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**DESIGN • INSTALLATION • MAINTENANCE**



## **2026 Stuart's Landscaping Full-Time Employee Benefits Overview**

Welcome to the team! This document provides a summary of benefits available to Full-Time employees. Full details, eligibility rules, and governing terms are outlined in the Employee Handbook and official plan documents.

### **Eligibility Overview**

Most benefits become effective the 1st of the month following 60 days of employment, unless otherwise noted.

### **Health, Dental & Vision Insurance**

Eligible full-time employees may enroll in medical, dental, and vision coverage.

- **Eligibility:** 1st of the month after completing 60 days of employment.
- **Premiums:** Employee premiums are paid **pre-tax**
- **Plan Year:** January 1 - December 31
- **Premium Review:** Premiums are reviewed annually

### **Medical Insurance**

- Provider: **United Healthcare**
- Plan: **\$2,500 standard plan**
- **Includes co-pays**

### **Dental Insurance**

- Provider: **United Healthcare**
- Annual maximum benefit: **\$1,500**
- Deductible: **\$50**

### **Vision Insurance**

- Provider: **United Healthcare**

## **Life & Accidental Death & Dismemberment (AD&D)**

- **Company-paid benefit**
- Coverage amount: **1x annual salary**
- Eligibility: 1st of the month after completing 60 days of employment

## **Short-Term & Long-Term Disability**

- Available to **Managers only**
- Eligibility and coverage details provided separately

## **Flexible Spending Account (FSA) - Cafeteria Plan**

Eligible employees may establish a Flexible Spending Account (FSA) to use **pre-tax dollars** for:

- Qualified out-of-pocket healthcare expenses
- Eligible dependent care expenses

## **Vacation (Paid Time Off)**

Vacation time accrues based on length of services:

- **40 Hours** after 1 year of employment
- **80 Hours** after 3 years of employment
- **120 Hours** after 7 years of employment

Vacation requests must be submitted through the **Employee Portal** and approved by management.

## **Paid Holidays**

Full-time employees receive four (4) paid holidays per year:

- **Memorial Day**
- **4th of July**
- **Labor Day**
- **Thanksgiving**

## **401(k) Retirement Plan**

- Provider: **American Funds**
- Eligibility Requirements:
  - Must be **20 years of age**
  - Have completed 6 months of service and/or **1,000 hours of service**

## **Employer Match**

- **4% employer match** for employees enrolled in the plan
- Match contributions are deposited **after each payroll period**

## **Employee Referral Program**

- **\$2,500 referral bonus** for employees who refer a candidate that results in a full-time hire
- Referral bonus is paid after the new hire completes **120 days of employment**
- The newly hired employee will receive a **\$1,000 bonus** after completing 120 days of employment

## **Boot Reimbursement**

- Full-time employees are eligible for a **\$150 boot reimbursement per calendar year**
- Reimbursement requests must be submitted through the **Employee Portal**

## **Questions & Additional Information**

If you have questions about your benefits or enrollment, please contact:

**HR / Office:** Sabrina Keberlein

**Manager:** \_\_\_\_\_