



2019 Benefits Highlights
(Rates effective 1/1/19 – 12/31/19)

Benefit	Description
ACEC PPO \$2,000* <i>Plan is a Aetna plan</i> <i>3rd party administration is <u>Meritain</u></i>	<ul style="list-style-type: none"> ▪ \$2000 deductible (\$4000 Family) ▪ Annual out of pocket maximum \$4000 (\$8000 Family) in network ▪ \$20 Office Visit - \$50 Specialist co-pay (in network) ▪ 90% after deductible for MRI/CT/PET and outpatient surgery ▪ X-Ray & Lab Tests – 100% deductible waived ▪ \$5 Generic / \$45 Formulary Brands / \$70 Non-Formulary Brands –Prescription Drug Co-pay/Speciality-20% <p><i>*Eligible first of the month following hire date</i></p>
ACEC PPO \$3,000* <i>Plan is a Aetna plan</i> <i>3rd party administration is <u>Meritain</u></i>	<ul style="list-style-type: none"> ▪ \$3,000 deductible (\$6,000 Family) ▪ Annual out of pocket maximum is \$6,000 (\$12,000 Family) in network ▪ \$20 Office Visit - \$50 Specialist co-pay (in network) ▪ 80% after deductible for MRI/CT/PET and outpatient surgery ▪ X-Ray & Lab Tests – 100% deductible waived ▪ \$5 Generic / \$45 Formulary Brands / \$70 Non-Formulary Brands –Prescription Drug Co-pay/Speciality-20% ▪ HRA - \$500 employee, \$1,000 employee/other <p><i>*Eligible first of the month following hire date</i></p>
HSA \$4,000/8,000 <i>HSA is administered through <u>Camden National Bank</u></i>	<ul style="list-style-type: none"> ▪ \$4,000 deductible (\$8,000 Family) ▪ Annual out of pocket maximum is \$6,650 (\$13,300 Family) in network ▪ Covered 100% after deductible office visits, specialist visits, x-ray & lab tests, MRI/CT/PET, outpatient surgery ▪ \$5/\$45/\$70 20% copay after Ded for Non-Preventive RX; <p><i>*Eligible first of the month following hire date</i></p> <ul style="list-style-type: none"> • HSA - \$70.00 employee, \$100.00 employee/other
Delta Dental Dental Plan*	<p>Calendar Year Max With Double-Up Max - \$1,500 up to 3,000 Lifetime Deductible - \$75/person- \$225 max/ family (Basic & Major Services only) Preventative Services - Payable at 100%* Basic Services - Payable at 70%* Major Services - Payable at 50%* Orthodontia - 50% to a lifetime maximum benefit of \$1,250</p> <p><i>*Eligible first of the month following hire date</i></p>
Delta Vision/Eye Med	<p><u>Network Benefit</u> Exams, every 12 months, \$20.00 copay in network Lenses & Frames every 24 months Lenses -\$20.00 copay standard plastic Single, bifocal, & trifocal lens options will require additional copayments of \$20.00 Frames/Contacts - \$130 combined allowance Lasik surgery discount – 15% of retail price</p>
SEWALL CONTRIBUTIONS:	<p>For regular employees working at least 30 hours per week, Sewall will contribute:</p> <ul style="list-style-type: none"> ▪ 80% towards the cost of the Employee Only premium (60% for less than 40 hrs per week) plus pay part of the cost increase from the 2019 health premium. ▪ 20% towards the cost of the Dependents' premium (15% up to 30 hours per week) plus pay part of the cost increase from the 2019 health premium.



	<p>Opting out:</p> <ul style="list-style-type: none"> Employees have the option to “opt out” of Health and Dental insurance provided they can show proof of other insurance.
*ELIGIBILITY:	<p>Any regular employee working 30 or more hours per week is eligible for insurance benefits.</p> <ul style="list-style-type: none"> The first of the month of the preceding month start date or During the annual open enrollment period in December, for a January 1st effective date Late entrant penalties (12 months) apply if you choose not to sign up for Dental Insurance during the initial enrollment period Pre-Existing Condition Limitations can be imposed on Medical Insurance if you or your dependents are without coverage for 90 days prior to electing coverage

Benefit	Description	Cost Per Pay Period
ANTHEM Life Insurance*	1x salary to a maximum of \$200,000 2x salary to a maximum of \$300,000 for owners.	Fully Company Paid
ANTHEM Supplemental Life Insurance*	Employee = \$10,000 increments up to the lesser of 5x salary or \$300,000 Max Spouse = \$5,000 increments up to \$50,000 Max	Rates based on age.
ANTHEM Dependent Life Insurance*	Spouse is insured for \$5,000 Children age 6 months – 19 (23 if FTS) insured for \$2,500	\$.36
ANTHEM Voluntary Short-term Disability Policy*	Provides continuing income for 90 days if disabled due to a non-work related sickness or accident: <ul style="list-style-type: none"> 1st week (7 day elimination period) uses PTO Weeks 2-12 are paid at 60% of salary Maximum benefit \$1,000/wk Premium paid pre-tax – Benefit is non-taxable 	Based on Salary
ANTHEM Voluntary Long-term Disability Policy*	Benefit is 60% of an employee’s base salary to a maximum of \$5,000 per month with a 90 day elimination period.	Based on Salary
ANTHEM Employee Assistance Program*	Outside resource for all employees covering Personal, Child & Adult Care, Legal and Financial Issues: <ul style="list-style-type: none"> 4 Face to Face visits – Free of Charge Unlimited Phone and Internet Access 100% Confidentiality 	Fully Company Paid
Medical Reimbursement Account*	Employee can set aside money on a pre-tax dollar basis to cover medical expenses that the insurance does not cover, such as eyeglasses, contacts, deductibles, and co-insurance amounts. Debit card available. Coverage is effective the first of the month following date of hire.	
Dependent Care Reimbursement Account*	Employee can set aside money on a pre-tax dollar basis to cover qualified dependent care expenses. Coverage is effective first of the month following date of hire.	
Profit Sharing Plan	<ul style="list-style-type: none"> All employees qualify for the profit-sharing plan, provided they meet criteria outlined in the Discretionary PS plan. Plan is pro-rated depending on hire date. 	
Retirement – 401K Profit Sharing Plan	Sewall has auto enrollment in the 401K plan at 3%. The company matches employee contributions at 50% up to 6% of an employee’s salary.	
Wellness Membership	Sewall will reimburse for each receipt submitted up to a maximum of 50% of the current Old Town YMCA Family Rate for the year. Reimbursement can be for gym memberships and gym associated programs such as Zumba, Yoga, Spin Class & Personal Trainers as well as self-improvement classes. <ul style="list-style-type: none"> All employees may begin participate on the first of the month following date of hire. 	



Benefit	Description
Paid Time Off (PTO)*	<p>PTO hours are accrued weekly from first day of service and may be taken as they are available. Credit for prior experience of 5 years or more may be considered for additional PTO hours. The PTO accrual schedule is:</p> <p style="padding-left: 40px;">1-4 years: 3 weeks - (2.308 hrs./week) 5-14 years: 4 weeks - (3.087 hrs./week) 15+ years (plus 2 years of Sewall service): 5 weeks – (3.848 hrs./week)</p> <p>PTO is prorated at 75% of the benefit for employees who have a 30-hour workweek.</p>
Paid Time Off (PTO) Payouts*	<p>Upon termination of employment, accrued PTO will be paid in the final paycheck according to the following schedule:</p> <p>Years of Service</p> <p style="padding-left: 40px;">1-4 years: 67% of unpaid accrual 5-14 years: 75% of unpaid accrual 15+ years (and 2 years of Sewall service): 80% of unpaid accrual</p> <p>An employee may carry up to 240 hours of PTO from one year to the next. Employees have the option each December to cash in up to 40 hours of accrued PTO at a rate of 100%.</p>
Paid Holidays*	<p>Nine paid holidays per year are as follow for 2019:</p> <ul style="list-style-type: none"> - New Year's day (Jan 1st)- Presidents Day(Feb 28th) - Memorial Day(May 27th)- July 4th & 5th - Labor Day (Sept 2nd)- Thanksgiving + Day after(28th & 29th)-Christmas Eve & Christmas Day (24th & 25th).
ESP Insurance, Liberty Mutual, AFLAC Cancer, AFLAC Hospital Advantage	<p>Private auto and homeowners insurance, cancer, hospital advantage is available through payroll deduction. Premiums are based on individual's record, but calculated using group rate. New Employees are eligible to participate in this program the first of the month following date of hire.</p>
Educational Assistance	<p>Sewall Company will pay for courses and materials related to the courses as approved by Vice President and Human Resources. Specialized training is provided at the Supervisor's request. This benefit is offered to all full-time regular employees having completed one year of employment.</p>
Fitness Reimbursement	<p>Sewall Company will reimburse 50% of fitness club memberships. Reimbursement amount based on Old Town YMCA membership fees. Available immediately to all employees in conjunction with our wellness program.</p>
Direct Deposit for Payroll	<p>Employees are paid through direct deposit and can have automatic payroll deposits up to six accounts at various financial institutions.</p>