



A&D - 40 YEARS OF PRECISION



## Benefits Guide

Benefits Plan Year August 1, 2017  
through July 31, 2018

- Medical/Vision Insurance
- Dental Insurance
- 401K Plan
- Tuition Reimbursement
- Wellness Program
- Flexible 125 Spending Plan
- Life Insurance
- Paid Time Off

## Benefit Plans

### Medical Plan

#### Cigna Healthcare

- PPO 90/70 Plan
  - \$250 yearly deductible for Individual
  - \$750 yearly deductible for Family
  - \$20 office visits In Network
  - 90% In Network Services
  - 70% for Out of Network
- HDHP/HSA Plan
  - Preventive Care: No cost, deductible waived, with In-Network providers
  - \$2,500 deductible for Single Coverage
  - \$5,000 deductible for Family Coverage
  - 100% for In Network Services
  - 30% for Out of Network

### PRESCRIPTION DRUGS

PPO 90/70 Plan & HDHP/HSA Plan		
What you pay	Participating Pharmacy 30 Day Supply	Mail Order 90 Day Supply
Tier 1	\$10 Copay	\$30 Copay
Tier 2	\$30 Copay	\$90 Copay
Tier 3	\$50 Copay	\$150 Copay

### Dental Plan

**PROVIDED BY METLIFE:** Limited to 1 exam every 6 months. Covers 100% Preventive and 50% on Major restorative

### Vision Plan

**PROVIDED BY VISION SERVICE PLAN (VSP) FOR ALL ASSOCIATES ENROLLED**

**IN CIGNA HEALTHCARE:** Exam every 12 months with \$25 co-pay. Lenses every 12 months and Frames every 24 months

### Section 125 Flexible Spending Plan

**PROVIDED BY CBIZ**

- Health Care Spending Account ▫ \$2,550 maximum
  - Dependent Care Spending Account ▫ \$5,000 maximum
- Refer to IRS Guidelines.*

**Health Savings Account** – See Human Resource Representative

### 401(K) Plan – Provided by Principal Financial

- 5 Year Vesting and Employer matching is 50% of 6% salary per pay period.
- Upon employment, you may enter the plan on the first day of the following month

*This document is a summary only. It is not intended to replace the Summary Plan Description which describes in greater detail the complete provisions of each plan. Final interpretation of any provision of any plan is governed by the legal documents. See appropriate policy & procedure for further details.*

## TUITION REIMBURSEMENT

- \$8,000 per Fiscal Year (A&D's Fiscal Year is April 1st through March 31st )

## CORPORATE WELLNESS PROGRAM

- Monthly Activities:
  - Activity Club Contests
  - Wellness education topics
- Ergonomic workstation evaluation
- Periodic On-site Fit Camps
- Fitness Reimbursement: Program is subject to annual approval
  - Up to \$300 towards the associate's health club membership

## LIFE INSURANCE & DISABILITY - PROVIDED BY MUTUAL OF OMAHA

- Life Insurance 2 times your annual base salary with a maximum of \$400,000. At no charge to Associate
- Dependent Voluntary Life Insurance is \$5,000 for spouse/domestic partner and \$2,500 for child 6 months to 19 years
- Long Term Disability is 60% of monthly earnings with a maximum of \$10,000 per month
- Short Term Disability (out of California state) 55% of weekly earnings with a maximum of \$602 weekly
- Voluntary Life Insurance – See Human Resources Department
- Employee Assistance Program – Professional, Confidential, Quality Assistance... available anytime 1-800-316-2796

**HOLIDAYS** - A&D provides up to ten (10) holidays per year.

### Personal Time Off Schedule

0-3 years	15 days
4 years – 5 years	16 days
6 years – 8 years	17 days
9 years – 10 years	18 days
11 years – 15 years	19 days
16 years – 20 years	20 days
20 years +	25 days



## Monthly Premiums effective August 1, 2017 through July 31, 2018

Family Status	Cigna HDHP 100/70 & Vision	Cigna PPO 90/70 & Vision	MetLife Dental
Associate Only	\$0	\$159.79	\$15.43
Associate + Spouse	\$0	\$351.54	\$31.90
Associate + Child(ren)	\$0	\$287.63	\$31.92
Associate + Family	\$0	\$495.35	\$51.44

*This document is a summary only. It is not intended to replace the Summary Plan Description which describes in greater detail the complete provisions of each plan. Final interpretation of any provision of any plan is governed by the legal documents. See appropriate policy & procedure for further details.*

A&D Engineering, headquartered in San Jose, California, is a world leader in the design and production of measurement equipment. The company's two divisions — A&D Medical and A&D Weighing — design and manufacture precision measurement products for the health care and laboratory and industrial markets.

A&D Engineering is a wholly owned subsidiary of A&D Company Ltd. ("A&D"), a multinational measurement and control equipment manufacturer. A&D, headquartered in Japan, has operations and distribution centers in Japan, Korea, China, Europe, Great Britain, Australia, Russia, India and North and South America. The company has more than \$300 million in sales worldwide.



Printed 7/27/17



**A&D - 40 YEARS OF PRECISION**



1756 Automation Parkway  
San Jose, CA 95131  
408.263.5333 ph  
408.263.0119 fax  
[www.andonline.com](http://www.andonline.com)