



# 2026 Benefits

BENEFIT	DESCRIPTION																														
<b>Blue Cross Blue Shield Health Insurance</b>	<p style="text-align: center;">Effective the 31<sup>st</sup> day of employment</p> <table border="1" data-bbox="393 331 1549 510"> <thead> <tr> <th>Non-Nicotine</th> <th>Per Paycheck</th> <th>Wellness Discount Per Paycheck</th> </tr> </thead> <tbody> <tr> <td>Employee</td> <td>\$47.52</td> <td>\$23.76</td> </tr> <tr> <td>Employee plus child(ren)</td> <td>\$101.52</td> <td>\$50.76</td> </tr> <tr> <td>Employee plus spouse*</td> <td>\$149.04 (*\$178.85)</td> <td>\$74.52 (\$89.42)</td> </tr> <tr> <td>Family*</td> <td>\$200.88 (*\$241.06)</td> <td>\$100.44 (*\$120.53)</td> </tr> </tbody> </table> <table border="1" data-bbox="393 541 1549 720"> <thead> <tr> <th>Nicotine</th> <th>Per Paycheck</th> <th>Wellness Discount Per Paycheck</th> </tr> </thead> <tbody> <tr> <td>Employee</td> <td>\$57.02</td> <td>\$28.51</td> </tr> <tr> <td>Employee plus child(ren)</td> <td>\$121.83</td> <td>\$60.91</td> </tr> <tr> <td>Employee plus spouse*</td> <td>\$178.85 (*\$208.66)</td> <td>\$89.42 (*\$104.33)</td> </tr> <tr> <td>Family*</td> <td>\$241.06 (*\$281.23)</td> <td>\$120.53 (*\$140.62)</td> </tr> </tbody> </table> <p>*Spouses electing AFSI medical plan when own group insurance is available will have a 20% premium surcharge.</p>	Non-Nicotine	Per Paycheck	Wellness Discount Per Paycheck	Employee	\$47.52	\$23.76	Employee plus child(ren)	\$101.52	\$50.76	Employee plus spouse*	\$149.04 (*\$178.85)	\$74.52 (\$89.42)	Family*	\$200.88 (*\$241.06)	\$100.44 (*\$120.53)	Nicotine	Per Paycheck	Wellness Discount Per Paycheck	Employee	\$57.02	\$28.51	Employee plus child(ren)	\$121.83	\$60.91	Employee plus spouse*	\$178.85 (*\$208.66)	\$89.42 (*\$104.33)	Family*	\$241.06 (*\$281.23)	\$120.53 (*\$140.62)
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<b>Dental &amp; Vision Insurance - Humana</b>	<p style="text-align: center;">Effective the 31<sup>st</sup> day of employment</p> <table border="1" data-bbox="513 825 1429 1186"> <thead> <tr> <th>Dental</th> <th>Per Paycheck</th> </tr> </thead> <tbody> <tr> <td>Employee</td> <td>\$14.04</td> </tr> <tr> <td>Employee plus child(ren)</td> <td>\$36.60</td> </tr> <tr> <td>Employee plus spouse</td> <td>\$29.93</td> </tr> <tr> <td>Family</td> <td>\$55.35</td> </tr> <tr> <th>Vision</th> <th>Per Paycheck</th> </tr> <tr> <td>Employee</td> <td>\$3.12</td> </tr> <tr> <td>Employee plus child(ren)</td> <td>\$4.99</td> </tr> <tr> <td>Employee plus spouse</td> <td>\$5.10</td> </tr> <tr> <td>Family</td> <td>\$8.20</td> </tr> </tbody> </table>	Dental	Per Paycheck	Employee	\$14.04	Employee plus child(ren)	\$36.60	Employee plus spouse	\$29.93	Family	\$55.35	Vision	Per Paycheck	Employee	\$3.12	Employee plus child(ren)	\$4.99	Employee plus spouse	\$5.10	Family	\$8.20										
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<b>Personal Time Off (PTO)</b>	<p style="text-align: center;">Use as vacation / personal / sick time with manager's approval.</p> <table border="1" data-bbox="649 1260 1292 1409"> <thead> <tr> <th>Time with AFSI</th> <th>PTO Earned</th> </tr> </thead> <tbody> <tr> <td>0-4 Years</td> <td>160 hours</td> </tr> <tr> <td>5-9 Years</td> <td>180 hours</td> </tr> <tr> <td>10 Years+</td> <td>200 hours</td> </tr> </tbody> </table> <p>*Each year on the anniversary of an employee's hire date, the employee must have a PTO balance at or less than the number of hours they accrue annually. Hours that are not used by the hire date anniversary will be lost.</p>	Time with AFSI	PTO Earned	0-4 Years	160 hours	5-9 Years	180 hours	10 Years+	200 hours																						
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<b>Paid Holidays</b>	Paid holiday hours.																														
<b>Retirement</b>	AFSI provides a 401(k) plan to help employees build their financial security. Eligibility for participation starts after your first paycheck. Employees must complete and submit all required paperwork for elective deferrals to begin. An employee is 100% vested immediately. AFSI matches 100% up to the first 5% contributed.																														
<b>Monthly Bonuses</b>	Bonuses can contribute to everyone's income through teamwork. Monthly bonuses are not guaranteed since they are determined by our ability to achieve specific goals or criteria.																														
<b>Pay Periods</b>	Bi-weekly on Fridays.																														



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<b>Flexible Spending Accounts (FSA) (DCA)</b>	AFSI offers employees two flexible spending plans that can assist employees in reducing the amount of Federal and State taxes paid, as well as budgeting for future expenses. Flexible spending accounts are available for assistance with medical, dental, vision, prescriptions, and dependent care expenses. Effective 30 days after hire.
<b>Company Paid Life Insurance, AD&amp;D</b>	No employee contribution is required. The benefit is equal to three times annual salary (up to \$250,000). Effective the first of the month following 90 days of employment.
<b>Supplemental Life Insurance, AD&amp;D</b>	Voluntary coverage – employee contribution required. Effective the first of the month following 90 days of employment.
<b>Company Paid Short-Term Disability</b>	Provides 67% of pay after an employee has missed 40 hours of scheduled work time due to the employee’s own physical condition. Effective first of the month following 1 year of employment, benefits may continue up to a maximum of 13 weeks.
<b>Company Paid Long-Term Disability</b>	Provides 60% of base monthly earnings excluding bonuses beginning the 14 <sup>th</sup> week of disability. Effective first of the month following 1 year of employment.
<b>Company Provided Safety Glasses</b>	AFSI will cover the cost of standard safety lenses and standard safety frames once a year. Contact Tim Walls for a voucher.
<b>Education Assistance</b>	In addition to training opportunities (voluntary and required) offered through the company, AFSI recognizes the value of employees continuing their education and will reimburse an employee who completes work-related classes with a grade of “C” or better.
<b>Fitness Center Reimbursement</b>	Employees have the freedom of joining a fitness center of their choice, paying the necessary fees, and being reimbursed monthly through payroll. The maximum reimbursement for memberships is \$39 per month. To receive reimbursement, the employee must go to the fitness center at least 12 times per month and turn in a computerized attendance sheet or a sign-in sheet signed by an employee of the fitness center. Please see HR for more details.
<b>Wellness Program</b>	AFSI strongly believes in promoting health and wellness to create a safer and more productive workforce. Participating in the Wellness Program every quarter earns an employee a 50% discount on medical premiums.
<b>Employee Assistance Program (EAP)</b>	AFSI offers a free Employee Assistance Program through Carle Hospital. EAP is available anytime, for any reason. EAP offers short-term confidential counseling services for employees and household members.
<b>Verizon Wireless Discount</b>	Verizon Wireless provides AFSI employees with a 20% discount on certain cell phone plans. The discount does not apply to unlimited plans or phones.