

Patriot Enterprises Benefit Plan Summary

Details of each plan will be available on-line once hired

The following benefits are Company paid, Employee paid, or shared cost as specified on the enrollment site.

MEDICAL:

CareFirst BlueChoice

- 3 different deductible levels.
 - \$5,000 (Health Savings Account (HSA) available)
 - \$1,500
 - \$500



DENTAL:

MetLife

- 2 plan options:
 - Low Plan: \$50 deductible with \$1,000/year max coverage
 - High Plan: \$25 deductible with \$2,500/year max coverage

VISION:

MetLife

- \$10 exam co-pay
- \$130 allowance for frames or contacts
- \$25 co-pay for lenses



FLEXIBLE SPENDING ACCOUNT (FSA):

WEX

- Pre-tax deductions allowed for:
 - Benefits premiums elected
 - Annual Limit \$3,200 for Medical Expenses
 - Annual Limit \$5,000 for Dependent Care



LIFE:

MetLife

- Employee: \$10K increments, guaranteed issue \$200K, Max with underwriting \$500K
- Spouse: \$5K increments, guaranteed issue \$50K, Max w/ underwriting \$250K (50% of Employee coverage)
- Child(ren): \$10K coverage. Employee must have at least \$20K of coverage

DISABILITY:

MetLife

- Short Term Disability (STD): 60% of base pay up to \$1,500/week for weeks 2 – 13
- Long Term Disability (LTD): 60% of base pay up to \$10,000/month. Starts after 90 days / end of STD

OTHER OFFERINGS:

MetLife

- Accident Coverage: Pays you money for various injuries or medical services. High & Low options.
- Critical Illness: Provides a benefit amount when diagnosed with certain critical illnesses. High & Low options.
- Legal Plans: Access to expert legal guidance and online tools including estate planning tools.

401(K) RETIREMENT PLAN:

John Hancock

- 2024 Employer Matching Contributions: Patriot contributes a Safe Harbor Employer Match of:
 - 100% match on the first 1% elected and
 - 50% on the next 5% elected, less any H&W Prevailing wage contributions
- You are 100% vested in employee salary deferral, rollover contributions, and prevailing wage (excess H&W) contributions
 - The Safe Harbor Employer Match is on a 2-year vesting schedule: 0 -1 years of service = 0% vested in match; 2 or more years of service = 100% vested in match