

# BENEFIT SUMMARY

## Health Coverage



Anderson ZurMuehlen provides a health plan option with PacificSource for its employees. Should an employee elect to participate in the plan, the firm will contribute **\$559.39** of the monthly premium for the full-time employee. Eligible employees working less than full-time will receive a prorated amount. The employee is responsible for covering the remaining cost including dependent coverage. The rates are as follows:

### High Deductible Health Plan \$3,000/\$6000 Deductible

Employee Only:	\$671.66
Employee/Spouse:	\$1,350.39
Employee/Children:	\$1,194.31
Family:	\$1,859.48

### High Deductible Health Plan \$4,200/\$8,400 Deductible

Employee Only:	\$621.59
Employee/Spouse:	\$1,249.69
Employee/Children:	\$1,105.24
Family:	\$1,720.84

The firm provides an H.S.A. contribution of \$600 if employee is enrolled in the firm health plan. If you choose to enroll your dependents, the firm will contribute an additional \$600. Contributions are made each pay period not to exceed the fiscal limit.

Customer service: 877.590.1596  
[www.pacificsource.com](http://www.pacificsource.com)

## Cafeteria Plan



Employees may redirect pre-tax salary dollars toward covering the cost of the health care premium, dependent health care expenses, and allowable out-of-pocket cost healthcare costs. Employees enrolled in the High Deductible Health Plan with a Health Savings Account can participate in a limited vision and dental flex.

Bret Tate  
877.424.3570 ext.4506  
[bret.tate@askallegiance.com](mailto:bret.tate@askallegiance.com)

## Wellness



Anderson ZurMuehlen has partnered with *It Starts With Me* to administer our Wellness program. Employees enrolled in the health plan have the opportunity to participate in a firm sponsored biometric screening to receive an additional \$30/month benefits contribution by the firm. If biometric screenings identify any specific risk factors, employees will have the ability to work with an ISWM nurse to assist with possible medical intervention and counseling – *any intervention or counseling is optional and confidential*. Employees will also have access to numerous wellness programs through the CafeWell web portal (offered by Pacific Source).

Rachel Meech  
406.855.1848  
[Rachel-meech@itstartswithme.com](mailto:Rachel-meech@itstartswithme.com)  
[www.itstartswithme.com](http://www.itstartswithme.com)

### Employee Assistance Program (EAP)

No matter what life throws your way, there is someone there to help you through it. A compassionate ear, expert advice and professional support is just a phone call away. Available 24/7 to all employees at 866-750-1327, or go to [www.MyRBH.com](http://www.MyRBH.com) and enter “LifeMap” as your group code.

### Long-Term Disability Insurance

To be eligible, the employee must work a minimum of 20 hours each week. The benefit received would be 60% of the base monthly earnings up to a maximum of \$5,000 per month. Benefit begins the day after the elimination period is completed. An employee is eligible upon date of employment.

### Life Insurance (AICPA) – Firm Sponsored

Coverage is two times the employee’s annual salary. A dependent spouse is covered for 1/4 of the employee’s coverage up to \$25,000; children over six months and under 25 for \$10,000; and under six months for \$400. An employee is eligible upon date of employment.

### Teladoc (Telephone Accessed Physician)

Access to a doctor 24/7/365 isn’t too good to be true. It’s Teladoc! Teledoc is available to employees enrolled in the firm sponsored health plan and dependents living in your household.

## Half-Day Fridays

Each Friday from Memorial Day to Labor Day, the firm closes between the hours of 12:00 pm and 5:00 pm. Special arrangements are made for staff involved in daily stock trades and those providing technical support. Management will ensure each employee receives equal benefit. **(Full-time employees only)**

## Holidays

- Thanksgiving Day
- Day After Thanksgiving
- Christmas Eve
- Christmas Day
- New Year's Day
- Memorial Day
- 4<sup>th</sup> of July
- Labor Day

Any holiday occurring on a Saturday is celebrated on the preceding Friday. Sunday holidays are celebrated on the following Monday.

## Paid Time Off (PTO)

- 16 working days per year (128 hours)
- 21 working days per year (168 hours) after 5 years of employment, beginning with the 6<sup>th</sup> year
- Accrual rate is pro-rated for part time employees

Details on eligibility and accrual rates may be viewed in the Personnel Policy Manual.

## Extended Illness Bank (EIB)

To be used for events that normally fall within FMLA guidelines. Use must be pre-approved by HR. Please see the Personnel Policy Manual for additional details.

## 401(k) Profit Sharing Plan & Trust

Employees must be 21 years of age to be eligible for immediate participation in the deferral and match. The firm will make a Safe Harbor match equal to 100% of the first 3% of compensation deferred plus 50% on deferrals between 3%-5% of compensation. The maximum match is 4% of compensation. Employees may defer up to the annual 401(k) dollar limit on either a pre-tax or post-tax (Roth) basis or a combination of pre-tax and post-tax.

The Board of Directors sets a goal each year of what the firm hopes to contribute to the profit sharing portion of the plan. At the end of the fiscal year, the Board determines the profit sharing contribution. You are eligible to enter the profit sharing portion of the plan if you are age 21 and after you have completed one year of service. You will enter the plan on the entry date coinciding with or following the date you satisfied the eligibility requirements. The entry dates are October 1 and April 1. Thereafter, you are eligible to receive a contribution if you complete one year of service (1,000 hours) and are actively employed on the last day of the plan year (September 30).

## Summit Financial

Consulting services for personal investment planning provided at no charge. Staff receive unbiased advice on how to invest their 401(k) and recommendations for long-term financial goals.

Randy Simpkins  
406.782.5884  
[rsimpkins@sumfinadv.com](mailto:rsimpkins@sumfinadv.com)

Dan Thompson  
406.782.5884  
[dant@sumfinadv.com](mailto:dant@sumfinadv.com)

## Consulting Services and Tax Return Preparation

The maximum annual credit available to each employee requesting services is \$700. **(Regular full and part-time employees only)**

## Employee Referral Program

Referrals are a key recruiting strategy, and as an employee, you are one of our best resources for quality hires. View the Employee Referral Program document in Kronos Workforce Ready (WFR) under "Our Company" and "Documents".

## Employee Discounts

Discounts include health clubs, software and Verizon Wireless. To review current discounts available to staff log into Kronos WFR.

## Additional Resources

A comprehensive list of benefits and discounts are available in Kronos WFR. Log in and select "Our Company" and then "Documents".

## For personalized benefit information contact:

JulieAnn Culpon, SPHR, SHRM-SCP, Senior HR Manager  
Anderson ZurMuehlen & Co., P.C.  
406.442.1040  
[hr@azworld.com](mailto:hr@azworld.com)

Heather Rankin, Corporate Accountant  
Anderson ZurMuehlen & Co., P.C.  
406.442.1040  
[pinbox@azworld.com](mailto:pinbox@azworld.com)

## Voluntary Benefits



Aflac provides individuals and families peace of mind and financial security when they need it most for: accident, cancer, dental, hospital, vision, and short-term disability.

For additional information or to enroll, contact:  
Glen Flikkema, 406.539.8279 cell  
[glen@flikkemainsurance.com](mailto:glen@flikkemainsurance.com)

Jeremy Flikkema, 406.539.8282  
[jeremy@flikkemainsurance.com](mailto:jeremy@flikkemainsurance.com)

406.282.7754 office  
[claims@flikkemainsurance.com](mailto:claims@flikkemainsurance.com)  
[Flikkema.insurance@gmail.com](mailto:Flikkema.insurance@gmail.com)  
[www.aflac.com](http://www.aflac.com)



Identity theft services and legal advice and protection under preventative law, motor vehicle, trial defense, family services, and IRS Audit Services.

For additional information or to enroll, contact:  
Ron & Marybeth Dallenger, 406.788.2145  
[Dallenger4u@msn.com](mailto:Dallenger4u@msn.com)  
[www.dallenger4u.com](http://www.dallenger4u.com)



Voluntary life is a guaranteed issued life insurance. No questions are asked for up to \$100,000 for the employee and \$40,000 for a spouse.

For additional information or to enroll, contact:  
Glen Flikkema, 406.282.7754  
[Flikkema.insurance@gmail.com](mailto:Flikkema.insurance@gmail.com)  
[www.lifemapco.com](http://www.lifemapco.com)

**529 College Savings Planning Service**  
Randy Simpkins, 406.782.5884  
[rsimpkins@sumfinadv.com](mailto:rsimpkins@sumfinadv.com)

## Seasonal/Internship Benefits

### 401(k) Profit Sharing Plan & Trust

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The Board of Directors sets a goal each year of what the firm hopes to contribute to the profit sharing plan portion of the plan. At the end of the fiscal year, the Board determines the profit sharing contribution. You are eligible to enter the profit sharing portion of the plan if you are age 21 and after you have completed one year of service. You will enter the plan on the entry date coinciding with or following the date you satisfied the eligibility requirements. The entry dates are October 1 and April 1. Thereafter, you are eligible to receive a contribution if you complete one year of service (1,000 hours) and are actively employed on the last day of the plan year (September 30).

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