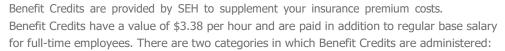
Benefit Credits





- Non-discretionary benefits that are provided by SEH and can not be waived.
 - Discretionary benefits that you are able to waive coverage for.



NON-DISCRETIONARY BENEFIT CREDITS

SEH Benefit Credits cover 100% of the cost for the following insurances:



- Basic Life and Accidental Death and Dismemberment insurance deductions are made on a pre-tax basis.
- Short and Long Term Disability insurance deductions are made on a post-tax basis.

DISCRETIONARY BENEFIT CREDITS

Medical

Insurance deductions are made on a pre-tax basis. Employees who are covered under another qualified health plan¹ may waive enrollment in SEH's medical insurance and receive the medical benefit credits as cash each pay period (taxable).

Dental

Insurance deductions are made on a pre-tax basis. Employees may waive dental insurance and receive the dental benefit credits as cash each pay period (taxable).



 $^{^1}$ A qualified health plan is defined as an insurance plan providing Minimum Essential Coverage as defined by the Patient Protection and Affordable Care Act.