



QUALITY IS OUR IMAGE

BENEFIT SUMMARY SHEET

Eligibility: Employees who work at least 30 hours/week are eligible for most benefits.

Some benefits require full-time status (37.5 hours/week); some are pro-rated for part-time employment

BENEFIT	DESCRIPTION
Medical Insurance	ACR offers 3 plan options with Anthem BC/BS 1 Traditional PPO 2 High-Deductible Health Plans with Health Savings Account (HSA) All plans utilize the BlueCard National Network
Dental Insurance	Delta Dental of Virginia \$1,500 annual maximum per person
Vision Insurance	VSP Vision Coverage \$10 copay on annual eye exam Coverage toward frames and lenses or contact lenses EasyOptions+ offers annual upgrades to each person enrolled
Health Savings Account (HSA)	If enrolled in one of the High Deductible Health Plan options, ACR will contribute \$1,250-\$3,000 annually to be used toward eligible medical expenses into an HSA. Employees are also able to contribute pre-tax dollars above ACR's contribution amount toward their HSA.
Flexible Spending Accounts (FSA)	Medical FSA, Dependent Care FSA, and Limited FSA are available, as well as FSA Transit/Parking plans.
Group Life/AD&D Insurance	Company paid group life and AD&D in the amount of 2x base annual salary, to a maximum amount of \$500,000
Voluntary Life Insurance	Additional Life and AD&D coverage may be purchased at the employee's cost. Coverage is available for spouse and dependents. Rates are age dependent. Evidence of Insurability may be required.
Short Term and Long Term Disability	Coverage is fully paid by ACR. Disability benefits provide partial income replacement while unable to work due to illness or injury as certified by a physician.
Leave Plans	Vacation accruals of up to 20 days per year are based on tenure at the ACR. 5 Personal Leave Days per calendar year 12 Sick and Safe Leave Days per calendar year
Holidays	ACR observes 9 holidays throughout the year.
Summer Friday Afternoon Program	ACR closes at noon on each Friday during the summer.
Paid Parental Leave	Eligible employees are entitled to up to four weeks (20 days) of fully paid parental leave.

This overview is intended to provide only general information regarding the Company's benefits. ACR reserves the right to modify its benefits at any time.



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Voluntary Accident & Critical Illness Plans	Insurance plans offered by MetLife to complement medical coverage and provide lump sum payments for covered incidents and illness.
Pre-Paid Legal Insurance	ACR's voluntary Legal Plan through Legal Resources provides a variety of fully covered legal services to employees and their families for just \$18 per month.
403(b) Plan	Employees may contribute 1% to 75% of gross salary up to the annual IRS maximum. Both pre-tax and Roth plans are available. Employee contributions and earnings are 100% vested
Pension Plan	ACR contributes 10% of an employee's annual salary to their retirement plan. Eligibility occurs on the first of the quarter following one year of employment with ACR. Employees are 100% vested in the pension plan after 3 years of employment.
Tuition Reimbursement	Reimbursement for degree programs of up to \$5,000 annually. A waiting period of 12 months applies.
Wellbeing Reimbursement	ACR will reimburse for gym memberships, fitness classes/apps, organized sports participation, fitness equipment, fees for massages, acupuncture, financial seminars, and more, up to \$250/year.
ACR Cares Volunteer Program	ACR is committed to strengthening the communities where our employees live and work through volunteerism. Paid days off are available for participation in volunteer work.
Employee Assistance Program (EAP)	Provides assistance with relationship, financial, legal, and addiction counseling, as well as stress management, work/life concerns, etc.
Home Office Assistance	ACR provides reimbursement of up to \$1,000 to new employees to be used toward the purchase of an office desk and/or chair. A stipend of \$50 is also paid out monthly to be used toward office related expenses, such as internet access, utilities, supplies, etc.
Training/Professional Development	ACR provides training/professional development to assist employees in developing their job skills, as needed, as well as paying for membership in job-related professional organizations.
Employee Referral Bonus	Employees may be paid \$1,000 for referring friends or family members for open positions at the ACR – if the referral is hired and remains employed for 6 months.
Rewards/Recognition	Employees may receive discretionary spot bonus awards for outstanding work above and beyond their job requirements.
Discount Programs	Working Advantage discounts are available for movie tickets, theme parks, family events, and more..

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