



ARCHITECTURAL RESOURCE TEAM

Health Care Policy and Plans

Employment status affects eligibility for benefits.

Employees working forty (40) hours or more per week are considered full-time.

An Employee who works less than forty (40) hours per week is considered a part-time Employee. Part-time Employees typically accrue benefits on a prorated basis, however medical insurance is an exception.

Medical Insurance

ART offers a group medical insurance plan to all its full-time Employees and their dependents. The firm pays 100 percent of each Employee's medical insurance for a Silver Tier PPO Plan.

Dental Insurance

ART has a group dental insurance plan available to all full-time employees and their dependents. Employees and their families can purchase dental coverage via payroll deduction. The effective date of coverage will be the first day of the month following 90 days of employment.

Vision Insurance

ART offers a vision plan to all full-time employees and their dependents.

Life Insurance

ART offers supplemental insurance as well as a variety of other short-term coverage, including: Disability Income Insurance, Individual Life Insurance, Critical Illness Insurance, Cancer Protection, Accident Care, and Hospital Confinement.

All plans can be reviewed [here](#).

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