

PIONEER RESA
EMPLOYEE BENEFIT PACKAGE SUMMARY

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Flexible Benefits Pre-tax Options

- Employee Life
- Employee AD&D
- Dental - Four Tiers
- Flexible Spending Accounts
 - 1. Health Care
 - 2. Dependent Care
- Health Insurance
- Long Term Disability
- Vision - Four Tiers

Flexible Benefits After-tax Options

- Child Life
- Legal - Single or Family
- Long Term Care
- Short Term Disability
- Specified Illness
- Spouse Life

UNUM After-tax Options

- Child Life
- Child AD&D
- Employee Life
- Employee AD&D
- Spouse Life
- Spouse AD&D

Teachers Retirement System *

- Employee Contribution = 5.53% of gross wages
- Employer Contribution = 10.28% of gross wages
- * Employees are vested after 10 years of service contributions

Tax Sheltered Annuities

- 403 (b) Plans
 - 1. ING (Reliastar)
 - 2. Horace Mann
 - 3. VALIC
- 457 Deferred Comp Plans
 - 1. ING (Reliastar)
 - 2. VALIC

AFLAC After-tax Options

- Cancer & Intensive Care - Single or Family

Habersham Federal Credit Union

Halco Community Credit Union

Workers Compensation Coverage

Payroll Direct Deposit

Sick Leave