



Welcome to Kudzu Staffing! We are pleased to have you as an employee and look forward to a long working relationship.

As an employee of Kudzu Staffing you have the opportunity to receive benefits and health insurance. The following charts indicate your eligibility for both benefits and health insurance.

HOLIDAY POLICY:	
*Eligibility begins after 6 months of consecutive service.	
<i>Holidays include:</i>	
New Years Day	Thanksgiving Day
July 4th	Christmas Day
Labor Day	

VACATION TIME:
*Eligibility begins after 1500 hours of consecutive service.
<i>Vacation Pay:</i>
One Week/40 hours

RETIREMENT PLAN:
*Eligibility begins after one (1) year of consecutive service.
<i>Kudzu's Contributions:</i>
Kudzu will match up to 3% of the employee's contribution.

Eligibility for health insurance benefits begin after 30 days of consecutive employment. The premiums listed below will be taken directly out of your bank account (checking account required). These premiums are an **estimate** of medical only **premiums** and **benefits** for males and females in different age brackets.

Employee Age	Male	Female
25	\$125.73	\$163.64
30	\$148.84	\$195.07
35	\$177.50	\$224.65
40	\$213.56	\$260.71
45	\$269.95	\$308.78
50	\$378.12	\$400.31
55	\$491.83	\$453.93
60	\$646.23	\$518.64

BASIC MEDICAL PLAN INFORMATION:	
Calendar Year Deductible (Max. 2 Per Family, Per Calendar Year)	You Pay: \$1,000
Co-Insurance After Deductible (Per Covered Person, Per Covered Year)	You Pay: 20% to \$2,000 We Pay: 80% to \$8,000 then 100%
Dr. Office Visit (\$300 / Year)	History and Exam: \$35 Copay X-ray and Lab: 20% to \$2,000
Prescription Drugs	Generic: \$15 Copay Name Brand (Preferred): \$30 Copay Name Brand (NonPreferred): \$60 Copay
Prescription Drug Deductible	\$100 Per Person on Name Brand Rx
Lifetime Maximum Benefit	\$3,000,000

Brian Mercier is our agent for health insurance. If you have any questions please feel free to call him. He will give you exact cost and explain in more detail your benefit options. His information is as follows:

