



# Employee Benefits Summary

## Medical Coverage

### Coverage/Benefit

Medical Plan based on RGA through the Blue Cross/Blue Shield Network. We are self insured, giving ATS employees opportunity to directly control health insurance costs.

HSA--ATS contribution to your HSA plan  
Employee only - \$1,000  
Family - \$2,000

### Who Pays?

ATS offers two medical plans, PPO & HSA. Employee bi-weekly costs are noted below.

	PPO	HSA
Employee	\$23.08	\$0
Spouse	\$242.31	\$216.92
Children	\$83.08	\$62.31
Family	\$283.85	\$256.15

Plan expenses beyond ATS contribution are deducted tax free from your income on a flexible benefits program basis.

## Dental Plan

Dental Plan is provided by RGA.

ATS pays 100% of the employees basic dental plan costs. Employee bi-weekly costs are noted below

Employee	\$0
Spouse	\$15.69
Children	\$16.62
Family	\$30.92

Plan expenses beyond ATS contribution are deducted tax free from your income on a flexible benefits program basis.

## Sick Leave & Short Term Disability Accrual

ATS allows accumulation of unused Sick Days for doctor approved short term disability pay. Sick days are accumulated at a max rate of 7 days per year to 40 days, then at 50% of remaining sick leave annually to a maximum of 80 days.

ATS Pays 100%

## Accidental Death & Dismemberment Insurance

\$50,000 Death benefit through Lincoln Financial Services. Some types of accidental death double these totals. Dismemberment insurance varies based on extent of injury.

ATS Pays 100%

## Disability Income Insurance

Disability insurance pays 60% of your existing monthly income, up to \$6,000 per month, to IRS retirement age.

ATS pays 100%  
(Additional coverage available at employee expense at 15% discount).

## Vision

Annual vision exam and \$300 per member in hardware expenses per plan year (must be enrolled in medical).

Administered by RGA.

## 401K Plan

ATS matches 60% of the first 8% of employee income contributed to our defined contribution American Funds 401K program. ATS makes annual additional contributions based on the level of company profitability.

ATS Pays 100%, of the company contribution portion. Loan fees against 401K are responsibility of employee.

## Matching Gift Program

ATS matches employee contributions to approved charities during the holiday season.

ATS Pays 100%

## Paid Vacation

All full time employees accrue vacation as follows on a calendar year basis.

Years Continuous Service	Vacation Benefit
0 to 3 years	10 Days per year
3+ to 6 years	12 Days per year
6+ to 9 Years	14 Days per year
9+ to 12 Years	16 Days per year
12+ to 15	18 Days per year
15+ to 23	20 Days per year
23+ Years	25 Days per year

ATS Pays 100%

## Paid Holidays

All full time employees are eligible for 10 paid holidays per year. There is no waiting period for holiday eligibility.

ATS Pays 100%

## Education Assistance

Compensation is provided for 70% of the reasonable costs for books & tuition providing:

1. Prior course approval gained.
2. Course is relevant to our business.
3. An above average grade is obtained.

ATS Pays 100%

## Employee Recruitment

Payment of \$1,500 for each new employee hired that was introduced and recruited by an existing ATS employee.

ATS Pays 100%

## Long Term Care Insurance

For employees, spouses, & parents – provides for in home or nursing home benefits for long term care needs.

Employee 10-40% discounts based upon application specifics.

## Retirement Savings Insurance

Disability Insurance that protects and maintains up to 100% of your retirement plan contributions in the event you cannot work.

Employee 15% group discount.

## AFLAC Voluntary Insurance Benefits

Supplemental insurance for cash benefits covering Cancer, Accident, and Hospital Intensive care benefits.

Employee

## Group Term Life Insurance

Supplemental insurance for life and ADD. New hires guaranteed coverage up to \$150K

Employee

## AFLAC Short Term Disability

Guaranteed issue plan, 3 or 6 month disability plan up to 60% of income replacement.

Employee

Descriptions are summaries and rates will change. Refer to individual plan booklets and Employee Manual for details and rates.