


CohesionForce, Inc. (CFI) is committed to providing quality health and welfare benefits for employees at a minimal cost. Plan information for 2020 is summarized below. More detailed plan information is available from the HR Manager.

Employee Benefit	Benefit Highlights
<p><i>Group Medical Insurance:</i> Blue Cross Blue Shield of Alabama</p> <ul style="list-style-type: none"> Premiums Paid in Full by CFI 	<ul style="list-style-type: none"> Emergency Room (Medical) \$250 co-pay Telephone & Online Video Physician Consultation 100% subject to \$30.00 payment for each <p><u>Prescription Drugs</u></p> <ul style="list-style-type: none"> Tier 1 \$10 co-pay per prescription Tier 2 \$20 co-pay, Tier 3 \$40 co-pay, Tier 4 \$80 co-pay Tier 5 \$125 co-pay, Tier 6 \$250 co-pay, <ul style="list-style-type: none"> Generic not Mandatory
<p>Deductibles:</p> <ul style="list-style-type: none"> \$600 Calendar year per person, \$1200.00 per Family \$6000 Out of Pocket Individual / \$12,000 Out of Pocket Family Maximum 	<p>Co-Pays</p> <ul style="list-style-type: none"> Office Visits, \$30 co-pay Specialist \$50 co-pay Emergency Room 100% after \$250 co-pay Outpatient Services \$250 co-pay Hospital Stay \$250 co-pay per night for 1st 5 nights.
<p><i>Group Dental Insurance:</i> Blue Cross Blue Shield of Alabama</p> <ul style="list-style-type: none"> Premiums paid in Full by CFI 	<p>\$1,500 max per year \$25/year Deductible Most services no co-pay</p>
<p>Cafeteria Plan: Allows pre-tax premium payments and flexible spending accounts (FSA)</p>	<p>Medical/Dental Premiums are paid with pre-tax dollars;</p> <ul style="list-style-type: none"> Healthcare FSA up to \$2,700 annually Up to \$500 carry over to next calendar year
<p><i>Short-term Disability Insurance:</i></p> <ul style="list-style-type: none"> Paid in Full by CFI 	<p>All full time active employees are eligible for short term disability. Benefit duration is 11 weeks.</p>
<p><i>Long-term Disability Insurance:</i></p> <ul style="list-style-type: none"> Paid in Full by CFI 	<p>All full time active employees are eligible for long term disability.</p>
<p><i>Life/AD&D Insurance:</i></p> <ul style="list-style-type: none"> Paid in Full by CFI <p><i>Availability to purchase additional life paid by employee</i></p>	<p>Equivalent to one years salary up to \$150,000 (for full-time employees). Through the age of 69, before percentage reduction. Up to \$300,000.00/\$150,000.00 Spouse available through the age of 69.</p>
<p>Paid Time Off : (PTO)</p>	<p>Accumulated based on hours worked. Initial allocation accumulates to 20 days for the first service year (2080 hours) Increase by 1 day for each service year to a maximum of 40 days per service year.</p>
<p>401K Plan: Fidelity Investments Keel Point Investment Partners</p>	<p>CFI matches employee contribution up to 4% contribution. 100% Vested on first day of Employment</p>