



The Rudolph Libbe Group is pleased to offer its associates excellent benefit programs designed to be an integral part of the companies' efforts to build and retain our talented and motivated workforce. These health and welfare benefits provide competitive and comprehensive options that allow you to choose plans based on your needs in addition to offering the potential for long-term financial security for you and your family.

### **EMPLOYEE ASSISTANCE PROGRAM (EAP)**

Our EAP is a confidential counseling and referral service. It is a free benefit for you, your spouse, and any eligible dependents. Through the EAP, you and your family can get help with a wide range of personal issues including grief and loss, stress management, legal issues and more.

### **HEALTHIESTYOU BY TELADOC**

There are times when you just can't get to the doctor and need non-urgent care so you can get back to feeling 100%. It's times like these that telemedicine could be an option. Just use HealthiestYou for a phone consultation with a physician for non-life threatening health issues. Best of all, there's no cost for using the service.

### **VIDEO BENEFITS LIBRARY**

For quick reference, you have access to videos about benefits that will help educate you on how they work. Access videos about Health Savings Accounts, medical, dental and vision plans, and much more!

### **BEST DOCTORS**

Best Doctors provides access to the best medical minds in the world. You can be sure you're getting the right diagnosis, the right treatment and the right care. Contact Best Doctors to have your case reviewed by a world-leading medical expert. This is also a free program for associates.

### **MEDICAL COVERAGE WITH HEALTH SAVINGS ACCOUNT**

The medical plan offered by the Rudolph Libbe Group is a high deductible health plan with a health savings account (HSA). The company will contribute \$250 - \$500 to your HSA depending on the coverage level you select.

### **HYLANT SCRIPT NAVIGATOR**

The ultimate pharmacy search engine that will help you identify discounted generic drug programs that are available at pharmacies throughout the U.S.

### **DENTAL COVERAGE**

With Delta Dental you have access to an extensive network of dentists utilizing their Premier and PPO networks. The plan covers preventive care in full, and limits your costs for other treatment.



## **VISION COVERAGE**

Vision insurance is 100% employer paid. Select either VSP or Davis Vision—both have networks consisting of private practicing optometrists, ophthalmologists, opticians and optical retailers.

## **SHORT TERM DISABILITY**

Short Term Disability insurance is provided at no cost to you. This insurance provides income protection in the event you become disabled and are unable to work due to sickness or non-occupational injury.

## **LONG TERM DISABILITY**

Long Term Disability insurance is also provided at no cost to you. This insurance provides income protection in the event you become disabled and are unable to work for an extended period of time.

## **LIFE AND AD&D INSURANCE**

Basic employee life insurance and business travel accident insurance are provided to you at no cost. There are also a number of voluntary options for supplemental life insurance, dependent life insurance, critical illness insurance and accident insurance.

## **401(K) PLAN**

The Rudolph Libbe Group retirement plan is a 401(k) that allows you to enhance your long-term financial wellbeing—by investing in yourself. In profitable years, the Company may make a discretionary profit sharing contribution to your 401(k) account in an amount determined by the Board of Directors. The contribution is made in January and is based upon your previous year wages.

## **FLEXIBLE SPENDING ACCOUNTS (FSAs)**

FSAs allow you to defer part of your paycheck on a pre-tax basis into an account to pay for a variety of healthcare or dependent care expenses.

## **DISCRETIONARY BONUS PROGRAM**

The Rudolph Libbe Group bonus program was established to provide an opportunity for associates to participate in the financial success of the company. Bonuses are paid by February 15 each year if you are employed on the date the bonus is paid.

## **PAID TIME OFF (PTO)**

Upon hire, you are granted a bank of PTO days to be used for vacation, personal time, and sick days in the calendar year. The number of days of PTO you receive under the policy is determined by your length of credited service with the Rudolph Libbe Group.

## **VOLUNTEER TIME OFF (VTO)**

The Rudolph Libbe Group is committed to the communities where we live and work and recognizes that our associates are out in the community giving back. In support of these efforts, each associate receives (eight) 8 hours of paid time off each calendar year for volunteering.

## **COLLEGE ADVANTAGE 529 PLAN**

Open a college savings account and contribute to it with payroll deferrals. The 529 account grows tax-free, and qualified withdrawals are free from federal and state income tax.



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