



**U.S.A. ONLY**  
**Benefits Summary**

All full time regular employees are eligible for health benefits the 1<sup>st</sup> of the month after completing 30 days of full time employment.

**MEDICAL**  
**(First Health)**

**Standard Plan**  
80%-20% Network  
60%-40% Non-Network  
**Premium Plan**  
90%-10% Network  
70%-30% Non-Network

**Deductible Calendar Year**

Standard \$500.00 – Per Person or \$1,000 per Family  
Premium \$200.00 – Per Person or \$400 per Family

**Prescriptions**

Applies to both Standard & Premium Option  
The cost of this benefit is included with your medical plan selection. The cost of each prescription is based upon the three tier selections (\$10, \$20, or \$35)

**DENTAL**  
**(Aetna)**

**Standard Plan ONLY**  
**Preventive Service**  
100% Network  
80% Non-Network  
**Basic Service**  
80%-20% Network  
60%-40% Non-Network  
**Major Service**  
60% Network  
40% Non-Network

**OPTIONAL VISION**  
**(VSP)**

Coverage includes - exam, lenses, and frames

**STD/LTD BUY-UP**  
**(Prudential)**

Increases coverage up to 70%

**OPTIONAL LIFE - (Prudential)**

Employee ONLY benefit - three options - \$50,000  
\$100,000, or \$200,000

**DEPENDENT LIFE – (Prudential)**

Three options:  
Spouse Only, Child(ren) Only, and Spouse & Children

**VOLUNTARY ACCIDENTAL DEATH & DISMEMBERMENT - (VAD&D) - (Prudential)** Three options:  
\$100,000, \$200,000 or \$300,000

**FLEXIBLE SPENDING ACCOUNTS** Health Care Spending Account - \$3,000 Max  
Dependent Care Spending Account - \$5,000 Max

**EMPLOYEE ASSISTANCE PROGRAM (EAP)** 80% - Reasonable and Customary Charges with EAP referral  
50% - If EAP is not used

**401(k) PLAN** Eligible on the first of the month following 30 days of full-time employment. (monthly enrollment)  
Possible discretionary company match on an annual basis (please see vesting guidelines)

**529 COLLEGE SAVINGS PLAN** Pre-tax contribution

#### **Hudson RCI Provides**

**PROFIT SHARING PLAN** – After 2 years of service and all eligibility requirements have been met HRCI may provide a discretionary contribution percentage based on your annual base salary (fully vested upon eligibility).

**LONG TERM DISABILITY** – After a maximum period of 6 months on Short Term Disability, employees are eligible for LTD equivalent to 60% of your earnings including bonuses and commissions, excluding overtime, up to a maximum of \$10,000 per month.

**SHORT TERM DISABILITY** - Applies only to non-exempt and hourly employees outside of California. California has a state funded plan. The CA STD benefit is based upon current weekly earnings.

**BASIC LIFE INSURANCE** - Equal to 1.5 times your annual base salary, excluding any supplemental income, (i.e. bonuses, commissions, etc.) to a maximum of \$450,000. This insurance is a term insurance meaning there is no cash build up and you do not own the policy.

#### **Other Benefit Options**

USA Federal Credit Union

Direct Deposit

**This benefit summary is intended to give you general information about your benefits. At all times, the plan documents and contracts take precedence over the benefit summary. The company reserves the right to further amend and/or eliminate any health care coverage in its sole discretion at any time in the future.**