

# Benefits Summary



LTC is **committed** to the health and well-being of our employees. All regular, full-time employees are eligible for benefits through LTC Solutions.

## Insurance

- Health Insurance
- Dental Insurance
- Vision Insurance
- Short Term Disability
- Long Term Disability
- Life Insurance
- Accidental Death & Dismemberment Insurance

Lawful spouses and dependent children may be covered under LTC Solutions benefits. Each provider may have different rules for a child to be considered a dependent.

Coverage is effective on the first of the month following your date of hire. This is the time, other than for a qualifying life event, when you can change your benefits elections. During this period, you must determine if you want to make changes to your benefits. If you wish to do so, you must enroll and/or decline coverage(s) for the coming year.

## Holidays

LTC provides 12 paid holidays per year for full time employees.

- |                              |                    |
|------------------------------|--------------------|
| • New Year's Day             | • Labor Day        |
| • Martin Luther King Jr. Day | • Columbus Day     |
| • President's Day            | • Veteran's Day    |
| • Memorial Day               | • Thanksgiving Day |
| • Juneteenth                 | • Christmas Day    |
| • 4th of July                | • Floating Holiday |

## Paid Time Off (PTO)

Eligible employees of LTC Solutions shall have the opportunity to accrue Paid Time Off (PTO) at an established accrual rate to meet their diverse needs for time off from work. Each full-time employee will accrue PTO at the end of each pay period based on their length of service.

## 401K

LTC offers a 401(k) savings plan with both pre-tax and post-tax savings options. The company matches up to 4% with immediate vesting for employees.

Match 100% of the first 3% deferred  
Match 50% of the next 2% deferred