

A faint, light gray background illustration of a person standing in a desert landscape. The person is wearing a long, flowing robe and a head covering, and is holding a staff or a long object. The landscape features rolling hills and a small, spiky plant in the foreground.

backstitch

Total Reward Statements

March 2018

Helping your employees
understand the **entire investment**
into their pay & benefits.



base **pay**

bonus compensation

medical dental vision

state & federal **unemployment**

paid **leave**

relocation assistance **retirement** support **eap**

hsa & fsa **life** insurance **disability** **wellness**

training courses **anniversary** gifts **tuition** assistance



Only **19%** of
employees have a
“**high level**”
understanding
of their benefits.

Traditional Statements:

- ✓ Expensive
- ✓ Time Consuming for HR
- ✓ Dense & Confusing

Insurance...

Employer-Provided / Shared:			employer cost
medical	HDHP plan-family		enrolled
dental	family		enrolled
short-term disability	60% of weekly earnings		provided
long-term disability	60% of monthly earnings		provided
basic life & ad&d	two-times earnings		provided

Additional Employer-Provided Benefits...

health savings account	\$1,500 annually
cell phone allowance	\$600 annually
employee assistance program	provided for you
total statutory benefits	\$3,255.41

Voluntary Benefits...

voluntary life	\$50,000	enrolled
spouse life	\$20,000	enrolled
dependent life		not enrolled
cancer insurance		enrolled
accident insurance		not enrolled
vision		enrolled
basic life insurance		not enrolled

Retirement...

Your Company encourages you to save for retirement. In 2015, you may contribute up to \$18,000 of your compensation (plus a catch-up contribution if age 50 or over). Your Company allows you to (1) make pre-tax deposits into a traditional account where contributions and investment earnings grow tax-deferred until withdrawn at retirement; and/or (2) make after-tax deposits into a Roth account where qualified withdrawals are received tax-free at retirement. (Please consult carrier for details regarding Roth qualified distributions.)

After six months of service, Your Company will match \$0.50 for every \$1.00 you contribute up to the first 6% of your salary. You are always 100% vested in your employee contributions; company contributions are subject to the vesting schedule. Note: Estimated figures shown below are based on your contribution level, your earnings in this statement, the company match and IRS guidelines.

your current contribution level	6%
your estimated annual contribution	\$2,350.33
employer estimated annual match	\$1,175.17

Paid Time Off...

	annual days	company cost
paid time off	10 days*	\$1,506.62
holidays	8 days	\$1,205.30
floating holiday	1 day	\$150.66
total time off value (value included as part of annual income)		\$2,862.58

*estimated number of days you earn based on length of service; does not include days accumulated in your bank.

About Your Statement...

The actual determination of your benefits is based solely on the plan documents provided by the carrier of each plan. In case of a discrepan-

Your Total Compensation Statement

	Your Contribution	Company Contribution
Cash Compensation		
Base Pay		\$85,000.00
Commission		8,000.00
Bonus		5,000.00
Total Cash Compensation		\$98,000.00
Health Benefits		
Medical	\$2,000.00	\$5,000.00
Health Savings Account	\$500.00	\$1,000.00
Dental	300.00	8,000.00
Vision	100.00	300.00
Total Health Benefits	\$2,900.00	\$14,300.00
Income Protection		
Life Insurance	\$1,000.00	\$350.00
Short-Term Disability	0.00	500.00
Long-Term Disability	0.00	2,000.00
Total Income Protection	\$1,000.00	\$2,850.00
Government Insurance Benefits		
Workers' Compensation		138.72
Social Security and Medicare	6,652.87	6,652.87
Total Government Benefits	\$6,652.87	\$6,791.59
Retirement Benefits		
401(k)	\$10,000.00	\$0.00
Profit Sharing		\$1,500.00
Total Retirement Benefits	\$10,000.00	\$1,500.00
Total Compensation		\$123,441.59

In addition to the compensation and benefits mentioned above, we also provide you with:

- 20 Days of Vacation (Cash value \$6,539)
- 8 Paid Holidays (Cash value \$2,615)
- 5 Sick Days (Cash value \$1,635)
- Employee Assistance Program
- Flexible Spending Account
- Tuition Reimbursement
- Health Risk Screening
- Smoking Cessation Program
- Flexible Work Schedules
- Credit Union

Your Benefits Details

Medical
You are enrolled in the Blue Cross Blue Shield of Georgia PPO and have elected employee + spouse coverage.

Dental
You are enrolled in the Cigna Dental Plus and have elected employee + spouse coverage.

Vision
You are enrolled in the EyeMed Vision Platinum and have elected employee coverage.

Basic Life Insurance and AD&D
Eligible employees receive a Basic Life Insurance benefit of 2.5x Salary to a Maximum Value of \$150,000. AD&D coverage provides an additional \$50,000 if your death is the result of an accident.
800-565-9140
800-223-3104
800-395-1113
800-421-0344

Voluntary Life Insurance
You have purchased voluntary life insurance. Employee coverage: \$500,000. Spouse coverage: \$50,000. Child(ren) coverage: \$5,000.

Short-Term Disability
You are eligible to receive 66% of \$2,000/week for a disability begin 90 days.

Long-Term Disability
You are eligible to receive 50% of beginning on day 91 of the disability.

Profit Sharing
Company contributions are vested and 100% after 3 years of service.

Profit Sharing
Profit Sharing contributions are vested.

The chart below illustrates our compensation package in addition to the compensation and benefits mentioned above.

Cash Compensation: 79.4%
Health Benefits: 11.6%
Income Protection: 2.3%
Government Benefits: 5.5%
Retirement Benefits: 1.2%

Total may not be 100% due to rounding.

Summary

This is the Summary section of your statement where you will find earnings and benefits summary amounts.

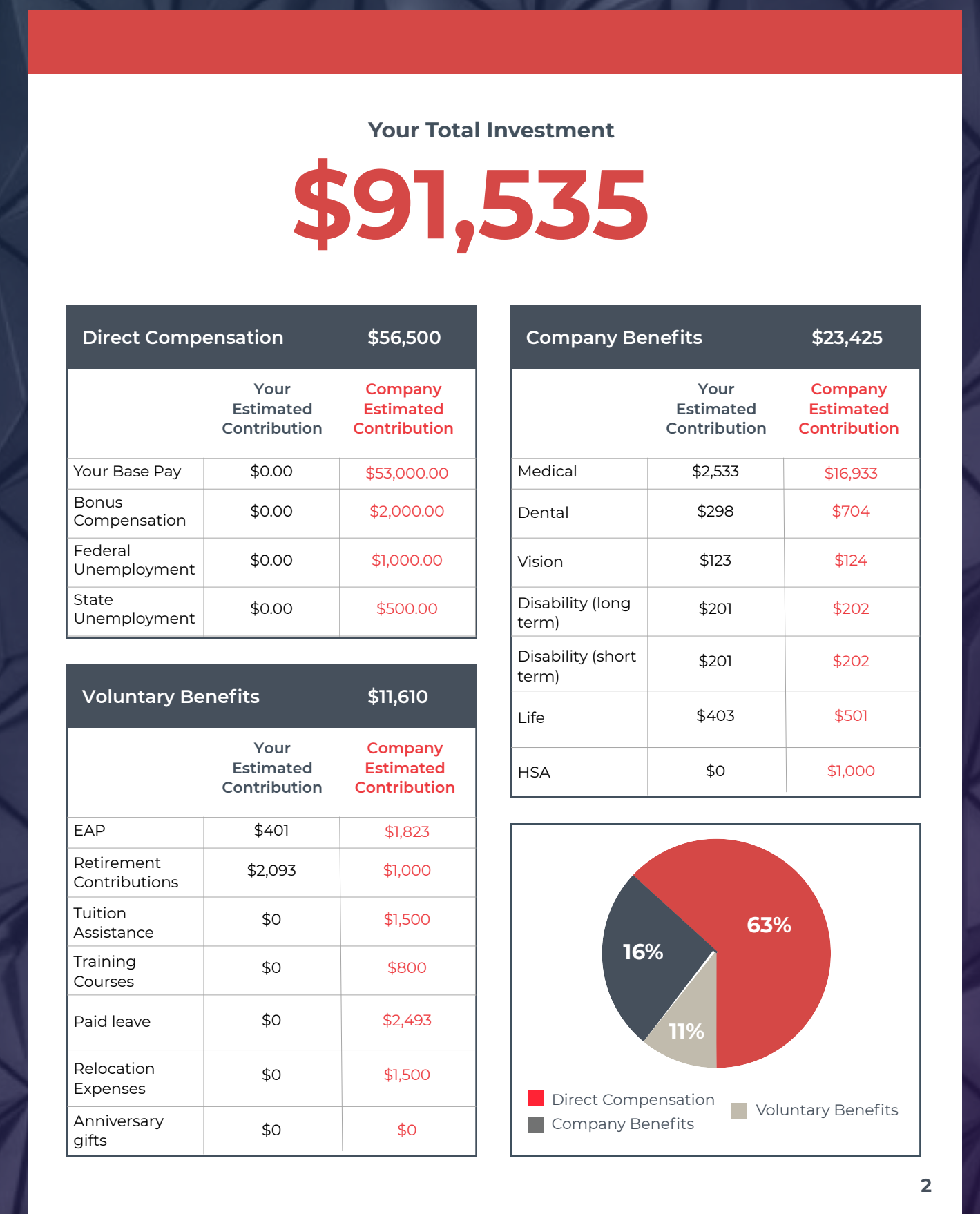
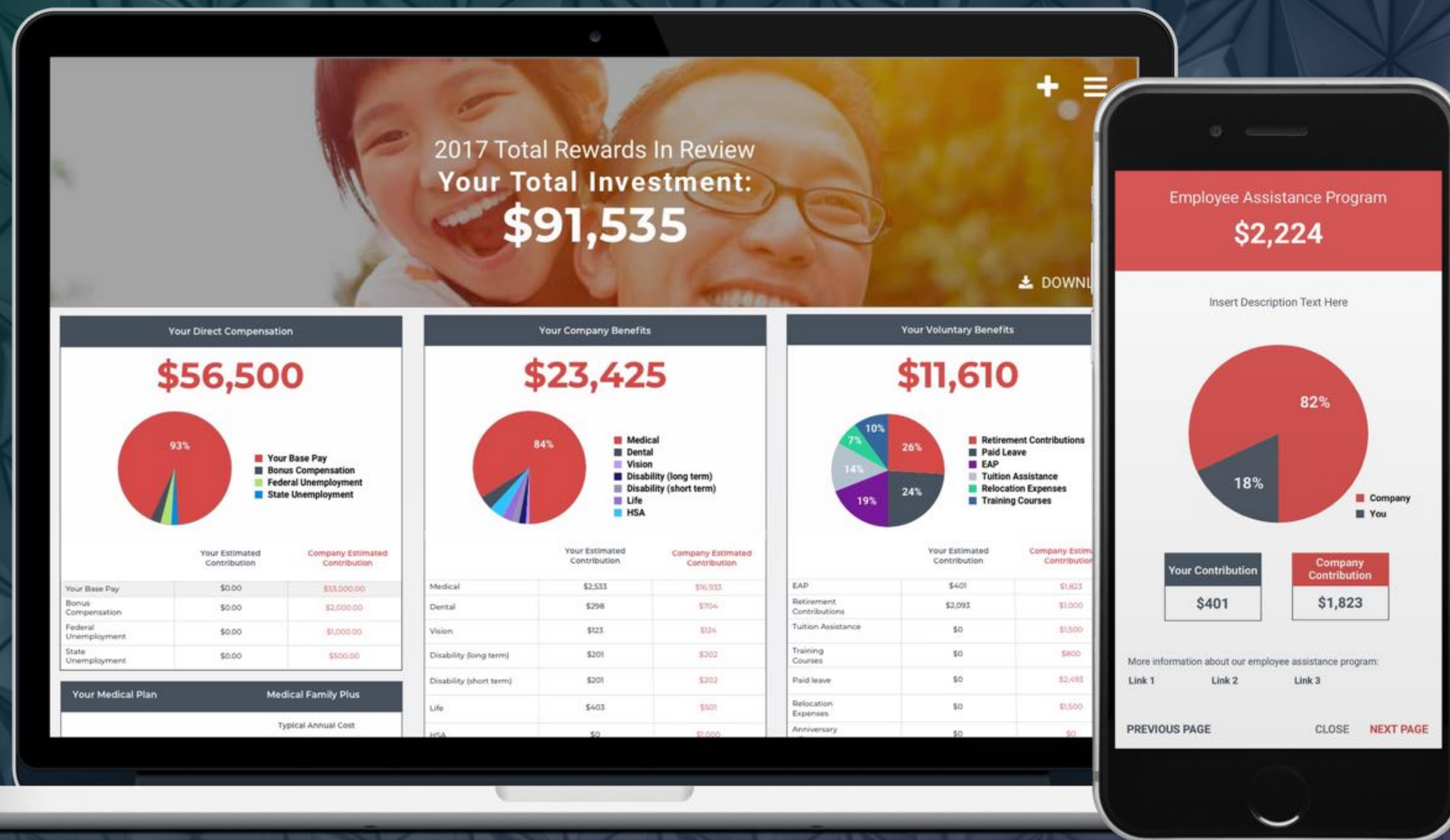
Total Rewards	Item	Company Pays	Your Contribution	Company Provided
Cash Pay		9,999.99	9,999.99	9,999.99
Health and Wellness		9,999.99	9,999.99	9,999.99
Retirement Savings		9,999.99	9,999.99	9,999.99
Company Stock		9,999.99	9,999.99	9,999.99
Other Benefits		9,999.99	9,999.99	9,999.99
Summary Total		49,999.95	49,999.95	49,999.95


Introducing the **Modern Approach** to Benefits Awareness & Education

Automated Data Collection

Digital & Mobile First

Engagement Analytics



An aerial photograph of a city skyline, likely Kansas City, featuring the Kauffman Center for the Performing Arts and several industrial smokestacks in the background. The image is overlaid with a semi-transparent teal filter. The text is centered and reads:

Want to Learn More?
Contact team@backstitch.io
to schedule a demo.