## **Dynamic Technology Systems, Inc**

#### **Benefits Overview**

## > <u>Medical/Vision Insurance - CareFirst BlueCross BlueShield</u> (www.carefirst.com):

Benefits become effective on the first day of the month following date of employment. Employees may elect dependent insurance for spouse, domestic partner, child (ren) or family coverage.

#### > <u>Dental Insurance</u> (<u>www.metlife.com</u>)

Benefits become effective on the first day of the month following date of employment. Employees may elect dependent insurance for spouse, domestic partner, child (ren) or family coverage

# > Group Life Insurance/Accidental Death and Dismemberment Insurance

DTS, provides each employee with \$50,000 Basic Group Life Insurance and Accidental Death and Dismemberment Insurance, at no cost to you, the employee.

#### > Short-Term Disability Insurance

Coverage - 60% of basic weekly earnings up to a maximum of \$1,000 weekly and maximum duration of 11 weeks.

## > Long-Term Disability Insurance

Benefits begin after 90 days of disability for eligible employees. The plan will pay 60% of the base monthly salary, not to exceed \$10,000 per month.

## > 401(k) Retirement Savings Plan

Dynamic Technology Systems, Inc., employees you are eligible to participate in the Company's 401(k) plan. DTS will contribute 100% of the first 1% deferred and 50% of each per cent deferred up to 6% (total match is equal to 3.5%).

## > Supplemental Insurance Coverage:

AFLAC provides a variety of supplemental insurance options such as income protection insurance, cancer expense insurance, accident expense insurance, and hospital intensive care insurance, etc.

## Flexible Spending Account/s (FSA)

Flexible Spending Plan under Section 125 of the Internal Revenue code. Under Section 125, employees who sign up for medical or dental coverage pay the employee cost of these benefits on a pre-tax basis.

Employee Assistance Program: Employee Assistance Program (EAP) through Met Life. EAPs provide assistance during difficult times – job pressures, grief and loss, anxiety or depression, relationship issues, financial or legal problems, etc., etc.