



Benefits Guide



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Benefit Basics & Eligibility

BENEFIT	ELIGIBILITY
Medical, Dental, Vision & Aflac	Eligible after 90 days
IRA plan	Eligible after 1 year
Paid Holidays	Eligible after 90 days
Paid Vacation	Eligible after 1 year

Medical Insurance

- For Employee: company pays 70%, employee pays 30%
- For Spouse: employee pays 100%
- For Dependents: employee pays 100%

Dental Insurance

- Employee pays 100%

Vision Insurance

- Employee pays 100%

Aflac Supplemental Insurance

- Employee pays 100%

Your Aflac Coverage



Aflac options:

Short-term Disability

If you become disabled, either full or partially, Aflac will help ease the financial stress of a covered illness or injury.

Cancer Protection

If diagnosed with cancer, Aflac can help with medical expenses as well as mortgage payments, electric bills, and medication refills.

Accident Advantage

When an accident occurs, Aflac pays benefits outside of hospital bills including ambulance costs, therapy, rehabilitation fees and more.

Critical Care Protection

If you experience a serious health event such as a heart attack or stroke, Aflac will provide you with a lump sum payment for things such as hospital confinement, intensive care, ambulance, transportation, and lodging or can be used for out-of-pocket expenses.

Aflac Choice Hospital

If you are hospitalized, Aflac will pay benefits for your hospital stay.

Employee Assistance Program

Through Cigna, our employees have access to help for many different issues and concerns. To receive confidential help, employees can login to Cigna at my.cigna.com or call the EAP toll-free number 1-800-853-2713.

Emotional Health

Learn how to manage stress, address depression and anxiety, cope with illness, and adjust to life challenges. Get referrals to licensed counselors for in-person or virtual short-term counseling assistance, marriage issues, parenting, childcare, and domestic violence.

Financial Services

Facing financial issues on your own can be overwhelming. Our EAP can connect you with financial consultants by phone for help with a range of financial concerns such as budget, debt consolidation, retirement planning, and more.

Job and Career Support

Get tips for managing work-related stress and change, professional development, and other concerns.

Home Life Referrals

Get help with the demands of home and work through resources and referrals for child care, senior care, adoption, pet care, home repairs, and more.

Legal Services

Our legal services provide access to a nationwide network of participating law firms and attorneys, all in good standing with their local bar associations. Get an initial, no-cost consultation and a discount on legal fees for help with family law, real estate concerns estate planning, and more. Identity theft consultation services are also available. **Legal consultations related to employment-related matters are not available under this program.*

Other EAP services



Your Simple IRA Contribution Program

3% Match

Upon completion of one (1) year of continuous service, a permanent full-time field employee is eligible for participation in the Simple IRA Contribution Program. The employee designates the amount they would like to contribute to their account. The company will deduct this amount from the employee's paycheck on a weekly basis and forward the money to the account administrator on a monthly basis. The employee may contribute as much as allowed by the IRS. On an annual basis, the Company will match dollar for dollar up to 3% of the employee's compensation. The Company reserves the right to reduce the match percentage to 1% every fourth year.

Your Paid Time Off Benefits

Vacation Time

- 1 week after 1 year of service
- 2 weeks after 2 years of service
- 3 weeks after 5 years of service

Due to the seasonal nature of our business, we request that employees do not take time off during the busy season. All requests during that period will be on a case-by-case basis.

PAID HOLIDAYS

Employees are eligible to receive paid holidays after the 90-day introductory period.

New Year's day

Memorial day

Independence day

Labor Day

Thanksgiving Day

Christmas Day

Two additional paid days off in the summer that we call "Baker Holidays"

Additional Benefits



REFERRAL BONUS:

\$500 on referred employee's start date and an additional \$500 after referred employee has been employed for one year.

PROFIT SHARING

EMPLOYEE RECOGNITION:

Holiday parties, family picnics, and other fun events throughout the year.

WEEKLY PAYCHECKS

FOREMAN INCENTIVES:

All Foremen receive cell phone reimbursement and a company vehicle with a gas card.