

# Employee Benefit Highlights

We are pleased you are considering Lovitt & Touché in the next step of your career endeavors. The following is a brief overview of the benefits offered to regular full-time and part-time employees who work a minimum of 25 hours per week. All benefits, unless otherwise stated, begin the first of the month following 30 days of employment and are elected through our private exchange, ClearPath Prime.



## MEDICAL, DENTAL, VISION

Lovitt & Touché offers eleven medical plans (combination of PPO and HDHP w/HSA capability) through the Cigna network. We offer three dental plans through MetLife and one dental plan through Employers Dental Services (EDS). Vision benefits are offered through MetLife, utilizing the VSP network.



## 401(K)

Employees can rollover an existing 401(k) immediately upon hire and begin their contributions up to the IRS maximum on the first of the month following date of hire. The Lovitt & Touché match begins the first of the month following one year of service.



## FLEXIBLE SPENDING ACCOUNTS

Lovitt & Touché offers Health Care FSA and Dependent Care FSA options.



## HOLIDAYS

Lovitt & Touché offers 8 paid holidays per year. For 2018, employees have off New Year's Day (Jan 1); Memorial Day (May 28); Independence Day (Jul 4); Labor Day (Sept 3); Thanksgiving (Nov 22-23); Christmas Day (Dec 24-25) and New Years (Dec 31). In addition, our offices close at 3pm the last business day before each holiday.



## LIFE INSURANCE

Lovitt & Touché provides Basic Life Insurance and Accidental Death & Dismemberment Insurance at no cost to eligible employees. Employees then have the option to purchase supplemental life insurance for themselves, spouse/domestic partner and child(ren).



## TIME OFF BENEFITS

Lovitt & Touché offers new employees Paid Time Off (PTO) and Paid Sick Time (PST) benefits based on date of hire and hours worked per week.

## OTHER BENEFITS

Lovitt & Touché offers employees other benefits such as:

- Short-Term Disability (STD) and Long-Term Disability (LTD)
- Employee Assistance Program (EAP)
- InfoArmor Identity Theft Coverage
- Financial and Debt Management Education and Assistance
- Unum Long-Term Care Insurance
- Hyatt Legal discounted legal services
- Veterinary Pet Insurance
- Metlife Critical Illness, Accident and Hospital Indemnity Insurance
- Education & Training Assistance
- Employee Education Awards

**Note:** This benefit overview provides a brief outline of the Lovitt & Touché 2018 benefits package. It does not include all provisions and limitations of the plans, and is not in any way to be construed as a contract between the company and its employees. Any discrepancies between this summary and the Plan Documents are governed by the Plan Documents. Lovitt & Touché reserves the right to alter or discontinue its benefits program at any time for any reason not prohibited by law.