



STAFFORD DEVELOPMENT COMPANY

Employee Benefits Summary

Stafford Group Insurance to Include:

- Major Medical Health
- Member Incentive Reserve (MI)
(*\$500 single, \$1,000 Emp + 1, \$1350 Family*)
- Deductible
(*\$500 per family member*)
(*\$2500 Single, \$5000 Emp +1, \$7500 Family Out of Pocket*)
- Dental Insurance
(*\$50 Deduct / \$1000 Maximum*) Deductible applies to class B and C services
- Prescription Drug Coverage with \$10, 30%, and 60% copay by tier
 - Considering a Prescription Only Plan (if participation requirements are met)
 - Biweekly rates Estimated at Sing - \$35, Emp +1- \$70, and Family - \$125
(Valued at 1x Annual Salary)

Total Cost (Biweekly) includes all of the above:

Single Coverage:	\$ 73.00
Employee + 1 dependent:	\$146.00
Family Coverage: 3 or more	\$170.00
Surcharge	\$35.00

Stafford Flexible Spending Account (\$5,000 Maximum)

- Medical Expense Spending Account
- Dependent Care Spending Account

(Premiums for Group Insurance and Flexible Spending are deducted each payroll, on a Pre-tax/Basis)

Prepaid Legal & Identity Theft – Monthly Cost – IDT - \$12.95, Legal \$15.95

Voluntary Benefits Available:

- Allstate Universal Life Insurance
- Allstate Accident Insurance
- Allstate Cancer Insurance
- Allstate Group Life

401K Retirement Plan

- Employee Contributes between 3-15% of pay
- Employer Match – 25% of Employee Contribution

(Enrollment into the 401K plan is Quarterly. Open Enrollment Meetings are held in January & July.)