







Employer-Sponsored Coverages	<p>Insurance Type: Health Insurance</p> <p>Current Provider: Anthem Blue Cross</p> <p>Plan Design: Choose from two plans offered, either the "Core" or the "Buy-Up" plan. OHIGRO pays 90% of the premium (Core plan) for the employee and his/her family.</p> <p>When Effective: Coverage will be effective after a thirty (30) day waiting period.</p> <p>What To Do: Choose from the two plan types offered and submit an application for coverage. Employees must also complete a "Coordination of Benefits" form, indicating other coverage(s).</p>	
	<p>Insurance Type: Life Insurance (Term)</p> <p>Current Provider: Companion Life</p> <p>Plan Design: \$15,000 term life insurance and \$15,000 AD&D coverage for all full-time employees. OHIGRO pays 100% of the premium.</p> <p>When Effective: Coverage will be effective after a thirty (30) day waiting period.</p> <p>What To Do: Complete and submit an application for coverage.</p>	
Employee-Paid (Optional) Ancillary Coverages	<p>Insurance Type: Life Insurance (Term)</p> <p>Current Provider: Companion Life</p> <p>Plan Design: Cost-effective term life insurance available to the employee, spouse, and/or children. Voluntary policy, 100% paid by the employee.</p> <p>When Effective: Upon successful completion of application and approval process.</p> <p>What To Do: Complete and submit an application for coverage, pending approval from Companion Life.</p>	
	<p>Insurance Type: Dental Insurance</p> <p>Current Provider: Companion Life</p> <p>Plan Design: Cost-effective dental insurance available to the employee, spouse, and/or children. Voluntary policy, 100% paid by the employee.</p> <p>When Effective: Coverage will be effective after a thirty (30) day waiting period. Additional waiting periods for some services may apply.</p> <p>What To Do: Complete and submit an application for coverage.</p>	
	<p>Insurance Type: Short-Term Disability Accident Insurance Maximum Difference Cancer Plan Specified Health Event Protection Insurance</p> <p>Current Provider: Aflac</p> <p>Plan Design: Supplemental insurance policies that pay benefits direct to the employee. Voluntary policies, 100% paid by the employee.</p> <p>When Effective: Upon successful completion of application and approval process.</p> <p>What To Do: Employees interested in coverage will be contacted by OHIGRO's Aflac representative.</p>	
Retirement Plans	<p>Retirement Plan Type: OHIGRO Savings & Retirement Profit Sharing Plan</p> <p>Current Manager: BNY Mellon</p> <p>Plan Design: OHIGRO makes an annual contribution into the Plan in every eligible employee's name. Annual contribution amounts are at the discretion of company owners. See Plan Document for information on vesting schedules and other restrictions.</p> <p>When Effective: Employees become eligible for participation after working 1,000 hours in a fiscal year.</p> <p>What To Do: Nothing. Employees will automatically be enrolled and receive contributions as soon as they're eligible.</p>	
	<p>Retirement Plan Type: OHIGRO 401K Retirement Plan</p> <p>Current Manager: John Hancock</p> <p>Plan Design: Employees who elect to participate in the 401K Plan will receive matching contributions from OHIGRO. OHIGRO will match the first 3% dollar-for-dollar, then fifty-cents-on-the-dollar for the next 2%. Participation in the 401K Plan is entirely voluntary.</p> <p>When Effective: Employees become eligible for participation after six months of employment.</p> <p>What To Do: After 6 months of employment, interested employees will have an enrollment interview with a 401K representative.</p>	