

EMPLOYEE BENEFITS


A. MEDICAL HEALTH AND LIFE INSURANCE:

All of SCAN, Inc. employees are offered Medical Health Insurance and Life Insurance (for those participating in the Medical Health Insurance Plan) under a group plan.

Note: SCAN, Inc. currently offers two health insurance plans one that is free and one that requires a per pay period contribution. For all full-time employees the effective date for health insurance coverage is on or before the 90th day of employment. The Free policy has a \$3,000 per year deductible and the Partial Pay Policy has a \$1,000 deductible.

Employees may obtain coverage under the Group Plan for members of their families at their own cost. The rate for dependent coverage is set by the Insurance Company carrying Medical Health Insurance for SCAN, Inc. If any employee does not accept health insurance through the group plan, he/she must do so in writing. Part-Time employees- those working less than 30 hours per week are permitted to purchase health insurance but are not eligible for Company paid health insurance.

Name of Insurance Company:	Nippon Life Benefits (Effective July 1, 2016- June 31, 2017)
Customer Service Telephone:	1-800-374-1835
Name of Agent:	Mr. Henry A. Vogel, phone # 1-888-374-2446, email hvogel@efgia.com

 Read your copy of your Health Insurance Policy for detail information and for filing claims. This is very important. If you have any questions concerning coverage, contact the agent or Nippon directly.

B. Retirement Plan

All of SCAN, Inc. employees will be provided with a retirement plan effective January 1, 2001. Eligibility is based on the employees completing 1,000 hours. Upon completion of the 1,000 work hours an employee is eligible to enroll in the retirement plan on the next enrollment date. Enrollments are conducted two times per year: in December for January 1 and in June for July 1. The Company currently contributes 3%(effective January 1, 2016) of the employee's salary. The money must be placed in the Company's approved 401K account.

C. Life Insurance Plan

All of SCAN, Inc. employees that participate in the Health Insurance Plan are provided with a \$50,000 life insurance policy. Full-time employees are eligible for the life insurance policy the 1st day of the month following the 90 days grace period. Additionally, employees may purchase supplemental life insurance for up to 3 times their salary.

D. Cafeteria Plan

All of SCAN, Inc. employees will be afforded the opportunity yearly to enroll in an Company approved Cafeteria Plan that offers the following insurances: accidental, dental, personal illness indemnity, short-term disability, hospital confinement indemnity, hospital intensive care, whole life and term life insurance. Additionally, a deferred (pre tax) spending account to cover federally approved expenses like: health premiums, other qualified insurance premiums, unreimbursed medical costs, child and dependent care costs.