

TO: All New Employees of the Divine Dining Group

EMPLOYEE BENEFITS

All employees, part-time and full-time, of the Divine Dining Group are eligible for the following company sponsored insurance after six months of employment. On or before your six- month anniversary, you will need to contact the office if you are interested in employee benefits. Details of our health and dental plans can be explained at length on your six- month anniversary. In order to offer an affordable alternative for healthcare all premiums will be payroll deducted (before taxes).

1. USNow Classic Health Insurance
 - Doctor's office visits with PPO network discounts
 - Prescription card
 - \$5000 life insurance with policy
 - Employee premium: \$54.66 per bi-weekly paycheck
 - Family coverage option is available
2. Group Dental Insurance - Traditional
 - 100% coverage of semi- annual cleanings, exams
 - 80% coverage of extractions, fillings
 - Employee premium: \$5.82 per bi-weekly paycheck
3. Group Dental Insurance – Classic
 - 100% coverage of semi- annual cleanings, exams
 - 80% coverage of extractions, fillings
 - 50% coverage of crowns, bridges, root canals
 - Employee premium: \$10.20 per biweekly paycheck

After one year of employment with the Divine Dining Group, you are eligible for the following additional benefits. These are also payroll deducted before taxes.

1. 401k Savings Plan
 - Contribute a percentage of salary each payday
 - Plan allows Divine Dining Group to make contributions
 - Tax- deferral benefits
2. Supplemental Insurance
 - Available at employee's expense
 - Accident Insurance
 - Cancer Insurance
 - Critical Illness Insurance
 - Medical Bridge Insurance
 - Life Insurance