

ZEUS EMPLOYEE BENEFITS

We are pleased to provide you with this summary of Zeus' employee benefits program. The objective of our program is to provide employees and their families with outstanding coverage and protection while providing choice.



MEDICAL

Zeus offers three medical plans through BlueCross BlueShield of South Carolina which are summarized below.

Benefits	Base Plan	Buy-Up Plan	HDHP with HSA Plan
	In-Network	In-Network	In-Network
Deductible (Individual/Family)	\$225/\$675	\$200/\$400	\$1,600 / \$3,200
Out-of-Pocket-Maximum (Individual / Family)	\$2,725/8,175	\$1,500/ \$3,000	\$3,200 / \$6.400
Coinsurance	80%	100%	Deductible, then 80%
Office Visit Copays (Primary/Specialist)	\$20/\$40	\$20/\$20	Deductible, then \$20 Copay
Telemedicine through Blue CareOnDemand	\$0	\$0	Varies - based on visit type
Emergency Room	\$100	\$100	Deductible, then \$100 copay
Retail Pharmacy (Generic/Formulary/Non-Formulary)	\$10/\$30/\$50	\$10/\$30/\$50	80% after deductible
Weekly Contributions	Base Plan	Buy-Up Plan	HDHP with HSA Plan
Employee	\$0	\$18.54 /Weekly	\$7.65 /Weekly
Employee + Spouse	\$0	\$39.88 /Weekly	\$16.44 /Weekly
Employee + Child(ren)	\$0	\$34.48 /Weekly	\$14.22 /Weekly
Family	\$0	\$63.03 /Weekly	\$25.99 /Weekly



RETIREMENT PLAN

Zeus offers a 401(K). This plan features:

- Zeus match of 50% on the first 6% of compensation you contribute
- A 3-year vesting period
- Automatic enrollment at a pre-tax deferral rate of 6%
- Automatic increase option
- On-Site visits during work time with certified Lincoln Financial Retirement Consultants



DENTAL

Zeus offers two through Delta Dental. These plans are summarized below.

Benefits	PPO	PPO + Premier
	In-Network	In-Network
Deductible (Individual/Family)	\$50/\$150	\$50/\$150
Plan Year Maximum	\$2,000	\$1,500
Orthodontic Lifetime Maximum	\$2,500	\$2,500
Coinsurance/Copay		
❖ Preventive/Diagnostic	100%	100%
❖ Basic	80%	80%
❖ Major	60%	60%
❖ Orthodontic	50%	50%
Weekly Contributions	PPO	PPO + Premier
Employee	\$0	\$0
Employee + Spouse	\$0	\$0
Employee + Child(ren)	\$0	\$0
Family	\$0	\$0



VISION

Zeus offers a vision plan through Superior Vision. This plan is summarized below.

Benefits	Vision Plan
	In-Network
Exam (1 per calendar year)	Covered in full after \$10 copay
Frames (1 per two calendar years)	\$130 retail allowance after \$25 materials copay
Lenses (1 per calendar year)	Covered in full after \$25 materials copay (additional fee applies for progressive lenses)
Contact Lenses (1 allowance per calendar year)	\$130 retail allowance after \$25 materials copay
Weekly Contributions	PPO
Employee	\$1.24 / Weekly
Employee + Spouse	\$2.47 / Weekly
Employee + Child(ren)	\$2.79 / Weekly
Family	\$4.31 / Weekly



FLEXIBLE SPENDING ACCOUNTS (FSA)

Zeus offers FSAs administered by Flores which allow you to set aside a certain amount of your pay into an account for medical and dependent care expenses before taxes.



EMPLOYEE ASSISTANCE PROGRAM (EAP)

Zeus offers an EAP through Quantum that provides free confidential counseling services to employees and their dependents who may be experiencing challenges including emotional, family, marital, financial, substance abuse and legal.



LIFE AND AD&D

Zeus offers basic life and AD&D insurance of 1.5 times your annual salary as a company paid benefit through Prudential. Supplemental life insurance is also available to you, your spouse and your child(ren) for an additional cost to you.



DISABILITY

Zeus offers both Short and Long-Term Disability at no cost to you.

