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## **BENEFIT PROGRAMS**

Prasco is committed to providing a competitive benefits package designed to improve the lives of our employees. The following information is a representation of the benefits offered to employees working 25 or more hours per week.

### **YOUR HEALTH**

#### **Medical**

We offer a choice of plans (PPO and HRA) designed to provide employees and their eligible family members with extensive coverage at a nominal cost. Coverage includes inpatient and outpatient care, routine physical exams, prescription drugs, preventive care, mental health services, home health care and hospice services. A substantial majority of the premium is paid by Prasco to ensure a competitive and reasonable employee contribution. This coverage also includes a stop loss provision to keep maximum out-of-pocket expenses reasonable in the event of serious health conditions.

#### **Dental**

The dental care benefit helps employees pay for costs for themselves and their eligible family members. After a modest employee premium contribution, participants are covered for 100% of preventive and diagnostic services when choosing Network Dentists. The plan also covers basic, major and orthodontia services.

#### **Short-Term Disability**

We provide protection for unexpected income interruptions due to accident or illness at no cost to employees. Employees are eligible to receive short-term disability benefits in the event of an illness or injury.

#### **Long-Term Disability**

This fully paid medical leave program provides a continuing income benefit to employees who are continuously disabled for more than three months. This benefit begins upon the expiration of short-term disability benefits.

#### **Employee Assistance Program (EAP)**

This confidential, fully paid Employee Assistance Program is a resource that provides employees and their household members a variety of professional assessment, referral and counseling services at no cost.

## **Life & Accidental Death & Dismemberment (AD&D) Insurance**

Life insurance benefits are designed to help employees provide financial security for their survivors. We pay the entire cost of providing insurance based on annual pay (with a maximum guaranteed issue amount). Supplemental, spousal and dependent life insurance options are also available.

## **Healthcare Flexible Spending Accounts**

Employees receive the benefit of tax dollar savings by utilizing pre-tax dollars to handle IRS-eligible expenses not covered by health or dental insurance.

## **Dependent Care Spending Account**

Employees have the option to reduce their taxable income by setting aside pre-tax dollars to pay for the cost of qualified child or elder care.

NOTE: Each plan or program has its own eligibility requirements. Prasco reserves the right to change or discontinue its benefit plans or programs at any time. The official plan documents contain all applicable definitions and provisions.

## **YOUR FUTURE**

### **401(k) Plan**

Our plan allows eligible employees to contribute up to 75% of their salary on a pre-tax and/or after-tax basis to any combination of 15+ investment options offered.

## **YOUR ENRICHMENT**

We offer benefits and programs to enrich employees' lives and provide opportunities to give back to their communities.

### **Wellness Program**



We currently provide employees with a comprehensive wellness program and on-site fitness center.

### **Benevolence Committee**

We encourage all employees to give back to their community through volunteer support. All employees are invited to participate in our benevolence committee effort to assist various agencies and needs of the community through tutoring, financial assistance and support for activities. Most of this support is rendered on company time.