



Overview of Benefits

- All benefits begin on the first day of employment
- Benefits are employer paid – there are no deductions for employees and/or dependent coverage

Medical Benefits

In-Network	Coverage/Copay	HRA Covered
PCP Copay	\$15	Yes – only for physical therapy
Specialist Copay	\$15	Yes
Deductible	\$1000 EE Only/\$2,000 Family	Yes
Coinsurance	90/10	Yes
Total Out of Pocket per Calendar Year	\$1,500 EE Only/\$3,000 Family	Yes
ER Visit	\$100 Copay	Yes
Urgent Care Visit	\$50 Copay	Yes

- **HRA – Health Reimbursement Arrangement:** 100% employer funded benefit that allows you to be reimbursed for ALL medical services and prescriptions that are out-of-pocket expenses
- HRA Coverage levels: Employee only = \$1,500 Employee + Child(ren), Employee + Spouse, and Employee + Family are all \$3,000
- Voluntary FSA Medical and FSA Dependent Care offered as well (employee funded)

Dental Benefits:

In-Network	DPPO Advantage	DPPO
Deductible	\$25 / \$75	\$50 / \$150
Deductible waived for preventive	Yes	Yes
Preventive Services	100%	80%
Basic Services	80%	80%
Major Services	50%	50%
Endodontics/Periodontics	80%	80%

Vision Benefits:

	Frequency	In-Network
Exam	12 months	\$20 Copay
Lenses	12 months	\$20 Copay
Frames	12 months	up to \$140 then 20% off of additional amount over \$140
Contacts (medically necessary)	12 months	\$0
Contacts (elective)	12 months	up to \$210 reimbursement

401K:

- Employees are eligible to contribute on first day of employment
- Regular 401(k) Pre-tax or Roth 401(k) Post-tax, or both
- LS Power Development, LLC. contributes an amount of 3% of employees' eligible compensation. The company may also make additional discretionary profit sharing contributions into these accounts

Life Insurance & AD&D:

- Employee Life Insurance equals 3 times annual salary (max. \$450,000)

Salary Continuation Plan:

- Eligible to receive pay for a maximum of thirteen (13 weeks) up to 100% of your average weekly wages (less any applicable state disability insurance benefits)

Long Term Disability:

- Covers 60% of your current salary up to \$10,000 a month if you suffer from a disabling accident or illness on or off the job
- Benefit begins on the 91st day of disability

