

# Benefits Summary

## Educational Reimbursement

SSR will provide reimbursement for the cost of tuition at the rate charged by an applicable state-funded university, and one-half the cost of books. Studies must be geared toward your advancement with the company. Advance approval by team leader is required. Eligibility begins 90 days after hire.

## Paid Holidays

New Year's Day	Labor Day
Memorial Day	Thanksgiving (2)
Independence Day	Christmas (2)

## Paid Time Off

Paid Time Off is based on length of service and is accrued monthly on a pro-rata basis throughout the fiscal year.

Length of Service-Years	PTO Days/Year	Hours Accrued Monthly
Hire-5	15	10
6-15	20	13.33
16+	25	16.66

## Professional Registration

SSR will pay up to \$1,000 toward coursework that prepares professional staff for their professional registration or certification exams the first time they take the exam. Advanced approval by team leader is required.

## Profit Sharing

A Profit Sharing plan is offered. Eligibility begins on hire date. Funding is provided by the company based on annual profitability.

## 401(k)

An optional 401(k) retirement plan is available, administered by Vanguard. SSR will match 25% of employee contributions, up to the IRS maximum. Eligibility begins on hire date.

## Employee Stock Ownership Plan

An employee stock ownership plan is offered. Entry into the plan is date of hire, and funding is provided based on annual profitability.

## Wellness Program (Voluntary)

A wellness program is available for eligible employees who commit to and meet participation requirements.

## SSR Disaster Relief Fund

The SSR Disaster Fund offers financial assistance to eligible employees who have experienced economic hardship caused by life-threatening illness, natural disaster, death or other catastrophic circumstances. The fund is managed and administered by The Community Foundation of Middle Tennessee.

## Vision 2015

**People Goal:** Building on the strengths of our entrepreneurial SSR culture, we will create a disciplined system for carefully selecting, fully developing and retaining a highly motivated and talented **staff**, and for rapid development of **leaders**, to provide a high-performance culture and ensure our future success.

## Cafeteria Plan Insurance Benefits

- **Medical / Prescription – Humana**
  - **PPO Base Plan** (\$1,000 individual deductible)
  - **High Deductible Health Plan with Health Saving Account (HSA)** (Deductibles: **\$1,500** employee, \$3,000 family). For the HSA, SSR will contribute \$500 employee; \$500 EE+SP; \$500 EE+CH(ren); \$1,000 Family.
  - **High Deductible Health Plan with Health Savings Account** (Deductibles: **\$2,500** employee, \$5,000 family). For the HSA, SSR will contribute \$1,000 employee; \$1,700 EE+SP; \$1,700 EE+CH(ren); \$2,500 Family.

*Note: HSA contributions are tax-exempt*
- **Health Savings Account – Fifth Third Bank**
- **Dental – Humana**
  - Coverage – \$1.85 Employee; \$20 EE+SP; \$24 EE+CH(ren); \$34 Family (bi-weekly)
- **Vision – Humana**
  - Coverage – \$.46 Employee; \$3.00 Family (bi-weekly)
- **Basic Life and AD&D – CIGNA**
  - Life benefit provided at 2 times annual salary (rounded to next \$1,000), up to a max. of \$750,000 – no cost to employee
- **Voluntary Life and AD&D – CIGNA**
- **Voluntary Critical Illness / Cancer / Accident – Humana**
- **Short-Term Disability – CIGNA**
  - 60% of your basic weekly earnings with max. of \$2,200 – no cost to employee
- **Long-Term Disability – CIGNA**
  - 60% of your basic monthly earnings with max. of \$12,000 – no cost to employee
- **Flexible Savings Account – Cowan Benefit Services**
  - Healthcare and dependent care reimbursement plans
- **Employee Assistance Programs (EAP) – Cigna and Humana**