










Channel Control Merchants, LLC offers a comprehensive benefits package to employees and their families. Benefits can be elected upon hire, annually during Open Enrollment, or mid-year with a qualifying life event.

Eligibility: Permanent employees working 30+ hours per week | **Coverage:** Effective first of the month following 60 days

Benefit	Highlights	Benefit	Highlights									
<div></div> <div>Medical & Prescription Drugs</div>	<ul style="list-style-type: none">• Silver Health Plan offers a lower deductible and premiums. A network is available for physician services. Facility and hospital claims are subject to reference-based-pricing.• Traditional Health Plan offers a full network for all services with a higher deductible and premiums, but a lower out-of-pocket maximum.• Both plans offer Teladoc for 24/7 virtual access to healthcare at no cost to you.	<div></div> <div>Disability</div>	<p>Income replacement coverage when you're unable to return to work due to an accident or illness.</p> <ul style="list-style-type: none">• Short Term: Replaces 60% of weekly earnings up to maximum of \$2,000 per week. Payment begins after 14 days.• Long Term: Replaces 60% of monthly earnings. Payment begins after 90 days. <table><tr><th>Long Term</th><th>Hourly</th><th>Salary</th></tr><tr><td>Monthly Maximum</td><td>\$5,000</td><td>\$10,000</td></tr><tr><td>Benefit Duration</td><td>5 Years</td><td>Social Security Normal Retirement Age</td></tr></table>	Long Term	Hourly	Salary	Monthly Maximum	\$5,000	\$10,000	Benefit Duration	5 Years	Social Security Normal Retirement Age
Long Term	Hourly	Salary										
Monthly Maximum	\$5,000	\$10,000										
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<div></div> <div>Health Advocacy</div>	Employees enrolled on the Health Plan are provided with access to a dedicated member assistance service for help navigating the complexities of healthcare, insurance and clinical questions.	<div></div> <div>Additional Protection</div>	<p>Protect your wallet from unexpected expenses related to a covered injury, illness or event.</p> <ul style="list-style-type: none">• Accident: Receive a lump-sum payment for covered injuries such as fractures, burns, and emergency services.• Critical Illness: Receive a lump-sum payment upon diagnosis of a covered illness (including cancer).• Hospital Indemnity: Receive a lump-sum payment for an inpatient hospital stay.									
<div></div> <div>Dental</div>	<p>Coverage for preventive, basic and major services.</p> <p>Orthodontia for children up to age 26.</p>											
<div></div> <div>Vision</div>	Coverage for exams, lenses and frames.											
<div></div> <div>Life/Accidental Death & Dismemberment (AD&D)</div>	<ul style="list-style-type: none">• Life/AD&D: CCM provides \$15,000 in Life and AD&D coverage at no cost to you.• Voluntary Life and AD&D: You can elect additional coverage up to 5 times your annual salary to a maximum of \$500,000. Spouse and child voluntary coverage also available.	<div></div> <div>Additional Benefits</div>	<ul style="list-style-type: none">• Medical Analysis Clinic: Convenient low cost primary and acute care for employees in the Hattiesburg, MS area.• Employee Assistance Program: 24/7 access to services to help with everyday challenges of life that may arise. Available at no cost to you.• Employee Discounts: 10% off at CCM stores.• Pet Insurance: Three plan options are available to reimburse eligible vet bills.									
<div></div> <div>401(k) Plan</div>	Save for retirement with a company match of 100% on the first 3% deferred and 50% on the next 2% deferred.											

DISCLAIMER: This is a summary of the official Summary Plan Documents (SPD) that legally govern the terms and operations of their respective plans. If there is a conflict between this summary and the plan document, the plan document prevails.

