























BENEFIT	ELIGIBILITY	COST TO EMPLOYEE	FEATURES
<b>Health Plans, Inc.</b> As of 7/1/2025, American Alarm will move the medical coverage to Health Plans, Inc.  	<b>Full time status</b> Eligible on the 1st of month following date of hire Employee may enroll within 30 days of the eligibility date, wait for Open Enrollment or if a qualifying event takes place	You can find your 2025 medical contributions in your benefit guide on page 17. This year, all of the medical contributions will be lower than before!  All costs are biweekly	<b>Network:</b> Harvard Pilgrim  <b>Pharmacy Benefit:</b> TrueRx is the pharmacy benefit provider  <b>Positive Benefits with change:</b> Lower employee cost, no referrals required on any plans (EPO or PPO), and improved customer service on medical and pharmacy benefits.  <b>Customer Service:</b> 800-532-7575
<b>Traditional Flexible Spending Account</b> Your Flexible Spending Account will remain with Reimbursement Specialists.  	<b>Full time status</b> Eligible on the 1st of month following date of hire <b>Open enrollment:</b> July 1st \$610 rollover	Health election \$130 up to \$3,200 Elections are front loaded at the beginning of the plan year	Reimbursement Specialists, Inc (RSI) <b>www.rsiaadmin.com</b> or <b>1-855-493-9859</b>
<b>Dependent Care Flexible Spending Account</b> Your Flexible Spending Account will remain with Reimbursement Specialists.  	<b>Full time status</b> Eligible on the 1st of month following date of hire <b>Open enrollment:</b> July 1st No rollover available	Child care election up to \$5,000 Elections are only available as deposits are made each payroll cycle	<b>New!</b> American Alarm will contribute \$100 a month, or \$1,200 annually to your DCFS account. Be sure to include this in the IRS maximum contribution. Reimbursement Specialists, Inc (RSI) <b>www.rsiaadmin.com</b> or <b>1-855-493-9859</b>
<b>Altus Dental Plan</b>  	<b>Full time status</b> Eligible on the 1st of month following date of hire Employee may enroll within 30 days of the eligibility date, wait for Open Enrollment or if a qualifying event takes place	<b>Individual:</b> \$18.96 bi-weekly <b>Family:</b> \$51.67 bi-weekly Employee contributions are taken pre-taxed	Preventative services covered 100%, 80% basic and 50% major After \$50 deductible per individual Orthodontia \$1,000 for children only <b>Altus Customer Service 1-800-244-6224</b>
<b>Altus Vision - Vision Care for Life</b> Plan Option: <b>VSP Choice</b>  	<b>Full time status</b> Eligible on the 1st of month following date of hire Employee may enroll within 30 days of the eligibility date, wait for Open Enrollment or if a qualifying event takes place	<b>Employee:</b> \$3.00 bi-weekly <b>Employee plus 1:</b> \$6.00 bi-weekly <b>Employee plus family:</b> \$8.25 bi-weekly	Well vision exam \$10 copay, every 12 months \$130 frame allowance + 0% off balance every 24 months 100% on contacts every 12 months (instead of glasses) <b>www.vsp.com</b> or <b>1- 800-877-7195</b>
<b>Life and AD&amp;D Insurance - Lincoln</b>  	Eligible on the 1st of month following date of hire	\$2.43 / bi-weekly	<b>New!</b> Premium is 8% lower than last year! \$50,000 life or payment for disability

BENEFIT	ELIGIBILITY	COST TO EMPLOYEE	FEATURES
<b>Supplemental Life (optional) - Lincoln</b> 	Eligible on the 1st of month following date of hire	Rates based on age and elections	Coverage is available for employees, spouse and children
<b>Short Term Disability - Lincoln</b> 	Eligible on the 1st of month following date of hire	Rates based on age and elections	<b>100% Employee Paid</b> 8 day sickness and accident elimination period <b>Weekly Max Benefit:</b> 60% to \$1,250 <b>Max Benefit Period:</b> 13 weeks
<b>Long Term Disability - Lincoln</b> 	Eligible on the 1st of month following date of hire	Rates based on age and elections	<b>100% Employee Paid</b> 90 Day elimination period <b>Monthly Max Benefit:</b> 60% to \$6,000 <b>Max Benefit Period:</b> To Social Security retirement age
<b>401(K) Plan - Fidelity Investments</b> 	<b>New hires are automatically enrolled at 3%</b> Fidelity will reach out to you within 30 days of your date of hire Age 21 and over for enrollment	20% vesting after <b>1 year</b> of service 20% additional <b>each year after</b> Fully vested at <b>5 years</b> of service	Employees can defer a percentage pre-taxed up to the IRS limits Company matches 50 cents for every dollar up to a yearly maximum of \$2,500- <b>25% more than last year!</b> Company match begins after 1 year of service <b>Netbenefits.com 800-294-4015</b>
<b>Paid Holidays</b> 	<b>Full time status</b> Eligible at hire date		New Year's Day Memorial Day Independence Day Labor Day Thanksgiving Day Christmas Day
<b>Vacation Time</b> 	<b>Full time status</b> Eligible at hire date Entitlement builds at a rate of 1.54 hours per week for the first 5 years (full time status)	15 vacation days maximum, no accrual past 15 days	<b>10 days per year</b> <b>15 days per year after 5 years of service (pro-rated from hire date)</b> Only 5 days can be carried over to the next year, unless authorized by management
<b>Personal Days/ Paid Time Off</b> 	<b>Full time status</b> Eligible at hire date	None	<b>10 days per year</b> Days cannot be carried over to the next year Pro-rated from date of hire
<b>Paid Parental Leave</b> 	6 months after Date of Hire	None	<b>2 weeks company paid</b> Parental Leave: All parents, regardless of gender, for the birth of their child, adoption of a child under age 18, adoption of a person under age 23 who is mentally or physically disabled.

BENEFIT	ELIGIBILITY	COST TO EMPLOYEE	FEATURES
<b>Tuition Assistance Plan</b> 	<b>Full time status</b> Eligible 1 year from hire date	Company reimburses percentage of cost based on the grade received	Maximum reimbursement is \$2,800 per calendar year
<b>Computer Purchase</b> 	<b>Full time status</b> Eligible 1 year from hire date	Bi-weekly payroll deductions for up to 18 months	Interest free loan of up to \$2,500 to purchase a home computer One loan allowed per person at one time Additional loan is allowed when previous loan is paid in full
<b>Real Estate Purchase</b> 	<b>Full time status</b> Eligible 2 years after hire date	Bi-weekly payroll deductions for up to 36 months	Interest free loan of up to \$5,000 towards closing costs for the purchase of a home
<b>Children's Higher Education Charitable Fund</b> 	Members who are eligible for current year profit sharing	No cost to employee	\$500 annual charitable contribution for up to four years (lifetime of \$2,000 per dependent child) Child of eligible AACI employee to go to an accredited institution of higher education (post high school)
<b>DCU Credit Union</b> 	Available to all employees	No cost to employee	Higher savings rates - checking, money market, CDs (certificates) and IRAs Lower loan rates - mortgage, home equity & auto
<b>Working Advantage Savings Program</b> 	Available to all employees	No cost to employee. Company ID# 378263283	Save up to 60% on movie and theater tickets, theme parks, ski resorts, travel and shopping! <b>Workingadvantage.com</b>
<b>Employee Assistance Program (EAP)</b> 	Available to all employees 24 hours a day	No cost to employee	Lincoln for confidential support, expert information and valuable resources, when you need it the most <b>888-628-4824</b>
<b>AT&amp;T</b> 	Available to all employees	No cost to employee	Mention that you are an American Alarm & Communications Inc. employee to receive the discount

