



Employee Benefit Highlights 2021

Benefit/Plan	Eligibility	Summary	Cost*
Medical Insurance Priority Health POS Tiered \$2,000	<i>Eligible on the first of the month following 60 days after date of hire for full time status employee</i>	<ul style="list-style-type: none"> • Deductible <ul style="list-style-type: none"> ○ \$2,000/\$4,000 In Network ○ \$4,000/\$8,000 Out of Network • \$20 co-pay for office visits • \$250 emergency room co-pay after deductible • Prescription co-pay: <ul style="list-style-type: none"> ○ \$5/25/60/80 ○ 20%/20% 	SINGLE: \$24.00 DOUBLE: \$72.00 FAMILY: \$90.00
Medical Insurance Priority Health HSA POS \$2,300	<i>Eligible on the first of the month following 60 days after date of hire for full time status employee</i>	<ul style="list-style-type: none"> • Deductible <ul style="list-style-type: none"> ○ \$2,300/\$4,600 In Network ○ \$4,000/\$8,000 Out of Network • Office visits/Emergency Room – Covered in Full after Deductible • Prescription after deductible <ul style="list-style-type: none"> ○ \$5/20/60/80 	SINGLE: \$24.00 DOUBLE: \$72.00 FAMILY: \$90.00
Dental Insurance UNUM	<i>Eligible on the first of the month following 60 days after date of hire for full time status employee</i>	<ul style="list-style-type: none"> • Preventative Services – 100% covered (no deductible) • Basic Services – 80% covered (no deductible) • Major Services – 50% covered (no deductible) • Benefit Maximum for Preventative, Basic, and Major Services - \$1,000 per calendar year 	SINGLE: \$5.62 DOUBLE: \$11.01 FAMILY: \$20.88
Vision Insurance UNUM	<i>Eligible on the first of the month following 60 days after date of hire for full time status employee</i>	<ul style="list-style-type: none"> • Exam (1 per 12 month) <ul style="list-style-type: none"> ○ \$10 co-pay In Network ○ Up to \$35 Out of Network • Frames (1 per 24 months) <ul style="list-style-type: none"> ○ Up to \$130 allowance In Network ○ Up to \$50 allowance Retail <p>*Continued on next page</p>	SINGLE: \$1.37 DOUBLE: \$2.75 FAMILY: \$4.79



Employee Benefit Highlights Continued
2021

Benefit/Plans	Eligibility	Summary	Cost*
Vision Insurance UNUM	<i>Eligible on the first of the month following 60 days after date of hire for full time status employee</i>	<ul style="list-style-type: none"> • Contact Lenses (1 per 12 months) – <i>includes fit, follow-up & materials</i> <ul style="list-style-type: none"> ○ In Network: \$25 Co-Pay, up to \$130 allowance (elective), up to \$210 allowance (medically necessary) ○ Out of Network: up to \$100 allowance (elective), up to \$210 allowance (medically necessary) 	SINGLE: \$1.37 DOUBLE: \$2.75 FAMILY: \$4.79
Short Term Disability Principal	<i>Eligible on the first of the month following 60 days after date of hire for full time status employee</i>	<ul style="list-style-type: none"> • <i>Primary Weekly Benefit:</i> 60% of your earnings up to \$750 • <i>Benefit Amount:</i> Primary Weekly Benefit minus other income sources • <i>Elimination Period:</i> 1st day for accidents & 8th day for sickness • <i>Benefit Payment Period:</i> Up to 13 weeks • <i>Maternity:</i> Pregnancy & childbirth are treated the same as any other disability • <i>Limitations & Exclusions:</i> <ul style="list-style-type: none"> ○ Pre-Existing Conditions: 3 months prior/12 months insured ○ Other Limitations: Complete list in booklet 	<i>Employee pays 100% of the cost of this benefit</i>
Life Insurance/AD&D Principal	<i>Eligible on the first of the month following 60 days after date of hire for full time status employee</i>	<ul style="list-style-type: none"> • May choose to purchase benefits in increments of: <ul style="list-style-type: none"> ○ Employee: \$10,000 ○ Spouse: \$5,000 • For Children (14 days of age or older) \$5,000 or \$10,000 <ul style="list-style-type: none"> ○ <i>Eligible children under 14 days of age receive \$1,000</i> 	<i>Employee pays 100% of the cost of this benefit</i>



Employee Benefit Highlights Continued
2021

Benefit/Plans	Eligibility	Summary	Cost*
401(k) Plan Principal	<i>Eligible on the first of the month following 60 days after date of hire for full time status employee</i>	<ul style="list-style-type: none"> • Employees may contribute 100% of pre-tax earnings up to \$19,000 • Discretionary match: ARM will match \$0.33 of employee's \$1 contribution up to 6% <ul style="list-style-type: none"> ◦ <i>If you contribute 6% then ARM will contribute approximately 2%</i> 	<p><i>Employee pays 100% of the contribution</i></p> <p><i>ARM pays 100% of the match</i></p>
Paid Time Off	<i>Eligible on the first of the month following 60 days after date of hire for full time status employee</i>	<ul style="list-style-type: none"> • 0-1 Years of Service = 5 days (40 hours) PTO • 2+ Years of Service = 10 days (80 hours) PTO 	<i>ARM pays 100% of the cost of this benefit</i>
Holidays	<i>Eligible on the first of the month following 60 days after date of hire for full time status employee</i>	<ul style="list-style-type: none"> • January 1: New Year's Day • May 31: Memorial Day • July 5: Independence Day • September 6: Labor Day • November 25: Thanksgiving Day • December 24: Christmas Day 	<i>ARM pays 100% of the cost of this benefit</i>

** Cost is pre-tax employee costs per PAY PERIOD*