

# Benefits Summary

## Non-Union Full Time Employee

Plan/Option Eligibility Cost Benefit

#### **YOUR HEALTH**

Two Plans Offered: - PPO Medical/RX - HDHP w/HSA Medical/RX Both offered with the Anthem Network	If Elected, Date of Hire	Refer to Benefit Guide for Premium Rates	Medical, Hospitalization, & Prescription Coverage for employees & their dependents.
Group Dental Insurance	If Elected, Date of Hire	Refer to Benefit Guide for Premium Rates	Dental Insurance for employees & their dependents.
Vision (Vision Service Plan – VSP)	If Elected, Date of Hire	Refer to Benefit Guide for Premium Rates	Exam – once every 12 months Lenses – once every 12 months Frames – once every 24 months
Sick Time	80 hours yearly – pro- rated based on hire date	Paid by Company	Employee will be given 80 hours of sick time on January 1st of each year.  Medical Leave: Receive Salary less State Disability benefits for up to 6 weeks.
Musculoskeletal (MSK) Health Plan – Hinge Health	Enrollment into either of TWG's Group Medical Plans.	Paid by Company	Provides personalized care plans to help you accomplish your health care goals as they relate to back, muscle, and joint health.
Medical Travel Benefit (LSA)	Enrollment into either of TWG's Group Medical Plans	Paid by Company	Allows employees to submit for reimbursement of travel expenses incurred while traveling to receive medical attention that is not available in the state they live in.
Mental Health Benefit – Lyra Health	Date of Hire	Paid by Company	Provides employees with access to effective, high-quality mental health care.
Voluntary Hospital Indemnity	If Elected, Date of Hire	Refer to Benefit Guide for Premium Rates	Ability to purchase Hospital Indemnity insurance coverage.
Voluntary Critical Illness Insurance (Including Cancer)	If Elected, Date of Hire	Refer to Benefit Guide for Premium Rates	Ability to purchase Critical Illness insurance coverage.



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#### **YOUR FINANCES**

401K and 401k Roth Retirement Savings Plan with Company Match	Eligible on Date of Hire  Employees that do not opt-out of this benefit will be automatically enrolled at a 6% deferral rate that will start 30 days after the enrollment date that follows their date of hire.	Based on Election Amount	Save between 1% and 75% of total earnings in this voluntary plan through payroll deduction.  The Company is currently matching at a rate of \$0.50 for every dollar you contribute up to 6% of eligible earnings.  Contributions are invested for you and fully vested from day one.  Must be 21 years or older.
401K Company Paid Discretionary Profit-Sharing Contributions	If you are eligible to participate in the 401K and are employed on the last working day of the year and have worked 1000 hours during the plan year.	Paid by Company	Company profit sharing calculation is based on your earnings during a plan year and is contributed to your tax-sheltered 401K account.  Fully vested after five years of service.
Flexible Spending Account (FSA)	If elected; Date of Hire	Based on Election Amount	Health Care Account – Pre-taxed monies set aside for eligible out of pocket medical expenses, deductibles, co-payments, etc.  Dependent Care Account – Pre-taxed monies set aside for childcare expenses, including adult care services for dependents incapable of self-care.
Health Savings Account (HSA)	Enrollment into TWG's HDHP Medical Plan	Based on Election Amount	TWG will fund your HSA account as follows: EE Only \$500 or EE & Dependent(s) \$1,000. Amount will be pro-rated based on DOH.
Group Long Term Disability	Date of Hire	Paid by Company	Employee coverage only.
Group Term Life Insurance with AD&D	Date of Hire	Paid by Company	Employee coverage only.
Voluntary Term Life Insurance with AD&D	If Elected, Date of Hire	Paid by Employee	Ability to purchase additional Term Voluntary life insurance & AD&D coverage for yourself, spouse, and dependent children.

Note: This is a general description of current benefits, please reference the specific plan documents for further details on the specific benefit. All benefits and company policies are subject to change.



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Voluntary Short-Term Disability Insurance	Date of Hire	Paid by Employee	Ability to purchase additional Short-Term Disability insurance.
Voluntary Accident Insurance	Date of Hire	Refer to Benefit Guide for Premium Rates	Ability to purchase Accident insurance

#### YOUR WORK/LIFE

Employee Assistance Program	Date of Hire	Paid by Company	Voluntary, confidential service providing professional counseling and referral services designed to help you with your personal, job and family problems.
Vacation Time	Vacation time begins accruing on the first day of employment and can be taken from the first day of employment at TWG.  One and one half (1 ½) year maximum accrual.	Paid by Company	Non-union full-time regular employees will earn vacation as set forth below:  Employees begin accruing vacation at a rate of 15 days per year and accrual is increased by an additional 1 day every two years up to a maximum of 25 days paid vacation per year.
Holiday Pay	Date of Hire	Paid by Company	The Wine Group defines and communicates its 12 paid holidays on an annual basis.
Leaves of Absence	Varies		TWG offers a variety of Leave of Absence programs including New Parent Leave.
Breast Milk Shipping Service	Date of Hire	Paid by Company	Provides a solution to support breastfeeding mom's while traveling for work.
Educational Assistance Program	After one full year of continuous service.	Paid by Company	Employee coverage only. Employee is reimbursed for the cost of tuition, books, registration fees, library fees, and parking fees.
Living the Grape Life – Wellness Program from Navigate	Date of Hire	Paid by Company	TWG supports the health, wellness, and growth of every employee in our bunch. Through fun activities and challenges, we want our employees to develop healthy habits across the entire spectrum of wellness: physical, emotional, financial, occupational, and social—all designed to promote a great life!