



BENEFITS at a glance

THANK YOU for considering SMC for your next career move!

SMC is an Equal Opportunity Employer (EOE); 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 include spouse and children based on specific Summary Plan Description dependent definition(s).

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

BENEFIT

COST



MEDICAL
A traditional Preferred Provider Organization (PPO) plan with two different options.

Blue Plan -100% employer paid for Non-smokers
White Plan-lower deductible, Employee contributes



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 employee and SMC



VISION
A comprehensive vision program designed to provide you with coverage for exams, glasses, and contact lenses.

Premium paid by employee



EMPLOYEE LIFE/AD&D
Group term life insurance equal to your annual earnings. An equal amount of Accidental Death & Dismemberment (AD&D) insurance also included.

Paid in full by SMC



SUPPLEMENTAL LIFE INSURANCE
Group term life insurance with options of up to five times your annual earnings.

Premium paid by employee



EMPLOYEE ASSISTANCE PROGRAM (EAP)
Work-life balance EAP provides you with 24/7 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.

Premium paid by employee
SMC paid Maternity Leave up to six weeks



LONG-TERM DISABILITY
Provides up to 60% of base monthly earnings to a maximum benefit of \$6,250 per month, after 90 days of continuous disability. Pre-existing conditions may apply.

Paid in full by SMC



FLEXIBLE SPENDING ACCOUNT
Allows you to contribute pre-tax funds to pay expenses associated with medical care and/or dependent care.

Employee contributes through payroll deduction



RETIREMENT SAVINGS PLAN
Save for retirement through SMC Corporation Retirement Savings Plan easily, regularly, and automatically.

Employee contributes through payroll deductions and SMC will make a discretionary match of up to 5% to your 401(k) account



ACCIDENT & CRITICAL ILLNESS
Designated to provide you with a specified pay out should you be involved in an accident or diagnosed with a critical illness.

Premium paid by employee