



Employee Benefits at a Glance

Thank you for considering SMC for your next career move! At SMC, we consider applicants for all positions without regard to their race, color, religion, sex, sexual orientation, national origin, age, marital status, veteran status, or disability.

All active employees working at least 30 hours per week are eligible to participate in all SMC benefits. New employees may participate in our benefit program after 30 days of continuous employment.

Eligible dependents includes spouse and children based on specific Summary Plan Description dependent definition(s).

BENEFIT	CHOICES	COST
Medical	SMC offers two types of medical insurance plans; a traditional Preferred Provider Organization (PPO) plan, with two options to choose from, or a High Deductible Health Plan (HDHP) with a Health Savings Account (HSA)	Shared between you and SMC
Dental	Allows you to see both in-network and out-of-network dental providers. You receive the highest level of benefits for in-network or contracted providers	Shared between you and SMC
Vision	A comprehensive vision program designed to provide you with coverage for exams, glasses and contact lenses	You purchase through payroll deduction
Employee Life/AD&D	Group term life insurance equal to one times your annual earnings. An equal amount of accidental death & dismemberment (AD&D) insurance is also included	Paid in full by SMC
Employee Assistance program (EAP)	Our work-life balance EAP provides you with unlimited telephonic access 24 hours a day to counselors, on-line resources and tools as well as five face-to-face visits with counselors for assistance with short term problems or issues	Paid in full by SMC
Short-Term Disability	Designed to provide you with an income in the event that you are sick or hurt and unable to work due to a non-occupational accident or injury. Benefits vary for hourly and salaried positions. Maternity is paid as any other disability	Shared between you and SMC
Long-Term Disability	Provides up to 60% of base monthly earnings to a maximum benefit for \$6,250 per month, after 90 days of continuous disability. Pre-existing conditions may apply	Paid in full by SMC
Flexible Spending Accounts	Allows you to contribute pre-tax funds to pay expenses associated with medical care and/or dependent care	You contribute through payroll deduction
Retirement Savings Plan	Save for retirement through SMC Corporation Retirement Savings Plan easily, regularly, and automatically	You contribute through payroll deductions and SMC will make a discretionary match to your 401(k) account

This document provides an overview of SMC's Benefit Plans. Because it is only a summary of the plan's provisions, it cannot be considered a legal document. In addition, depending on the state you live in, there may be special rules that apply to that specific state.