

# Summary of Full-Time Employee Benefits for 2018



*The Auto Club Group (ACG) Benefits Program allows employees to customize their benefit plans to help meet individual and family needs. The program helps employees save money by deducting most employee contributions before taxes.*

*Each regular, full-time ACG employee is entitled to the following benefits on the first of the month on or after the minimum waiting period of one calendar month, unless otherwise noted.*

*Note: ACICF employees have different medical and prescription drug programs. Puerto Rico employees have different medical, prescription drug, dental, short-term disability, holidays and PTO programs. Also, Puerto Rico employees are not eligible for the TDSP, RSP and FSA's and deductions are on an after-tax basis.*

## MEDICAL & PRESCRIPTION DRUG

- Choice of:
  - BCBS PPO (choose from four deductible combinations with 80%/20% coinsurance)
  - Highest deductible BCBS PPO option is paired with a Health Reimbursement Account (HRA) funded by ACG
- Prescription drug plan through Express Scripts with \$10 generic/30% brand formulary/40% non-formulary
- A pre-tax payroll deduction is required; however, ACG shares the majority of the cost

## DENTAL

- Delta Dental Plan of Michigan
- \$50 individual/\$150 family deductible for non-preventive services
- In-network coverage at 100% for preventive, 80% for basic restorative, 50% for major restorative and 50% for orthodontics
- \$1,500 annual max and \$1,500 lifetime ortho max
- 52% of the premium is paid by the employee through pre-tax payroll deductions

## VISION

- Vision Service Plan (VSP)
- Services from a VSP Choice Network participating doctor: Routine exams covered at 100% and \$20 copay for lenses every calendar year
- \$150 frame allowance plus 20% off the amount over your allowance (every other year) or \$150 contact lens allowance every calendar year
- Services from non-VSP Choice providers are covered based on a pre-determined reimbursement schedule
- Premiums fully paid by employee through pre-tax payroll deductions

## BASIC TERM LIFE INSURANCE

- Employees receive basic life coverage of one (1) times eligible pay. Premiums fully paid by ACG

## SUPPLEMENTAL TERM LIFE INSURANCE

- Employees may elect additional term coverage of up to four (4) times their annual pay with a \$500,000 guarantee issue and \$750,000 maximum benefit
- Accidental Death & Dismemberment coverage
- Premiums fully paid by the employee with pre-tax payroll deductions
- Evidence of insurability may be required

## DEPENDENT TERM LIFE INSURANCE

- Options:
  - \$10,000 spouse / \$5,000 each dependent child
  - \$20,000 spouse / \$10,000 each dependent child
- Premiums fully paid by employee through post-tax payroll deductions

## SHORT-TERM DISABILITY (STD)

- Benefit options of 50%, 60% or 70% of base pay
- Company provides coverage of 50% at no cost to employees; employees may buy up to 60% or 70% coverage with pre-tax payroll contributions
- Requires waiting period of five (5) consecutive work days and approval of appropriate medical evidence
- Maximum benefit period of 180 calendar days
- Evidence of insurability may be required

## LONG-TERM DISABILITY (LTD)

- Benefit options of 50%, 60% or 70% of base pay
- Company provides coverage of 50% at no cost to employees; employees may buy up to 60% or 70% coverage with post-tax payroll contributions
- Requires waiting period of 180 calendar days and approval of appropriate medical evidence
- Pre-existing conditions apply
- Evidence of insurability may be required

## HEALTH CARE & DEPENDENT CARE FLEXIBLE SPENDING ACCOUNTS (FSAs)

- Enables employees to pay for eligible health care and dependent care expenses on a pre-tax basis
- Can elect to deposit up to \$2,600 per year in Health Care account and \$5,000 in Dependent Care account
- Unused amounts subject to IRS "Use It or Lose It" regulations

## TAX-DEFERRED SAVINGS PLAN (TDSP)

- 3% automatic deferral upon eligibility; may contribute 1-50% of eligible earnings
- Company match of 40% paid on employee contributions up to 6% of pay, payable to employees following the end of the year
- 100% immediate vesting
- Select from a range of investment options
- Loan feature
- Roth 401k feature available for after-tax contributions

## RETIREMENT SAVINGS PLAN (RSP)

- Participation is automatic; the Company deposits 4% of pay each pay day into your account
- Select from a range of investment options
- 100% vested after three (3) years of service

## EMPLOYEE ASSISTANCE PROGRAM

- Confidential service and resources to assist employees in dealing with personal and family issues
- Staffed by qualified, professional counselors
- Available 24 hours a day, 7 days a week

## HOLIDAYS

Immediately upon hire, full-time employees are eligible for the following paid holidays:

New Year's Day	Friday after Thanksgiving*
Martin Luther King, Jr. Day	Christmas Eve (½ day)*
Memorial Day	Christmas Day
Independence Day	New Year's Eve (½ day)*
Labor Day	Floating Holiday (one day)
Thanksgiving Day	

\* Not applicable to AAA Bank employees. In lieu of these times, AAA Bank employees observe Veteran's Day and have an additional Floating Holiday.

## PAID TIME OFF (PTO) BANK

PTO is provided for vacations, personal time, illnesses and injuries. Newly hired/rehired employees begin to accrue PTO at a rate of eight (8) hours per month after three (3) months of continuous service is completed. They may begin to use PTO at the completion of three (3) months of service.

Thereafter, employees accrue PTO on a monthly basis according to the number of years of service the employee will complete that year:

Years of Service	Monthly Accrual	Annual Allotment
1 year	10 hours	15 days
2-3 years	12.67 hours	19 days
4-5 years	13.34 hours	20 days
6-7 years	14.67 hours	22 days
8-9 years	16 hours	24 days
10-13 years	17.34 hours	26 days
14-17 years	18.67 hours	28 days
18-21 years	20 hours	30 days
22+ years	21.34 hours	32 days

An eligible employee with at least three (3) months of service may use any portion of his/her annual allotment of PTO before it accrues. Employees may carry over up to five (5) days of PTO from one calendar year to the next.

## PROFESSIONAL CERTIFICATION PROGRAM

- 100% reimbursement for test fees, text books, study system and course payments towards the successful completion of approved professional certification designations that are directly aligned with their current position
- Cash bonuses are awarded for the successful completion of certain programs
- Eligible following ninety (90) days of employment

## TUITION ASSISTANCE PROGRAM

- Designed to encourage and aid employees who desire to maintain, improve and broaden their skills as they relate to the company
- Up to \$2,500 reimbursed annually for undergraduate & graduate-level tuition
- Eligible following ninety (90) days of employment
- Employees are responsible for a 20% copay

## ADDITIONAL BENEFITS

- AAA basic membership provided immediately upon hire
- Paid time off for bereavement, witness/ jury duty and military leave
- Travel accident insurance when traveling on company business

*This document is intended to provide a general overview of specific ACG benefit programs. All benefits indicated in this summary are subject to the provisions of each applicable insurance policy, plan document and/or vendor. In the event of a conflict between this document and the plan document or insurance policy, the plan document or insurance policy will control. Employees should review the Summary Plan Description or other summary for each benefit, available on the company intranet, for a complete description of each benefit plan or program, including minimum waiting periods, exceptions and/or limitations that apply. ACG reserves the right to modify or terminate any benefit plan or program at the company's sole discretion. Some benefits may be taxable under IRS regulations.*