

# Summary of Benefits & Eligibility Periods



Benefit	Description	Eligibility Period
Anthem Health Insurance	Two (2) HSA Plans One (1) PPO Plan	1st of the month following 30 days
Dental Insurance	Delta Dental	
Vision Insurance	VSP	
Life Insurance	Mutual of Omaha	
Long-Term Disability (LTD)	Mutual of Omaha	
401(K)	Alerus	After completing 60 days of continuous employment
Paid Time Off (PTO)	Weekly/Bi-Weekly Schedules	Effective your first pay period
Holidays	Eight (8) Annual Holidays	Effective immediately

A Spousal Surcharge of an additional \$50 weekly will apply to spouses who are on the Craftsmen Industries plan, but are eligible for another employer's group plan. Eligible Dependents include your legal spouse and/or children up to age 26.

Optional Benefits	Description	Eligibility Period
Voluntary Life & AD&D Insurance	Mutual of Omaha	1st of the month following 30 days
Voluntary Accident Insurance	Mutual of Omaha	
Voluntary Short-Term Disability	Mutual of Omaha	
Additional Time Off (ATO)	ATO Purchase Plan	Purchase up to five (5) additional paid days off annually
Health Savings Account (HSA)	Navia Benefits	Set aside pre-tax payroll deductions. Contributions rollover from year to year.
Flex Spending Account (FSA)	Navia Benefits	Set aside money on a pre-tax basis. Use it or lose it - IRS provisions apply.