

Health Coverage

- Administered by Aetna
- Copay &HDHP plan available to elect
- Eligible the first of the month following 60 Days
- Employee contributions vary
- Voluntary elections for spouse, children, family

Medical Plan

- Eligible the first of the month following 60 Days
- MyMD Connect included at employee expense

Dental Plans

- Administered by Mutual of Omaha
- Choice of Dental High Plan (Maximum \$1,500) or Dental Low Plan (Maximum \$1,000)
- Eligible the first of the month following 60 Days
- Employee contribution is required

Vision Plan

- Administered by Mutual of Omaha
- Eligible the first of the month following 60 Days
- Employee contribution is required
- Submit for reimbursement through website

Life Insurance

- Company paid Basic Life Insurance provided by Mutual of Omaha
- Eligible the first of the month following 60 Days
- Additional employee paid Voluntary Life Insurance for employees, spouses and children

Health Savings Account (HSA)

- Administered by HSA Bank
- Individually owned tax-advantaged account
- Pay for current or future qualified medical expenses.

Accidental Death & Dismemberment

- Company paid coverage provided by Mutual of Omaha for employee
- Eligible the first of the month following 60 Days

Long-Term Disability

- Administered by Mutual of Omaha
- Eligible the first of the month following 60 Days
- Silver Star covers 100%

Supplemental Insurance

- Administered by Assurity
- Eligible the first of the month following 60 Days
- Employee contribution required
- Extra benefits- Accident, Hospital Confinement, Critical Illness

Short-Term Disability

- Administered by Mutual of Omaha
- Eligible the first of the month following 60 Days
- Employee contribution required
- Price depends on age bracket and salary

Employee Assistance Program

- Administered by Mutual of Omaha
- Silver Star covers 100%
- Available to employees regardless of health plan participation
- Complimentary, confidential counseling, coaching, health, work/life balance, emotional, legal, and financial support
- Life-Mart Discount center

401(K)

- Administered by EPIC
- Eligible first day of QTR following 90 days after DOH
- Pre-tax and Roth after-tax contributions
- Vesting period, 20% 1st year, 40% 2nd year, 60%
 3rd year, 80% 4th year, 100% 5+ years
- Automatic enrollment at 2%

Holidays

• 7 paid Holidays per year

Tuition & Certification Reimbursement

Undergrad/Graduate Continuing Education related to current position

- Full-time employees eligible after completion of 6 months
- Reimbursement up to \$5,000/year, must "pass" with C or better

Wellness Program

Reimbursement up to \$35
 This includes gyms, fitness classes, etc

Paid Time Off

- 1st year- up to 10 days
- 2nd year- up to 16 days
- 3rd year- up to 17 days
- 4th year- up to 18 days
- 5th year- up to 19 days
- Total of up to 25 days depending on tenure

Please contact the Human Resources Department with any questions at sdavila@silverstarreit.com