

# SMT Employee Benefits

The Benefits described below are available to all fulltime employees and some benefits may be available to Part-time employees as well.

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## **BENEFITS AVAILABLE to FULL TIME EMPLOYEES**

- 401k Profit Sharing eligible beginning at 90 days
- Medical Insurance
- Dental Insurance
- Vision Insurance
- SMT Employee Paid Life Insurance (**THIS IS FREE and at No COST TO YOU**)
- Voluntary Employee Life - Optional
- Voluntary Employee Spouse -Optional
- Voluntary Life Child -Optional
- Direct Deposit
- Driver Uniforms

## **The above Benefits for FULL TIME EMPLOYEES ARE ELIGIBLE AT 30 DAYS**

- New full-time employees MUST enroll in benefits within 7 days of employment.

## **Paid Time-Off (PTO) POLICY – FULL TIME EMPLOYEES**

- During the first year of service at SMT, you can accrue 1-hour PTO per week for each week you work a minimum of 35 hours. Beginning the 2nd year, you can accrue 2 hours PTO per week for each week you work a minimum of 35 hours. After 5 years you can accrue 120 hours of PTO per year.
- Accrued PTO will be vested at 6 months with a minimum of 910 hours of service. If you leave the company before 6 months or less than 910 hours of service, you will lose all your accrued PTO.

**PTO must be requested on Paycom and approved by the employee's supervisor 72 hours in advance. It should be scheduled in 8 hours increment, with a minimum of 8 hours. There are exceptions for employee illnesses, and you must contact your supervisor to use your PTO in case of an emergency. An unscheduled absence will result in losing PTO accrual for that week.**

- You may accumulate (accrue) up to 160 hours of PTO.

## **SMT 401(k) Retirement Benefit – for FULL and PART TIME EMPLOYEES**

- SMT offers 401k to part-time AND full-time employees. Please note that if you do not act by going to [www.paycomonline.net](http://www.paycomonline.net) and enrolling or declining the offered plan, you will be **enrolled automatically into the Traditional 401k at 3%.** You may choose between Tradition or Roth 401k plans at either a percentage or flat rate. SMT matches 50% of the first 5% contributed.

**What you will need to enroll:**

1. At least ONE primary beneficiary and ONE secondary beneficiary for ALL life insurance policies if chosen –

**NOTE: SMT Paid Life will require these beneficiaries.**

2. Birth dates and social security numbers for each primary and secondary beneficiary

**Aetna Medical**

**Your cost per pay period**

Medical Rates	Low Plan 1 - \$2,500 Deductible	High Plan 2 - \$1,500 Deductible
Employee Only	\$ 46.66	\$ 64.12
Employee +1	\$ 97.91	\$ 118.70
Employee +2	\$ 121.81	\$ 130.79
Employee + 3 or more	\$ 147.38	\$ 155.81

**Aetna Vision**

**Your cost per pay period**

Vision Plan	Vision Rates
Employee Only	\$ 1.55
Employee +1	\$ 2.95
Employee + Family	\$ 4.31

 **Important!** The following providers are IN-NETWORK: LensCrafters, Pearle Vision, Target, Sears and independent providers.

**Aetna Dental**

**Your cost per pay period**

Dental Plan	Dental Rates
Employee Only	\$ 0.00
Employee +1	\$ 5.73
Employee + Family	\$ 14.09

**Contact List**

Name/ Organization	Phone	Email / Website
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Tres Nicholson – SMT	210-661-6791	<a href="mailto:tresnicholson@smtl.com">tresnicholson@smtl.com</a>
Aetna Customer Service	888-416-2277	<a href="http://www.aetna.com">www.aetna.com</a>
Aetna Nurse Line	800-556-1555	<a href="http://www.aetna.com">www.aetna.com</a>
Aetna Rx Home Delivery	866-612-3862	<a href="http://www.aetnarxhomedelivery.com">www.aetnarxhomedelivery.com</a>
Aetna Dental Customer Service	877-238-6200	<a href="http://www.aetna.com">www.aetna.com</a>
MetLife Customer Service	800-275-4638	<a href="http://www.metlife.com">www.metlife.com</a>

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