



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).

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 | CHOICES | COST |
|-----------------------------------|---|--|
| Medical | SMC offers one type of medical insurance plan: a traditional Preferred Provider Organization (PPO) plan, with <i>two</i> options to choose from. | <i>Blue Plan</i> -100% employer paid for Non-smokers <i>White Plan</i> -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 one times your annual earnings. An equal amount of accidental death & dismemberment (AD&D) insurance is 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) | 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 | Premium paid by employee |
| 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 | 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. | Premiums paid by employee |