

2023 - 2024

# BENEFITS OVERVIEW



*Where It All Begins*



## WHO IS ELIGIBLE

**Full-Time Employees** | Those who are hired on with the expectation of working, on average, at least 30 hours per week during their first twelve months of employment will be immediately available for benefits on the 1st of the month following 30 days of service.

**Variable Hour Employees** | Variable hour employees will be measured for 11 months starting with the hire date, initially, and annually thereafter from March 1st to February 28th of each year. Any variable hour employee whose hours were above the full-time threshold will be moved to full-time status, triggering a Qualifying Event and eligibility to enroll in the company plan for the duration of the next initial stability period.

## DEPENDENTS

Many of the plans allow you to cover your eligible dependents, which include: Legally married spouse | Domestic Partner | Legally adopted children | Dependent children up to age 26 | Stepchildren | Dependent children of any age that are totally disabled due to a physical or mental handicap.



## MEDICAL & PRESCRIPTIONS

Square One Concepts is proud to offer you 3 medical plans through Cigna. Coverage under all plans includes comprehensive medical care and prescription drug coverage covered through Cigna. The plans also offer many resources and tools to help you maintain a healthy lifestyle.

**CIGNA PLANS:** Plus Plan, Core Plan and HDHP Plan



## ONE GUIDE

Through Cigna, you have access to their One Guide team, to help you and your families determine which medical plan option is best for you.



## HEALTH SAVINGS ACCOUNT

As a full-time employee, Square One Concepts offers a Health Savings Account (HSA) through HealthEquity. You must be enrolled in a qualified high deductible health plan to be eligible.



## TELEHEALTH

With the MDLIVE telehealth service from Cigna, you have flexible, affordable and immediate healthcare at your fingertips. Visit with a doctor, counselor or psychiatrist any day, any time – from your smartphone, computer or tablet.



## WELL-BEING RESOURCE

Square One Concepts offers BeyondMed - a membership program that elevates your health and well-being by providing access to a network of board-certified doctors and licensed providers at reduced rates of up to 20% on elective and cosmetic services.



## WELL-BEING PROGRAM

If you are enrolled in one of our medical plans, you have access to Cigna's well-being program, Virgin Pulse, at no additional cost to you. Choose your healthy activities and earn up to \$100 total rewards per year.



## DENTAL INSURANCE

Square One Concepts is proud to offer you two plan options for dental coverage through MetLife.

**METLIFE PLANS:** Low Plan and High Plan



## VISION INSURANCE

Square One Concepts is proud to offer you one plan option for vision coverage through MetLife (powered by VSP).



## BASIC LIFE AND AD&D

We provide all eligible employees with Basic Life and AD&D insurance through MetLife at no cost in the amount of \$10,000.



## VOLUNTARY LIFE AND AD&D

Voluntary Life and AD&D insurance is available for you, your spouse, and dependent child(ren) through MetLife. If you elect coverage for yourself, you are eligible to elect coverage for your spouse or dependent child(ren) as well.

# MORE PERKS!



## VOLUNTARY SHORT-TERM DISABILITY (STD)

You have the option to purchase Voluntary STD through MetLife. This benefit covers 60% of weekly pre-disability earnings to a maximum of \$1,500 per week with benefits payable up to 12 weeks.



## LONG-TERM DISABILITY (LTD)

Square One Concepts provides LTD through MetLife at no additional cost. This benefit covers 60% of monthly pre-disability earnings to a maximum of \$6,000 per month with benefits payable up to a Reducing Benefit Duration with Social Security Normal Retirement Age (SSNRA).



## VOLUNTARY CRITICAL ILLNESS, ACCIDENT & HOSPITAL INDEMNITY

No matter who you are or what you do, we always take the chance of getting injured, diagnosed with a critical illness or require a hospitalization. Through MetLife, you receive money paid directly to you to help pay for the expenses of a covered accident or illness.



## EMPLOYEE ASSISTANCE PROGRAM

Problems are just a part of everyday life. You and your household members have access to MetLife's, powered by LifeWorks, Employee Assistance Program (EAP) to help with everyday challenges you are facing (**up to 5 phone or video consultations at no cost per calendar year**).



## GRIEF COUNSELING

You and your household members have access to MetLife's, powered by LifeWorks, Grief Counseling services at no extra cost. Counselors are here to care and support you and your family 24/7 whether it's help coping with a loss or a major disruption in life (**up to 5 phone or video consultations at no cost per calendar year**).



## ALLSTATE IDENTITY PROTECTION

As an employee of Square One Concepts, you have the opportunity to purchase Allstate Identity Protection through Allstate. Use this benefit to help protect you and your family from fraud.



## DISCOUNT PET CARE PLAN

United Pet Care's pet healthcare program is a voluntary benefit offered to full-time, regular employees. This benefit is employee paid through bi-weekly payroll deduction.



## DINING DISCOUNTS & PERKS

Square One Concepts offers the following perks:

- Dining Discounts
- Corporate Shoe Program (Shoes for Crews and Skechers)
- GotZoom
- Office Depot Program
- Enterprise/National Car Rental
- Best Buy for Business
- Spoonful of Comfort



*Where It All Begins*

