



Benefits Summary

Comprehensive Health and Dental Care

IWCO Direct provides full-time employees with a comprehensive health care program designed to effectively meet your needs today and tomorrow. The program includes a choice of medical, dental, life, and disability plans.

Our medical plan is an open access point-of-service health plan that provides care from within the network or from out-of-network providers. The plan includes prescription drug coverage with a mail order option to receive a 90-day supply delivered to your home at just double the cost of a 30-day supply. We offer two dental plans; both plans provide high quality, affordable dental coverage, covering services ranging from preventative care to major dental work.

We also offer health care and dependent care Flexible Spending Accounts (FSAs).

Life and Disability Benefits

Life and accident benefits are some of the most valuable benefits for employees and their families. That is why IWCO Direct automatically provides Basic Life and Accidental Death and Dismemberment insurance along with the opportunity to purchase additional life insurance for employees and eligible dependents.

In addition, IWCO Direct offers employees short and long term disability coverage. Our disability plans are designed to provide replacement income if you are ever disabled due to a non-work related illness or injury.

Employees and covered dependents enrolled in a life or disability plan are also covered by our Employee Travel Assistance Program. This service offers medical, travel, legal, and financial assistance 24 hours a day, 365 days a year when traveling domestically or internationally.

401(k) Retirement Savings Plan

IWCO Direct's 401(k) Retirement Savings Plan allows employees to save for retirement through before-tax Deferred Compensation Savings 401(k) contributions. Before-tax contributions and all investment earnings are tax-deferred, which means you don't pay taxes on the money until you take it out of the plan. The Company may make a discretionary match based on the profitability and financial condition of the Company. The corporate goal is to match up to 50 percent of the first 6 percent of employee contributions on income up to \$25,000 and up to 25 percent on the second 6 percent of employee contributions on income over \$25,000. You will automatically be enrolled in the plan at a rate of 3% unless you opt out or elect a different contribution rate.

Other Benefits

The Company also offers benefits to employees which provide a comfortable working environment as well as personal development and counseling. These programs include but are not limited to an Employee Assistance Program, Education Reimbursement, paid time off, access to an on-site fitness center and free parking.