CHANNEL CONTROL MERCHANTS LLC

Benefits Summary | 2023

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
Medical & Prescription Drugs	• **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.
Heath Advocacy	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.
Dental	Coverage for preventive, basic and major services. Orthodontia for children up to age 26.
Vision	Coverage for exams, lenses and frames.
Life/Accidental Death & Dismemberment (AD&D)	• **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.
401(k) Plan	Save for retirement with a company match of 100% on the first 3% deferred and 50% on the next 2% deferred.

Benefit	Highlights
Disability	Income replacement coverage when you're unable to return to work due to an accident or illness. • **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.

Long Term	Hourly	Salary
Monthly Maximum	$5,000	$10,000
Benefit Duration	5 Years	Social Security Normal Retirement Age

Additional Protection	Protect your wallet from unexpected expenses related to a covered injury, illness or event. • **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.
Additional Benefits	• **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.

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.