



Eligibility: First day of the month following sixty (60) days of full-time employment (regularly scheduled 30+ hrs per week).

- **Medical Insurance**

ACM offers three comprehensive PPO Plans administered by United Healthcare, as well as prescription coverage.

- **Dental Insurance**

ACM offers a traditional dental insurance plan administered by United Healthcare.

- **Vision Insurance**

ACM offers a competitive vision insurance plan administered by OptumHealth, a division of United Healthcare.

- **Employee Assistance Program**

The EAP offers telephonic referral assistance with day-to-day issues. Counselors are available 24 hours, 7 days a week in the United States at no cost to you.

- **Short Term Disability Insurance (STD)**

STD is a company paid benefit that is meant to assist you in meeting your financial obligations during a period of disability due to illness or a non-work related injury. After the initial elimination period, benefits will continue up to 11 weeks (or until long term disability payments begin). The benefit amount is 66 2/3% of your weekly earnings to a maximum of \$1,500 per week.

- **Long Term Disability Insurance**

LTD is a company paid benefit that begins after short term disability benefits end. The benefit amount is 66 2/3% of your monthly earnings up to a maximum of \$15,000 per month beginning on the 91st day. This benefit will continue as long as you remain disabled as defined under the plan up to normal social security retirement age.

- **Life Insurance**

ACM provides one times your annual base salary at no cost to you.

NOTE: Under the Internal Revenue Service (IRS) code, premiums for life insurance over \$50,000 are considered taxable income and will be reflected on your W-2 form.

- **Flexible Spending Accounts (FSA)**

ACM provides you the opportunity to pay for out-of-pocket expenses with pre-tax dollars through the Flexible Spending Accounts. You can save approximately 25% of each dollar spent when you participate in FSA.

Flex-Med - This plan allows you to set aside pre-tax dollars in a special fund to pay for health care costs not covered by any insurance plan.

Flex-Care - This plan allows you to set aside pre-tax dollars from each paycheck to pay for dependent child day care or adult care expenses.



RETIREMENT BENEFITS

American Consolidated Media 401(k) Retirement Plan – Employee Contributions

Eligible Employee’s may participate in ACM’s 401(K) Retirement Plan upon hire. Enrollments are held monthly and administered by MassMutual. You may contribute up to the maximum allowed under the law. The Internal Revenue Service (IRS) limits the total amount of pre-tax contributions each calendar year.

American Consolidated Media 401(k) Retirement Plan – Employer Contributions

After you have completed one year of service, ACM will match 50 % of your contributions up to 2%. You become fully vested after three (3) years of service.

VACATION

As much as we hope you enjoy being at work, we also think that you value your time away from work. Vacation accrues on a per pay period basis according to the following schedule and may be taken as accrued after your first three months of employment. The employee handbook provides more details on the vacation plan and the guidelines for its usage.

First year of Employment Vacation Eligibility

Full Time Employee (30+ hrs per week) Days of Service	Vacation Hours Earned
90 days	8 hours
180 days	8 hours
270 days	8 hours
	(Maximum of 24 hours)

After the First year of Employment Vacation Eligibility

Full Time Employee (30+ hrs per week) Years of Service	Vacation Hours Earned
2 to 4 years	Up to 80
5- 9 years	Up to 120
10+ years	120, plus 8 hours for every additional year of
	Employment (maximum of 160 hours)

PERSONAL DAYS

All full-time employees will be awarded five (5) personal days each year upon their anniversary date. However, during the first year of service, you will earn personal days as follows:

Full Time Employee (30+ hrs per week) Days of Service	Vacation Hours Earned
90 days	½ day (4 hours)
180 days	½ day (4 hours)
270 days	½ day (4 hours)
	(Maximum 12 hours)



JURY DAYS

ACM provides authorized time off with pay for employees who fulfill their civic obligations by serving on jury duty.

BEREAVEMENT

In the event of a death in the immediate family, full-time employees may request up to three (3) working days (maximum 24 hours) off with full pay.

HOLIDAYS

ACM provides the following six (6) paid holidays:

New Year's Day	Thanksgiving Day	Christmas Day	Memorial Day	Independence Day	Labor Day
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Workers' Compensation

ACM carries Workers' Compensation insurance to help with the cost of medical treatment and income replacement to employees who are injured on the job.

Family Medical Leave Act (FMLA)

FMLA is offered to employees who have met at least one year of service and have worked at least 1250 hours in the previous year. FMLA allows unpaid time off for you, your spouse, your child or parent with a serious health condition or for the birth or adoption of a child. This benefit is in accordance with the federal Family Medical Leave Act of 1993, which guarantees your job for a maximum of 12-weeks while you are on leave.

Military Leave

In accordance with Uniformed Services Employment and Reemployment Rights Act (USERRA) and Military leave entitlements under FMLA, ACM will grant unpaid leave rights to employees who are absent from work to perform services in the Uniformed Services. Advance notice is required, unless such notice is impossible or unforeseeable.

Direct Deposit

Direct deposit is available to all ACM employees. You can have 24/7 access to past check stubs through the online timekeeping system.