



## *Summary of Benefits*

### **HEALTH AND WELLNESS**

#### **Medical Insurance**

Regular full-time and part-time (working a minimum of 20 hours per week) employees are eligible for medical, vision and dental insurance. You are eligible for coverage the first day of the month following 90 days of continuous employment. SMG pays a major portion for employee and dependent coverage. Eligible dependents include spouse, domestic partner and children through the age of 25.

#### **Vision Insurance**

For in-network provider visits, there is a free eye exam once a year and a \$120 allowance toward eye glass frames.

#### **Pharmacy**

Our benefit plan includes a prescription drug card. The co-payment depends on the prescribed medication's tier level. Generics have \$10 co-pay and preferred brands a \$35 co-pay. Our plan also offers a mail-order pharmacy benefit with co-payments based on the medications tier level.

#### **Mental Health**

The plan offers coverage for inpatient and outpatient mental health services. The plan pays 90 percent of the cost for network providers and 70 percent for non-network providers once the plan medical deductible has been met.

#### **24 Hour Health Information Line**

Participants in the medical plan have access to a 24-hour health information line staffed by registered nurses. Please refer to your health plan ID card for the customer service number to reach the 24-hour information line.

#### **Wellness Program**

Participants in the medical plan have access to a wellness program, an array of resources, tools & programs designed to help you improve and maintain your health.

#### **Dental Insurance**

SMG provides you with two choices for dental care. Our lower cost plan provides preventative care covered at 100% and basic services at 80%. There is a maximum benefit of \$1,000 per person per year. The other plan includes orthodontic coverage and a deductible must be met and there is a maximum benefit of \$1,500 per person per year.

#### **Employee Assistance Plan**

All SMG employees have access to Solutions Employee Assistance Plan. Solutions EAP is designed to help you and your family access and resolve problems with the help of trained counselors. Solutions is staffed 24 hours a day, seven days a week by behavioral care specialists. When you call, you'll receive an assessment of your problem before being referred to a counselor. EAP also offers other programs to help you with your daily life such as child care referrals and legal assistance.



### **LIFE INSURANCE**

#### **Basic Life, Accidental Death & Dismemberment Insurance**

All full time employees who regularly work thirty or more hours per week are eligible for a life insurance benefit equal to 1x your annual salary. The company also provides accidental death and dismemberment insurance. Coverage for both is offered free of charge. Employees can also purchase additional life insurance for themselves, their spouse and/or dependents at a reduced group rate.

### **DISABILITY LEAVE**

#### **Short Term Disability**

Employees who regularly work 30 or more hours each week are eligible for disability benefits after the first day of the month following 90 days of continuous employment. Disability leave requests must be certified by your doctor and must include the anticipated dates of absence. Short term disability pays 60% of your salary following the 14 day waiting period for a maximum of 24 weeks.

## Long Term Disability

Long-term disability insurance can help to ease your financial burden if you are disabled for more than 180 days by providing 60 percent of your salary until you are no longer disabled. Employees who regularly work 30 or more hours each week are eligible for disability benefits after the first day of the month following 90 days of continuous employment. SMG pays the entire premium for this insurance.



## RETIREMENT BENEFITS

### 401(k) Profit Sharing Plan

SMG sponsors a 401(k) retirement savings plan that allows you to invest a percentage of your salary up to the current IRS limit on a pre-tax basis. SMG matches one dollar for every dollar of pay withheld for the first 3% of contribution, plus fifty cents for every dollar on the next 2% of pay contributed. Employees working a minimum of 20 hours per week are eligible to enroll on the first day of the month after completing three months of employment. All payroll withholding and matched funds are 100% vested to the employee.

## PRE-TAX SPENDING PLANS

### Flexible Spending Accounts

This optional program provides a flexible spending account that allows you to use pre-tax dollars to pay for expenses that you would normally have to buy with after-tax dollars. This pre-determined amount may be changed only during open enrollment. Employees who regularly work 20 or more hours each week are eligible for this benefit.

**Medical Reimbursement:** This flexible spending account can be used for medical, dental or vision expenses normally allowed by the IRS as deductions.

**Dependent Care Reimbursement:** This flexible spending account may be used for care of children under age 13 or adult care expenses for a disable dependent if such care is necessary in order to allow you to work.



## HOLIDAYS AND PAID TIME OFF

### Paid Time Off

Each employee is provided with a bank of paid time hours that are accrued based on regular compensation hours and may be used for vacation, sick or personal time.

Employees may accrue up to 240 hours or 30 work days, of PTO benefit. Employees, who have accrued unused PTO in excess of 80 hours, may request an in-service cash-out of up to 40 hours, as long as at least 80 hours of accrued PTO remains in their PTO bank. This may be done once per calendar year.

*The possible number of hours which may accrue and the accrual rates are listed below:*

Mths of Svc	Accrued Hrs/Yr	Accr. Rt/Hrs Wk
0 to 60 Months	136 hours	.0654
61 to 120 Months	176 hours	.0846
121 Months+	216 hours	.1036

### Holidays

SMG clinics are not open on the following days: New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day and Christmas Day.

Full-time employees and part-time employees regularly scheduled to work 20 or more hours each week are eligible for holiday pay for these days.



*For more information on benefit plans,  
please contact the Human Resource Department  
Updated as of 08/01/2008*

*Benefits are subject to change.*

*This publication briefly describes the benefit plans available to eligible employees of SMG. For complete plan information, please refer to the insurance carrier information in your annual enrollment package.*