



**The DAVIS Companies is committed to keeping you healthy and covered!  
We are proud to offer two health insurance benefit plans for 2022.**

- Contractors are eligible for coverage after working full time hours for 90 days.
- You can enroll in coverage between your 60<sup>th</sup> & 90<sup>th</sup> day. Coverage for any plan begins on the 91<sup>st</sup> day.
- If you do not enroll in coverage by your 90<sup>th</sup> day, you will not be eligible to enroll again until our open enrollment in December for a January 1<sup>st</sup> effective date (only exception is if you have a qualifying event)

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### MVP Bronze Plan

- Covered by Harvard Pilgrim/United, Administered by Health Plans, Inc. (HPI)
- Individual: Weekly Gross Pay x 9.61% (not to exceed \$116.39 per week)
- Family: For a family, ADD \$320.07 per week (not to exceed \$436.46 per week)

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### Minimum Essential Coverage (MEC) Plan

- Individual (single) Plan: \$63.18 per week
- Family Plan: \$173.76 per week
- The MEC Plus Plan does NOT meet the state of Massachusetts' criteria for Minimum Essential Coverage

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### Paid Holidays

After a total of 1800 hours work (45 weeks full time) Contractors become eligible for 4 paid holidays (out of the list of 6 major Holidays) each additional 400 hours from there allots another paid holiday (with a max of 6 paid holidays).

**New Year's Day, Memorial Day, Independence Day, Thanksgiving, Labor Day, Christmas**

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### 401K Retirement Plan

Our retirement plan is through VOYA. You are eligible after 30 days of employment, enrollments are quarterly (Jan. 1<sup>st</sup>, April 1<sup>st</sup>, July 1<sup>st</sup>, Oct. 1<sup>st</sup>) Contractors are eligible for a match after 1 year of service at DAVIS and at open enrollment. DAVIS matches 25% up to 4% of salary contribution.

#### 401K Match Vesting Schedule

- Less than 1 year of service at DAVIS - 0%
- 1 year but less than 2-25%
- 2 years but less than 3-50%
- 3 years but less than 4-75%
- 4 years or more - 100%

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### Sick Time

The Davis Companies complies with state-mandated sick leave laws.