

2025 Benefits-at-a-Glance

This is a brief overview of the benefits offered by Nortech Systems. For accurate cost and coverage, review the specific plan documentation on the provider's website, call them or contact People Operations.











Physical Well-Being

Medical / Rx Insurance

- 5 plans to choose from including one as low as \$1.85 per paycheck
- Deductibles ranging from \$1500 \$7300
- HSA plans available
- Flex Spending accounts available
- Discounts to health clubs, fitness equipment and more
- Virtuwell online clinic

Dental Insurance

- Annual deductible: \$50/single, \$150/family
- Kids under age 13: Most care is free and unlimited
- Everyone else: Preventive care is free

Vision Insurance

- Standard Exam \$10 Copay
- Discounts/Credits on frames, Addl frames, Lasik, Contacts

Financial Well-Being

Term Life Insurance and Accidental Death/Dismemberment

- Monthly premium covered by Nortech
- Benefit equal to annual salary up to \$50,000

Voluntary Life insurance and Critical Illness/Accident Insurance

- *Voluntary* enrollment
- Monthly premium covered by employee

Short-Term and Long-Term Disability

- Monthly premium covered by Nortech
- STD benefits are 60% of your normal income up to \$2308/week for the first 120 days
- LTD benefits are 60% of your normal income up to \$10,000/month and continues to age 65

Health Saving Account (HSA)

- Earn tax-free interest on money saved in your HSA
- Easy to use debit card to pay your medical expenses

Flex Spending Account

- Annual \$2500 tax-free dollar limit in each medical and licensed daycare expenses
- *Limited to dental and vision expenses if you choose an HSA Insurance plan

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401K Retirement Plan

- Contribute from 1% 60% of eligible compensation, inclusive of pretax and/or Roth deferrals
- Nortech makes a discretionary match
- Employee contribution 100% Immediate vested

Well-Being at Work

Holidays

• 11 paid holidays including one floating holiday (88 hours)

Employee Assistance Program (EAP)

• Three free visits or counseling sessions each year included

Education Assistance Program

• Up to \$5250 nontaxable tuition reimbursement.

Other

• Fun committee, community involvement, company picnics, discount program

Insurance Contacts			
Medical/Dental: HealthPartners Phone 866.443.9352 healthpartners.com	Vision Mutual of Omaha Phone 833.279.4358 mutualofomaha.com/visi on	Life Insurance: Mutual of Omaha mutualofomaha.com Term Life Phone 800.918.5176 AD&D, ST & LT Disability Phone 800.918.5176	Health Savings Plan Flex Spending Plan Medsurety Phone 888.816.4234 medsurety.com
	401K Profit Sharing Plan Fidelity Phone 800.835.5097 401k.com	Employee Assistance Program (EAP) Mutual of Omaha Hotline 800.316.2796 mutualofomaha.com/eap	Critical Illness/ Accident Insurance MetLife Phone 800.438.6388 www.metlife.com

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