability Insurance

#### Short-term Disability

Fully paid by the employer.

Benefit equal to 60% of your pay for three months after one week of PTO.

#### Long-term Disability

Fully paid by employer.

Benefit equal to 60% of your pay after three months of disability.

### Life Insurance and AD&D

Employee Life Insurance benefits are each limited to \$1,000,000.

#### Basic Life

Fully paid by the employer.

The plan will pay 2 times your annual pay to your beneficiaries in the event of your death.

#### Basic Accidental Death and Dismemberment

Fully paid by the employer.

The plan will pay an additional 2 times your annual pay to your beneficiaries in the event of your accidental death.

Dismemberment benefits are payable to you if you lose functionality of part of your body in an accident.

#### Supplemental Life Insurance

You may purchase additional coverage in the amount of 1, 2 or 3 times your annual pay.

#### Spouse Life Insurance

You may purchase coverage ranging from \$5,000 to \$30,000 for your spouse.

### Spending and Savings Accounts

PAYFLEX<sup>®</sup>

#### Health Care Flexible Spending Account (FSA)

(For non-HDHP members only)

You can contribute up to \$2,750.

Use for eligible medical, prescription, dental, orthodontia and vision expenses for you and your dependents.

#### Limited Purpose Flexible Spending Account (FSA)

(For HDHP members only)

You can contribute up to \$2,750.

Use for eligible dental, orthodontia and vision expenses.

#### Dependent Day Care Flexible Spending Account (FSA)

(For all eligible employees)

You can contribute up to \$5,000.

Use for child care for children under age 13 or day care for a dependent or disabled parent.

#### Health Savings Account (HSA)

(For HDHP members only)

You can contribute up to Single: \$3,550/Family: \$7,100.

Use for deductibles, copays and coinsurance; eligible prescriptions; vision care, including LASIK; and dental care, including orthodontia.

### Retirement Savings Plan

Vanguard

- New employees are automatically enrolled with a 6% pre-tax contribution rate, which will increase by 1% per year.
- LBell HR Consulting contributes an amount up to a total of **6%** of your pay to your Retirement Savings Account in two ways:

**1** LBell HR Consulting will contribute an amount equal to **3%** of your pay to the plan.

**2** LBell HR Consulting will match **50%** of what you contribute. To receive the full match (**3%** of pay) you must contribute 6% or more.



### Other Perqs & Benefits



Flexible work schedules



Telecommuting options



Tuition reimbursement



Bring your pet to work policy

This benefits highlights represents a sample of typical coverage under the LBell HR Consulting benefits program. Your eligibility for benefits and the premiums you would pay depends upon the plan coverage you elect, your employment status and other factors.

For more information, go to [lbellhr.com](http://lbellhr.com).

