



## 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.

SMC contributions and availability for eligible dependents 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 options (Blue and White). Wellness incentive program for reduced plan premiums. Available for spouse and children.

Shared between employee and SMC



##### DENTAL

A traditional program with two plan options that allow both in-network and out-of network dental providers. \*Available for spouse and children.

Shared between employee and SMC



##### VISION

A comprehensive vision program designed to provide you with coverage for exams, glasses, and contact lenses. \*Available for spouse and children.

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. \*Available for spouse and children.

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.

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