

# Benefits at a Glance

Ashley offers comprehensive health and welfare plans to cover your and your family's needs. Full-time staff are eligible to participate in all plans offered by Ashley. Part-time staff who work 20-29 hours/week are eligible to participate in medical, dental, vision, flexible spending and voluntary insurance plans.

#### **EFFECTIVE DATE OF COVERAGE**

When you are newly hired or become newly eligible for benefits, the effective date of coverage will be the first of the month following your date of hire or status change.

#### **ELIGIBLE DEPENDENTS**

You can cover your domestic partner, spouse and your children (biological, adopted or stepchildren) up to the end of the month in which they turn age 26, and your children age 26 and older who are incapable of self-support due to a certified mental or physical condition that existed prior to age 26.

# **HEALTH CARE**

# **MEDICAL**

Choose the medical plan that works best for you and your family, selecting from three options, all administered by Carefirst: two High Deductible HMO plans offering in-network coverage only; one Preferred Provider Organization (PPO) offering both in-network and out-of-network coverage. Depending on the plan, Ashley will fund most, if not all, of the deductible through a Health Reimbursement Account (HRA). All medical plans include prescription drug and behavioral health coverage.

## **DENTAL**

Ashley offers one dental plan through Carefirst. The plan offers in-network and out-of-network coverage and provides full coverage for diagnostic and preventive care and substantial coverage for a range of other dental services to include orthodontia for children and adults.

## **VISION**

Ashley offers one vision plan through EyeMed. The plan offers in-network and out-of-network coverage for eye exams, lenses and frames.

## **FLEXIBLE SPENDING ACCOUNTS**

Ashley offers flexible spending accounts for health care and dependent care. These accounts allow you to set aside money on a pre-tax basis to pay for eligible expenses. The health care account allows you to pay for qualifying out-of-pocket health care expenses for you and your dependents. The dependent care account is for eligible expenses related to caring for a child, or a disabled spouse or parent, who needs daily care while you work.

# LIFE AND RETIREMENT

# **LIFE INSURANCE**

Ashley provides a basic life insurance policy equal to your annual base salary up to \$200,000 at no cost to you. You can purchase additional coverage for yourself and eligible dependents.

## **VOLUNTARY INSURANCE**

Ashley offers voluntary Accident and Critical Illness Insurance through Cigna. These contributions would be made on a post-tax basis.

## **RETIREMENT PLANS**

Full-time staff (30 hours/week or more) is eligible to participate in Ashley's retirement plan after completing one full month of service. All other staff may be eligible once they complete 1,000 working hours in any given fiscal year. Ashley will match dollar for dollar up to the first 6% of the staff contribution.

# **EXTRA BENEFITS**

# **TUITION REIMBURSEMENT**

Staff are eligible for reimbursement of tuition and fees up to \$5,250 per calendar year after completing one year of service.

#### **PAID TIME OFF**

Paid time off varies for staff depending on the length of service. The minimum number of days accrued during the 1st year is 18 days.

## **HOLIDAYS**

Ashley observes seven designated holidays, and eligible staff receive three floating holidays.