

TO: All New Employees of the Divine Dining Group

### EMPLOYEE BENEFITS

All employees, part-time and full-time, of the Divine Dining Group are eligible for the following company sponsored insurance after six months of employment. *On or before your six-month anniversary, you will need to contact the office if you are interested in employee benefits.* Details of our health, dental, and vision plans can be explained at length on your six-month anniversary. In order to offer an affordable alternative for healthcare all premiums will be payroll deducted (before taxes).

1. USNow Classic Health Insurance
  - Gold and Platinum Options
  - Doctor's office visits with PPO network discounts
  - Prescription card
  - \$5000 life insurance with policy
  - Gold Employee Premium: \$56.77 per bi-weekly paycheck
  - Platinum Employee Premium: \$65.54 per bi-weekly paycheck
  - Family coverage option is available
  
2. Shenandoah Life Group Dental Insurance
  - Gold and Platinum Options
  - Gold: 100% coverage of semi-annual cleanings, exams
  - Gold: 80% coverage of extractions, fillings
  - Gold Employee premium: \$6.29 per bi-weekly paycheck
  - Platinum: 100% coverage of semi-annual cleanings, exams
  - Platinum: 80% coverage of extractions, fillings
  - Platinum: 50% coverage of crowns, bridges, root canals
  - Platinum Employee premium: \$10.20 per bi-weekly paycheck
  - Family coverage option is available
  
3. Shenandoah Life Group Vision Insurance
  - Gold and Platinum Options
  - Gold Employee premium: \$3.55 per bi-weekly paycheck
  - Platinum Employee premium: \$5.96 per bi-weekly paycheck

After one year of employment with the Divine Dining Group, you are eligible for the following additional benefits. Some of the following benefits may be payroll deducted before taxes.

1. 401k Savings Plan
  - Contribute a dollar amount each payday
  - Plan allows Divine Dining Group to make contributions annually of 25%
  - Tax-deferral benefits
  
2. Supplemental Insurance
  - Available at employee's expense
  - Short term disability insurance
  - Accident Insurance
  - Cancer Insurance
  - Critical Illness Insurance
  - Medical Bridge Insurance
  - Life Insurance