



2024-2025

Total Rewards Program

OVERVIEW

Medical/RX/HRA

Telemedicine

Health care Concierge

Employee Assistance Program

Wellness

Dental

Vision

Flexible Spending Accounts

Basic, Voluntary Life/AD&D

Short and Long Term Disability

SUPPLEMENTAL COVERAGES

Voluntary Legal/ID Theft Protection

Additional Benefits

Voluntary Pet Insurance

Travel Assistance

Financial Resources

Discount Program

401(k) Retirement Plan

Company Paid Holidays

Paid Time Off

Professional Development

Gym Memberships

Benefit Highlights

Eligibility

You are eligible for benefits if you are a regular, full-time employee working an average of 30 hours per week*. Coverage is effective the first of the month following your date of hire or change to full-time status.

Summary

- **Medical/Rx** – ACH/OCOK offers a medical plan through Aetna with the choice of two networks.
- **HRA (Deductible Assistance)** – ACH/OCOK provides an HRA to help pay your in-network deductible.
- **HealthJoy** – ACH/OCOK partners with HealthJoy to provide health care guidance and virtual medical consultations at no cost to you. The telemedicine and health care concierge services are available 24/7/365. Consultations for therapy, dermatology, and nutrition are available for a fee under the program.
- **Employee Assistance Program (EAP)** – Counseling and online support programs are available at no cost to you and your family, including online therapy and psychiatry through Talkspace.
- **Wellness** – Nutrition coaching is available if you meet certain criteria.
- **Dental** – Dental and orthodontia services are available.
- **Vision** – \$10 exam copay, \$10 lens copay, \$130 frame allowance.
- **Flexible Spending Accounts** – Health and dependent care accounts are available.
- **Life/AD&D** – Employer paid life/AD&D benefit is equal to one times your salary up to \$100,000 and you have the option to purchase additional coverage for yourself and eligible dependents.
- **Disability** – Core coverage is Employer-paid for Short Term and Long Term Disability. Additional coverage is voluntary and paid by you.
- **Accident, Critical Illness, Legal Services, ID Theft Protection, Pet Insurance, Travel Assistance, Financial and Legal Resources, and Discount Program** – These benefits are available.
- **401(k) Retirement Plan** – Receive an employer match of 100% of your contribution up to 3%, and 50% of your contribution of the next 2% of deferrals.

*Part-time employees are eligible for the following benefits: HealthJoy, Aetna's Resource for Living EAP, BenefitHub, and 401(k).