



SFM and Serva Security 2026 Company Benefits

Below is a brief description of the current company benefits. Benefits are always subject to change.

MEDICAL PLAN - BlueCross Blue Shield of TN (BCBS):

SFM and Serva Security are committed to offering employees four competitive and flexible healthcare options. Employees can choose between the **BCBS High Deductible Health Plan (HDHP) with HSA**, which includes a higher deductible, coinsurance, and an HSA contribution match, or the **BCBS Copay Plan**, which covers office visits, specialists, urgent care, emergency care, and prescriptions, with a lower deductible for major procedures and physical therapy. Both plans include **free telemedicine** services and provide access to two networks: the larger **Network P**, featuring top-tier providers such as Vanderbilt, St. Thomas, and HCA (Tri-Star) hospitals, and the smaller **Network S**, which excludes HCA (Tri-Star) hospitals but offers lower rates. Please note that dental and vision coverage are not automatically included with these medical plans.

IN-Network limits

BCBS Copay Plan	Single:	\$3,000 Deductible, Copays - \$6,000 Out-of-pocket Max
	Family:	\$6,000 Deductible, Copays - \$12,000 Out-of-pocket Max
	Details:	Network P can be found HERE . Network S can be found HERE .
BCBS High Deductible Health Plan	Single:	\$5,000 Deductible and \$7,000 Out-of-pocket Max
	Family:	\$10,000 Deductible and \$14,000 Out-of-pocket Max
	Details:	Network P can be found HERE . Network S can be found HERE .

SFM/Serva covers most of the premium cost, with employees contributing a portion. For dependents, SFM provides a smaller contribution.

Per Payroll Rates	BCBS Copay Plan		BCBS High Deductible HP	
	Network S	Network P	Network S	Network P
Single	\$130.62	\$148.18	\$ 79.01	\$ 91.70
Employee + Spouse	\$384.01	\$419.42	\$248.88	\$281.02
Employee + Child(ren)	\$334.64	\$371.39	\$216.88	\$249.44
Employee + Family	\$563.81	\$606.16	\$359.69	\$413.69

REWARDS PROGRAM - Personifyhealth/BCBST

Employees enrolled in any BCBS Health Plan can earn up to **\$300 per year** in Rewards Cash in 2026. Rewards are earned by completing various wellness activities such as flu shots, biometric screenings, health assessments, and tracking steps or sleep.

Note: These rewards apply to all BCBS medical plans and network choices.

BCBS Personify Health Rewards details can be found [HERE](#).

HEALTH SAVINGS ACCOUNT- (H.S.A.) - Paylocity HSA Benefit:

ONLY employees who enroll in the **BCBS High Deductible Health Plan** will have the option of saving pre-tax dollars in an H.S.A. to be used for current or future medical expenses. Money placed in an H.S.A. remains yours even if you leave employment. SFM/Serva will match contributions up to \$25 per paycheck with a maximum of \$600 per year.

Health Savings Account details can be found [HERE](#).

DENTAL PLAN (Voluntary benefit) - Mutual of Omaha:

If chosen, employees pay 100% of the premium. The premiums below are paid per pay period/semi-monthly.

Single	\$13.78
Employee + Spouse	\$30.32
Employee + Child(ren)	\$24.81
Family	\$45.19

The plan includes the following benefits. \$2,000 per person per year.

100% plan coverage for 2 Cleanings and oral evaluations per year and x-rays.

80% plan coverage for restorations/fillings, emergency treatments, Occlusal Guards, and extractions.

50% plan coverage for oral surgery, endodontics, periodontics, inlays/crowns, dentures, and implants.

Mutual of Omaha Dental plan covered services, and deductibles can be found [HERE](#).

VISION PLAN (Voluntary benefit)- Mutual of Omaha:

If chosen, employees pay 50% of the premium, and SFM will pay the remaining 50%.

Single	\$1.88
Employee + Spouse	\$3.25
Employee + Child(ren)	\$3.38
Family	\$5.19

The plan includes the following benefits every 12 months. (In-Network).

\$10 Exam Copay \$200 Frames Allowance plus 20% off the remainder balance

\$25 Materials Copay \$200 Contact Lens plus 15% off the remainder balance

15% off retail or 5% off promo price for Lasik or PRK *from U.S. Laser Network*

Mutual of Omaha Vision plan covered services, and deductibles can be found [HERE](#).

SHORT-TERM DISABILITY (Voluntary benefit) - Mutual of Omaha:

If chosen, employees pay 100% of the premium. Premiums are variable based on the employee's salary. Semi-monthly premiums are calculated by multiplying the ratio 0.0087 x employee's weekly earnings. For example, an employee who earns \$1,000 per week will be paying premiums of \$8.70 per check and should be entitled to a weekly benefit of \$600 (before payroll deductions)

Benefits Begin: 15th Day Illness/15th Day Accident (14-day waiting period)

Benefits Payable Maximum: up to 11 weeks

Percentage of Income Replaced: Up to 60% of weekly salary

Maximum Benefit: \$1,000 per week

Mutual of Omaha, Voluntary Short-Term Disability Insurance details can be found [HERE](#).

LONG-TERM DISABILITY (Voluntary benefit)- Mutual of Omaha:

If chosen, employees pay 100% of the premium. Premiums are variable based on the employee's age and annual income. For example, an employee who earns \$40,000 per year and is 42 years old will be paying premiums of \$7.50 per check and should be entitled to \$2,000 per month.

Benefits Begin:	90th Day Illness/90th day from Accident
Benefits Payable Maximum:	If disabled before age 65, benefits are payable for five years. At age 65 through 68, benefits are payable to age 70. At age 69 (and older), benefits are payable for one year.
Percentage of Income Replaced:	Up to 60% of monthly salary
Maximum Benefit:	\$6,000 per month

New hires get guaranteed coverage if they enroll when first eligible; later enrollment requires medical approval.

Mutual of Omaha, Voluntary Long-Term Disability Insurance details can be found [HERE](#).

BASIC LIFE INSURANCE/AD&D - Mutual of Omaha:

The company provides \$15,000 basic life insurance and accidental death & dismemberment coverage to all full-time employees. Employees do not have to be enrolled in any other benefit to receive this coverage, but will need to complete an enrollment form with their beneficiary information. At age 65, amounts reduce to 65% (\$9,750) - At age 70, amounts reduce to 50% (\$7,500).

Mutual of Omaha, Group Term Life Insurance details can be found [HERE](#).

VOLUNTARY LIFE INSURANCE/AD&D - Mutual of Omaha:

If you choose to buy supplemental life coverage for yourself, your spouse, or dependents, you will pay 100% of the premiums. To be eligible for coverage, anyone must be able to perform normal activities and not be confined to home. For spouses and/or children to be eligible for coverage, the employee must elect coverage. Premiums are based on age and the amount of coverage. Guarantee Issue is available to new hires. Amounts over the Guarantee Issue will require a health application/evidence of insurability (EOI). For late entrants, all amounts will require a health application/evidence of insurability

Mutual of Omaha, Voluntary Term Life Insurance details can be found [HERE](#).

SUPPLEMENTAL INSURANCE BENEFITS - Allstate:

Accident Coverage:

This plan will pay for items such as ambulance rides, hospital confinement, diagnostic imaging, and family lodging when the expenses are the result of an accident.

Allstate Group Voluntary Accident Insurance details can be found [HERE](#).

Critical Illness:

This plan offers two options: a \$10,000 or \$20,000 lump sum payment upon diagnosis of cancer, heart attack, coma, or end-stage renal failure. This plan has a 12-month pre-existing condition exclusion. New hires are guaranteed coverage if they enroll during their initial eligibility period; later enrollment requires medical approval.

Allstate Group Critical Illness Insurance details can be found [HERE](#).

TELEMEDICINE urgent care - First Stop Health (FSH):

First Stop Health is a free telemedicine service available to all full-time employees and their families who are not enrolled in BCBS medical plans that already include free telehealth services. This bilingual FSH platform (including Spanish-speaking providers) offers virtual urgent care and chronic condition management anytime, anywhere. Urgent care covers common illnesses such as colds, flu, and UTIs, while chronic condition management supports conditions like asthma, diabetes, and hypertension. Preventive care includes check-ins, screenings, specialist referrals, and sick notes. Whether you need on-demand urgent care or scheduled primary care visits, First Stop Health provides fast, convenient, and accessible care for you and your family.

First Stop Health Telemedicine details can be found [HERE](#).

401(k) PROFIT SHARING PLAN - Mutual of America :

SFM and Serva Security offer their employees the opportunity to participate in a 401(k) Retirement Savings Plan, administered by Mutual of America.

Contributions – You can contribute up to \$24,000 of your compensation on a pre-tax basis annually. The company will match 50% of any contribution you make, up to 6% of your compensation. For workers over the age of 50, the **catch-up 401(k) contribution is \$8,000 per year.**

After the first payroll is completed, employee information is automatically sent to Mutual of America, and pre-enrollment begins. The plan will not become active, and no deductions will start, until the employee completes enrollment on the Mutual of America website using the instructions sent by the provider via email and mail. Company matching begins in the first year of employment. There is a five-year vesting schedule that applies to the employer contribution only. 100% of employee contributions is always fully owned by the employee.

401(K) Profit Sharing Plan description can be found [HERE](#).

PAID TIME OFF (PTO):

PTO accrual begins with each paycheck at 0 hours, but employees cannot use PTO until after 90 days of employment. PTO can be used for sick, personal, and vacation time. Hourly employees accrue based on hours worked, while salaried employees accrue on a fixed schedule. *PTO balances are paid out at termination only if the employee has completed 90 days and leaves voluntarily or through no fault of their own. PTO is forfeited if employment ends before 90 days, for cause, or without proper notice.*

The PTO accrual schedule is as follows:

Years of Service	Accrual Rate per Hour	Annual PTO Accrual
Year 1	.0192307	40 hours accrued in the first year
Years 2-4	.0384614	80 hours accrued per year
Years 5-9	.0575921	120 hours accrued per year
Year 10⇒	.0769228	160 hours accrued per year

PAID HOLIDAYS:

Employees receive six paid holidays per year, typically after 90 days of employment. *To be paid for a holiday, employees must work some hours during the pay period in which the holiday occurs.*

New Year's Day - Memorial Day - Independence Day - Labor Day - Thanksgiving Day - Christmas Day