

## **Benefit Text Examples:**

### ***Medical***

Riverton Industries provides you and your eligible dependents the opportunity to enroll in the company's self-funded medical plan. The medical plan offers two options, high and low. You can choose the option that best meets your level of benefit needs by comparing the options available to you and your dependents under these two plans. You will receive the highest level of coverage (the least cost to you) when you use one of the PPO providers the company has contracted with. However, you can elect to see a non-network care provider. Our Medical Plan includes coverage for prescription drugs and vision. Contributions to the Medical Plan are deducted from your paycheck on a pre-tax basis 24 times a year.

### **Dental**

Riverton Industries provides you and your eligible dependents the opportunity to enroll in the Aetna Dental Maintenance Organization (DMO) or Traditional Dental Plan (PPO). The DMO offers comprehensive coverage at a low out-of-pocket cost. You must receive all of your services from a dentist in the DMO Plan. The PPO allows you to go to any dentist but has a higher out-of-pocket cost. You may choose the dental option that's best for you. Contributions are deducted from your paycheck on a pre-tax basis 24 times a year.

### **Life Insurance**

Riverton Industries provides all regular full-time associates with a basic group term life insurance benefit. The coverage amount is 1 times your base pay rounded to the next higher thousand (minimum of \$50,000, up to a maximum of \$300,000). This benefit reduces to 65% at age 65 and 50% at age 70. Accident coverage is included at the same amount.