

Employee Benefits Summary



Medical

We are proud to offer all benefit eligible employees medical benefit coverage through Horizon Blue Cross Blue Shield.

Three different plans to choose from depending on your needs:

1. Direct Access FO (In & Out of Network)
2. OMNIA 8 (In Network Only)
3. OMNIA HSA 7 (High Deductible Plan)

The medical plans also offer prescription drug coverage, including mail order.



Dental

Dental benefit coverage is offered through Principal Life Insurance Company.

Preventative Procedures

Basic Procedures

Major Procedures

Medically Necessary Orthodontia

Vision

Vision benefit coverage is offered through Principal Life Insurance Company.

Eye Exams

Prescription Glasses

Lenses

Frames

Elective or Necessary Contacts

Laser Vision Correction Discount



Life Insurance

Life Insurance benefit coverage is offered through Principal Life Insurance Company.

Benefit amount of 100% of your annual salary, rounded to the higher \$1,000 (max \$150K)

Coverage during disability

Accelerated death benefit

Individual purchase rights

Accidental Death & Dismemberment Coverage



Flexible Spending Account

Our Flexible Spending Account (FSA) & Commuter benefit is offered through WageWorks.

Great way for you to save money on pre-planned health care and day care expenses

Participation is 100% voluntary

Savings are tax-free

Set aside up to \$2700 for the year to pay for qualified healthcare costs

Elect up to \$5000 in annual day care costs

Pre-Tax savings on public transportation and qualified parking as part of your daily commute to work



Benefit Resource Center

Personal Benefit Advocates assist you and your family with your benefit questions and claim issues.

Answer your benefit plan/policy questions

Assist you with eligibility and claim problems with carriers

Provide vendor plan contact information



Paid Time Off

Upon employment you become eligible to participate in our paid time off benefit program:

Sick leave

Personal Days

Vacation

Week off between Christmas & New Year's (subject to business need)

Retirement Plan

Highlander Factory offers employees the opportunity to participate in the company's 401K plan.

Contributions are automatically deducted from your paycheck

Reduces your current income tax

Helps you build financial security

Generous Safe Harbor match in an amount equal to 160% of your elective deferrals that do not exceed 5% of your compensation



Wellness

5,710 square-foot fitness center offers staff FREE access to state-of-the-art cardio and strength training equipment

Weight stations

Cardio machines

Racquetball courts & a pool

Group exercise space for activities such as yoga, aerobics, and Pilates

EAP Program provided by
Magellan Healthcare

Self-assessments for identifying issues
with stress or depression

Online assistance with eldercare, child
care and other family life resources

24/7 phone consultation with mental
health professionals



Magellan
HEALTHSM



Tickets at Work

Access to provider for discounts to theme parks, attractions and shows nationwide:

Movie tickets

Theme parks

Hotels

Tours

Broadway and Vegas shows
and more!

Long Term Disability

Our long term disability plan offered through Principal provides financial protection for you by paying a portion of your income while you are disabled.

All full-time employees are eligible

Coverage is fully funded by NJII at no cost to you

Monthly benefit of 60% of monthly earnings
(\$12,000 max)

Work Incentive Benefit

Rehabilitation and return to work
assistance benefit

Return to work Child Care Benefit

Survivor benefit



Other Benefits & Discounts

Tuition Remission

NJIT Bookstore Discount

Complimentary Notary Service (in HR)

Library Access

Discount day care resources for all employees offered through Lightbridge Academy centers: -10% discount for preschool & kindergarten programs -5% discount for Infant & Toddler Programs





Contact Information:
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