

HEALTH MEC- (MINIMUM ESSENTIAL COVERAGE), MEC + HOSPITAL INDEMNITY PLANS, DENTAL and VISION. With a MEC plan you can avoid the ACA tax penalty that applied on January 1, 2017. The tax penalty in 2017 was the greater of 2.5% of your household income or \$695 per adult plus \$347.50 per child. These penalties will increase again in 2018. However, as long as you have MEC coverage, you will not be subject to these tax penalties.

RETIREMENT PLANNING

Safe Harbor 401K Plan Ad-VANCE 401(k) program is structured to allow employee participation after (12) twelve months and (1,000) one thousand career hours. As a "Safe Harbor" plan, participants will be entitled to a match of \$1 dollar for each dollar deferred on the first three percent of pay and 50 cents per dollar on the next two percent of pay. All employer contributions will be 100% vested immediately.

EMPLOYEE RECOGNITION PROGRAMS

- ➤ **Employee of the Month Ad-VANCE** recognizes those employees that have gone above and beyond the call of their assignment by treating them and their direct supervisor to lunch, certificate of achievement and picture on our website. Employees are made eligible through our quality control calls made to the client each Friday.
- Referral Bonus Program Ad-VANCE has several different bonus programs to reward our employees for referrals. The bonus programs remain in effect even if you are hired full-time by one of our clients, or do not need our services.

Туре	Bonus	Requirement
INDIVIDUAL REFERRAL	\$50-\$200	Referring an individual that works a minimum of 160 hours.
CLIENT REFERRAL	\$500	Referring a company that places a minimum 160-hour order(s).

SKILLS TRAINING & TUTORIALS

➤ **IBM Kenexa ProveIt! Ad-VANCE** offers **FREE** Kenexa/ Prove IT skills tutorials and training on today's most popular software applications and operating systems. We offer free testing and training for office skills, word processing, spreadsheets, presentation graphics and database applications.

ELECTRONIC PAYMENT

<u>Direct Deposit/Pay Cards</u> Ad-VANCE offers <u>FREE</u> direct deposit service is available to all employees. We also offer a free Pay Card option, for employees that prefer not to have a bank account, through Global Cash Card. This program allows employees to have their pay directly credited to a pay card that can be accessed at most large retailers and all ATM's.

SAFETY AWARENESS PROGRAMS

Safety Bonus Ad-VANCE rewards employees monthly for working in a safe and efficient manner. Cash drawings, gift certificates and employee lunches are used to thank our employees for following specific safety guidelines.

EMPLOYEE PERKS PROGRAMS

- Employees create a secure account, then log in for a webcam consultation with one of MeMD's medical providers. Speak with a board-certified MeMD medical provider who is licensed to practice medicine Florida. After the consultation, follow your personalized treatment plan.
- Worry Less Live More. Legal Shield is a team of lawyers ready when our employees need them. Services offered vary from advice & consultation to personal document review and credit protection.
- ➤ **Legal Shield Member Perks** offers for discounts on apparel, auto buying, beauty & fragrance products, books, movies music, cell phones, education, electronics, food, flowers, gift giving, health & wellness programs, home services, jewelry, pets, sports, tickets & entertainment, travel and many more from national retailers.

SAMPLE MEMBER PERKS:



Ad-vance offers it employees AFLAC's supplemental insurance coverage offered in a variety of options and is available after the first payroll deduction. AFLAC pays cash benefits directly to assist with absence for accidents, cancer, illness, life, hospital and more.

Ad-VANCE, in conjunction with a business partnership through Regions Bank, offers its employees FREE checking and financial workshops to assist with financial goals and achievements. Our banking partner, Regions Bank, offers a <u>free</u> checking account for employees who participate in our direct deposit program.