



BERMAN'S AUTO GROUP BENEFITS SUMMARY

For additional information contact the Human Resource Department.

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- **Medical Insurance:** Cigna network of provider's administered by Group Administrator's. Three PPO plans and 1 HSA plan.
- **Dental Insurance:** Lincoln Financial Group. PPO High Plan and Low Plan options.
- **Vision Insurance:** MetLife with VSP as the network of providers.
 - **Life & Accidental Death & Dismemberment Insurance:** Lincoln Financial Group – Guarantee amount of \$150k, can purchase in \$10k increments.
- **Teladoc:** Telehealth medical service administered by New Benefits.
- **Voluntary Short-Term Disability:** Lincoln Financial Group. Income protection for up to 12 weeks for disability.
- **Voluntary Long-Term Disability:** Lincoln Financial Group. Income protection in the event you become disabled for MORE than 12 weeks.
- **Health Savings Account (HSA):** Put away pre-tax dollars to help pay for out-of-pocket medical expenses for you, spouse and dependents.

- **LifeLock:** Cyber and Identity Protection. E
- **MetLaw:** Telephone and office consultations for personal legal matters with an attorney of your choice'

- **Accident Benefit:** Lincoln Financial Group. Provide financial assistance during major medical events. Pays the employee directly.

- **Critical Illness Benefit:** Lincoln Financial Group. Provides cash benefits if you or a covered family member is diagnoses with a critical illness.

- **Hospital Benefit:** Lincoln Financial Group. Covers you or a family member for hospitalization due to accident or injury. Provides lump sum cash benefits.

*Please note that eligibility for the benefits listed above is 60 days of employment, 1st of the following month, open enrollment or a qualifying event. *

- **401K:** Fidelity Investments. Put away tax free dollars towards your future retirement. Eligibility is 6 months of employment and 21 years of age. Auto enrolled at 3%.

- **Referral Bonus:** Refer a friend or family member for a cash bonus after their 6 months of employment.

- **Holiday Pay:** New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Christmas Day.

- **Paid Time Off:** Full Time and Part Time employees begin accruing PTO on the first payroll after their start date.

- **Employee of the Month:** Acknowledge your co-workers hard work and dedication by voting for them as employee of the month. Designated winner receives a prize of \$1000.
- **Halloween Costume Contest:** Put your creativity to work on Halloween for a chance to win a cash prize.
- **Holiday Luncheon:** Enjoy the Annual Holiday Lunch with your co-workers. Good food and good company!
- **Working Advantage:** Employee Discount Program. Enjoy discounts to hotels, airfare, car rental, cruises, theme parks, concerts and much more.
- **Service and Parts Discounts:** Employees can purchase retail parts and service at 30% below current menu pricing. Immediate family included.
- **Car Purchase/Lease Discounts:** Employees will have access to monthly purchase and lease discounts at any of our dealerships.
- **Employee Assistance Program Services (EAP):** Confidential help 24 hours a day, 7 days a week for employees and family members. Family, parenting, addictions, emotional, legal, financial, relationships, and stress.