

Staff Benefit Highlights

Hedrick Gardner Kincheloe & Garofalo, LLP is pleased to provide a comprehensive benefits package to our employees. We recognize the value of your contribution to the firm and offer various benefits as part of your enhanced employment package.

Health, Dental and Vision Plans – Active, full-time employees are eligible on the first of the month following employment. The employee portion of premiums are paid through payroll deduction on a pre-tax basis.

Medical and Prescription Drug Plan	Hedrick Gardner offers a medical PPO plan through UMR, utilizing the UHC Choice Plus Network. To help cover a portion of your deductible, Hedrick Gardner will reimburse up to \$1,000 per person or \$2,000 per family through a Health Reimbursement Arrangement (HRA). The HRA is administered by UMR.
Dental Plan	Dental coverage is provided through Delta Dental. Benefits cover \$1,000 per year per covered member for basic and major services, in addition to preventive care.
Vision Plan	Vision insurance through EyeMed provides an annual allowance and discounts on glasses and contact lenses.

Life and Disability Plans – 100% Employer Paid Benefits.

Basic Life and AD&D Insurance	Life and Accidental Death & Dismemberment (AD&D) insurance are offered through Prudential. Active, full time employees have a \$50,000 benefit. Spouses are covered with \$5,000 and each child is covered with \$2,000 (6 months – 18 years). Benefits reduce at age 65. Coverage begins on the first of the month following employment.
Short- and Long-Term Disability Insurance	Short-Term and Long-Term Disability Benefits replace your income if you are unable to work because of an accident or illness. Short-term coverage replaces 60% of your base weekly income for up to thirteen weeks. Long-term coverage replaces 66.66% of your base monthly income 90 days after the onset of disability. Coverage begins on the first of the month following 9 months of service.

Flexible Spending Accounts (FSA) – Active, full-time employees are eligible on the first of the month following 6 months of service.

This benefit allows employees to set aside pre-tax income each pay period for medical and dependent care expenses. Employees are allowed to set aside up to \$3,400 for medical and \$7,500 for dependent care. Participation in the plan allows employees to reduce their taxable income by filing claims against their pre-tax set-asides.

Supplemental Life and AD&D Insurance – Active, full-time employees are eligible on the first of the month following employment

Supplemental Life and Accidental Death & Dismemberment (AD&D) insurance are offered through Prudential. Active, full time employees may purchase coverage in increments of \$10,000, not exceed 5 times their annual salary, up to a maximum of \$500,000. Spouses may be covered in increments of \$5,000 up to a maximum of \$500,000, not to exceed 100% of the Employee amount. Dependent child (6 months – 18 years) coverage is available at \$10,000.

Supplemental Insurance - Active, full-time employees are eligible on the first of the month following 6 months of service.

Supplemental insurance provided through Colonial Life Insurance covers many expenses not normally paid by your basic medical insurance, such as out-of-pocket expenses, deductibles, special care, lodging and transportation, etc. Policies include Medical Bridge, Accident Insurance, Cancer Insurance, Critical Illness, Short-Term Disability, and Life Insurance (Universal or Term).

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Pet Insurance – Active, full-time employees are eligible on the first of the month following employment.

Pet insurance for dogs, cats, birds, and exotic pets is available through Nationwide. Visit any vet and get reimbursed 70% or 50% after satisfying a \$250 annual deductible. Optional wellness coverage is available, including spay/neuter, dental cleanings, exams, vaccinations, and more.

401(k) Retirement Savings – Active employees that work at least 20 hours per week are eligible on the first of the quarter (January, April, July, October) following 3 months of service.

Hedrick Gardner offers a 401(K) retirement savings plan which employees can contribute up to the IRS maximum. Once eligible, employees are automatically enrolled at 6% pre-tax salary deferral. Employees may contribute though either pre-tax or post-tax salary deferrals. The firm also makes a 3% profit-sharing contribution to active employees on 12/31.

Time Off and Paid Parental Leave

An employee accrues PTO at a rate equivalent to 12 days in the first 12 months, and 15 days in the second 12 months. Employees accrue more PTO the longer they are employed, up to a maximum of 21 days of PTO.

Hedrick Gardner provides four (4) weeks of Paid Parental Leave to employees following the birth, adoption, or new placement of a child(ren) into foster care. Eligible employees must have been employed with the firm for at least twelve (12) consecutive full months.

Company Holidays

New Year's Day	MLK Day	Good Friday
Memorial Day	Independence Day	Labor Day
Thanksgiving	Thanksgiving Friday	Christmas
1 additional day for Christmas		

Staff Educational Assistance

The firm will reimburse up to \$300 annually to obtain or maintain a certification or license related to their job. In addition, the firm will reimburse for expenses related to becoming or remaining a notary.