



2024 ADT BENEFIT & PREMIUM SUMMARY

The following is a list of all benefits provided to or for American Diagnostic Technologies’ full-time employees:

1. **Health Insurance** (United Healthcare) – Portion of employee premium paid by ADT.
2. **Dental Insurance** (Sun Life Financial) – Portion of employee premium paid by ADT.
3. **Vision Insurance** (Sun Life Financial) – Portion of employee premium paid by ADT.

All amounts are responsible by employee on a **monthly basis**

TYPE OF COVERAGE	HEALTH	DENTAL	VISION	MONTHLY TOTAL
Employee Only	\$220	\$20	\$8	\$248
Employee + One	\$680	\$54	\$20	\$754
Employee + Family	\$800	\$70	\$24	\$894

4. **Term Life Insurance** (Sun Life Financial, \$15,000) – Employee premium paid 100% by ADT.
5. **Short Term Disability** (Sun Life Financial) – Employee premium paid 100% by ADT.
6. **Long Term Disability** (Sun Life Financial) – Employee premium paid 100% by ADT.
7. **Voluntary Additional Insurance** (Sun Life Financial) – Sun Life Financial offers eligible employees additional coverage for Accident, Cancer, Critical Illness, and Term Life Insurance. Any of these policies may be purchased in addition to the employee’s other benefits. The employee is responsible for 100% of the premiums associated with electing additional supplemental coverage. This is paid via bi-weekly payroll deductions.
8. **Retirement Plan** (Ameritas 401k) – See enclosed information for further general details of eligibility and participation, or log onto www.Ameritas.com
9. **Vacation, holiday, etc.** – See last page for list of holidays and PTO accrual guidelines. See pages 34-35 of Corporate Employee Handbook for policies for requesting time off and claiming PTO.

Notes: Upon termination of employment, former employee will be eligible for 60 days to elect Cobra plan for current health, dental, vision, and supplemental insurance coverages and all premiums will become the sole responsibility of the former employee at full cost of current premium rates.

Employee becomes eligible for Health, Dental, Vision & Voluntary coverages on the 1st of the month following the first month of employment; 401(k) eligibility begins on the 1st of the month following 12 months of consecutive full time employment; Company paid supplemental coverages following the first year of consecutive Full Time employment.



UNITED HEALTHCARE

Heritage Plus – POS 1500

Health Policy Summary



BENEFIT DESCRIPTION	POINT OF SERVICE	
	In-Network	Out of Network
Calendar Year Deductible Individual Family	\$1,500 \$3,000	<i>Does not apply toward "in-network" deductible</i> \$5,000 \$10,000
Maximum Out of Pocket Individual Family	\$6,500 \$13,000	<i>Does not apply toward "in-network" deductible</i> \$10,000 \$20,000
Coinsurance	20%	50%
Physician In-Office Visits Primary Care Preventative Care / Immunization Specialist / Urgent Care	\$30 Copay per visit; Virtual \$0 100% Covered \$60	50% Not covered 50%
Physician Inpatient & Outpatient Services	SEE ATTACHED	SEE ATTACHED
Surgery	SEE ATTACHED	SEE ATTACHED
Hospital Inpatient Coverage	SEE ATTACHED	SEE ATTACHED
Hospital Outpatient Coverage	SEE ATTACHED	SEE ATTACHED
Accidental Injury Benefit	SEE ATTACHED	SEE ATTACHED
Diagnostic X-Ray & Laboratory	SEE ATTACHED	SEE ATTACHED
Mental & Nervous Disorders Inpatient	SEE ATTACHED	SEE ATTACHED
Prescription Drug Card <i>Refer to the contract for applicable supply limitations</i> Retail – up to 30 day supply Mail Order – up to 90 day supply	\$10 / \$40 / \$125 / \$300 \$30 / \$120 / \$375 / \$900	

Employee becomes eligible for coverage on the 1st of the month following the first month of employment.

Providers for this POS plan are listed in the United Healthcare Provider Network Directory or any United Healthcare POS [directory](#) nationwide.

***This outline is presented for general FAQ information only.
If there is any discrepancy between this document and the Benefit Plan, the provisions of the Benefit Plan will govern.***

United Healthcare Customer Service: 1-866-801-4409



www.SunLifeConnect.com – Group #: 923154

SUN LIFE FINANCIAL Dental Policy Summary



TYPES OF COVERAGE	COVERAGE AMOUNTS
Annual Deductible Employee Family (up to 3 persons individually) <i>The individual deductible does not apply to Class I Dental Services</i>	\$50 per calendar year \$50 per person per calendar year
Benefit Maximums Benefit Year Maximum per Person Overall Benefit Maximums for TMJ	\$1,000 \$1,000
Co-Insurance Percentages Class A, Preventative Services <i>Limited to one visit every 6 months and 1 set of bitewing x-rays per calendar year.</i> Class B, Basic Services Class C, Major Services Class D, Orthodontics	100% 80% 50% 50%
Carryover Benefits Threshold Limit Carryover Account Maximum	\$250 \$500 \$1,000
<i>Employee becomes eligible for coverage on the 1st of the month following the first month of employment.</i>	



www.VSP.com – Group #: 923154

SUN LIFE FINANCIAL Vision Policy Summary



TYPES OF COVERAGE	PARTICIPATING PROVIDER COPAYS	OUT OF NETWORK ALLOWANCES
Vision Care Services Exam (Once per 12 month period)	\$10	Up to \$52
Materials – Eye Glass Lenses <i>(once per 12 month period)</i> Single Vision Bifocal Trifocal Lens Options: Scratch Resistant Coating Polycarbonate Lenses for Children	Covered Covered Covered N/A N/A	Up to \$55 Up to \$75 Up to \$95 N/A N/A
Materials – Frames <i>(Once per 24 month period)</i> Members choose from any frame available at Providers locations.	\$130 retail frame allowance and 20 % off the amount over your allowance.	Up to \$57 retail
Materials – Contact Lenses <i>(once per 12 month period)</i> Elective <i>Contact lenses are in place of lenses and frame.</i>	\$130 allowance for contact lens exam (fitting and evaluation) and materials. If you choose contact lenses you will be eligible for frames 12 months from the date the contact lenses were obtained.	Up to \$105 retail
<i>Employee becomes eligible for coverage on the 1st of the month following the first month of employment.</i>		

SUN LIFE FINANCIAL
Long-Term Disability Benefit

TYPES OF COVERAGE	BENEFIT AMOUNTS
Employee Only	60% of employee income
<i>Employee becomes eligible for coverage on the 1st of the month following the first year of consecutive full time employment.</i>	

SUN LIFE FINANCIAL
Short-Term Disability Benefit

TYPES OF COVERAGE	BENEFIT AMOUNTS
Employee Only	60% of employee income
<i>Employee becomes eligible for coverage on the 1st of the month following the first year of consecutive full time employment.</i>	

SUN LIFE FINANCIAL
Term-Life Policy Benefit

TYPES OF COVERAGE	BENEFIT AMOUNTS
Employee	\$15,000
Family: <i>(only available if employee has dependent coverage through ADT)</i>	
Spouse	\$5,000
Children	\$2,000
<i>Employee becomes eligible for coverage on the 1st of the month following the first year of consecutive full time employment.</i>	

SUN LIFE FINANCIAL
Voluntary Supplemental Policy Options

TYPES OF COVERAGE	BENEFIT AMOUNTS
Employee <i>May choose to elect additional voluntary insurance. Available policies may include, but are not limited to:</i> Term Life Cancer Critical Illness	<i>Benefit amounts vary based upon the choices made for coverage by the employee.</i> <i>Register for your Online Advantage at www.SunLifeConnect.com and click on "Products and Services" for detailed information.</i>
<i>Employee becomes eligible for coverage on the 1st of the month following the first year of consecutive full time employment.</i>	



www.Ameritas.com

AMERITAS – 401(k) Retirement Plan

TYPES OF COVERAGE	BENEFIT AMOUNTS
Employee (May contribute up to 25%)	Employee may contribute up to IRS limits: *Deferral Limit is \$22,500 per year **Age 50 or older Deferral Limit is \$30,000 per year
Employee becomes eligible for coverage on the 1 st of the month following 12 months of consecutive full-time employment.	



ACCRUED PAID TIME OFF & HOLIDAYS

See policy manual for more details regarding eligibility and policy procedures

TERMS OF BENEFIT	BENEFIT AMOUNTS
CONSECUTIVE FULL-TIME SERVICE COMPLETED	ACCRUAL HOURS PER PAY PERIOD
0 – 1 years	2.15 hours
1 – 5 years	3.38 hours
5+ years	4.30 hours
SICK TIME ACCRUAL (per pay period)	1.85 hours
COMPANY APPROVED PAID HOLIDAYS	New Year's Day Good Friday Independence Day Labor Day Thanksgiving Day Christmas Day

PAID HOLIDAY (if on weekend):

Holidays occurring on Saturday will be observed the Friday before.

Holidays occurring on Sunday, will be observed the Monday following.

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Disclaimer: This information is being provided as a summary only. Where discrepancies may exist, your plan documents will prevail.