



Benefits overview for full-time employees of Liberty of Oklahoma Corporation

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An overview of benefits and payroll deductions for health, vision and dental insurance may be found below

- Pay Schedule** Employees are paid by direct deposit bi-weekly (every other week), a total of 26 times per year.
- Paid Time Off** Most full-time employees accrue 240 hours of paid time off annually. This is equivalent to thirty 8-hour days. Paid time off is used for holidays, vacation, personal and sick leave. Employees begin accruing paid time off immediately upon the commencement of employment.
- Benefit Eligibility** Employees are eligible for benefits the first of the month after 60 days of employment - with the exception of the 401(k) plan (which is effective the first of the month after 90 days of employment).
- Health Savings Account (HSA)** If you enroll in an HSA-qualified plan, you may set up a HSA through a bank of your choice into which you can deposit after-tax money for your qualified healthcare expenses at any time without federal tax liability. You can then deduct your contributions on your income tax return even if you do not itemize deductions.
- Flexible Savings Account (FSA)** A FSA or Medical Reimbursement plan is available and will allow you to pay for certain expenses with pre-tax dollars. This saves Federal income, State income and Social Security taxes on qualifying expenses.
- Dental Insurance** Dental insurance for employees and their dependents is available through *UnitedHealthcare*. A wide array of preventive, maintenance and restorative dental services are included in this plan. Details regarding payroll deductions may be found below.
- Vision Insurance** Vision insurance for employees and their dependents is also available through *UnitedHealthcare*. The vision plan has an extensive national network of ophthalmologists and optometrists and offers annual eye exams, allowances for glasses and frames as well as discounts on sunglasses and laser vision correction. Details regarding payroll deductions may be found below.
- Health Insurance** Health insurance is available to employees and their dependents through *UnitedHealthcare*. Employees may choose one of the three health plans below.

Each plan offers varying premiums, deductibles, copayments, coinsurance, and HSA eligibility.
- Insurance Premiums** Employees pay the following premiums for elective insurance benefits on a biweekly basis (each paycheck - every 2 weeks, 26 times each year).

Benefit	Employee only	Employee and all children	Employee and spouse	Employee and spouse & children
<i>Premier</i>	\$42.63	\$165.91	\$190.63	\$480.08
<i>HSA 85</i>	\$27.52	\$155.74	\$165.09	\$411.86
<i>HSA Value</i>	\$15.31	\$139.39	\$143.67	\$344.91
<i>dental insurance</i>	\$17.25	\$51.61	\$32.68 *	\$51.61
<i>vision insurance</i>	\$3.65	\$8.12	\$6.92	\$11.43

* rate also applies to employee and 1 child



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Dependent Care Account	You may set aside up to \$5,000 of your pre-tax income, which may be used for qualified expenses for childcare as well as the care of tax dependent(s) who live with you and are incapable of self-care.
Critical Illness Insurance	Voluntary critical illness insurance is offered through <i>The Hartford</i> . In the event of a qualified serious health issue, this benefit provides a lump sum payment to employees and dependents.
Short Term Disability	Employees will be able to purchase short term disability insurance through <i>The Hartford</i> . If you become disabled this benefit will pay you 60% of your salary (up to \$1,200 per week) after a 14-day waiting period.
Long-Term Disability	Employees receive long-term disability insurance through <i>The Hartford</i> . This is a company-paid benefit, at no cost to the employee. In the event of a non-work-related accident or illness, this insurance enables a disabled employee to receive 60% of their weekly salary (up to \$5,000 per month) after being disabled for 180 days and up to age 65.
Basic Life Insurance	Employees receive life insurance through <i>The Hartford</i> at no cost. Beneficiary(s) receive payment equal to the employee's annual salary, to a maximum of \$50,000. Supplemental life insurance for employees and dependents may also be purchased.
Employee Assistance	Employees have 24/7 access to <i>The Hartford's Ability Assist Counseling Services</i> program – which offers basic counseling, financial information and legal support. This is a company-sponsored benefit, at no cost to the employee.
401(k) Plan	<p>New employees are automatically enrolled in Liberty's savings plan through <i>Fidelity Investments</i>.</p> <p>Participants may choose among an array of investment options – or simply opt into an age-based "Lifecycle Fund". 401(k) contributions are made automatically in each pay period. Employees may manage their 401(k) account through Fidelity's user-friendly website and access customer support by phone. The amount may be increased or decreased at any time per the employee's discretion.</p> <p>Employees are immediately vested in the plan as matching funds are not offered by Liberty.</p> <p>Click here to learn more about Liberty's 401(k) plan through <i>Fidelity Investments</i> or visit www.401k.com.</p>

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