

U.S. EMPLOYEE BENEFITS



P F S

At PFS, our employees are our greatest asset, which is why we are proud to offer comprehensive benefits to help every employee thrive professionally and personally. Benefits are offered to all full-time employees (and dependents) that are regularly scheduled to work at least 30 hours per week and have completed an eligibility waiting period.

Healthy Living:

Employees are encouraged to participate in programs that will provide physical exercise, stress reduction, and help improve and develop corporate camaraderie & culture. Programs vary by location but include: convenient and affordable on-site fitness classes, sports leagues, on-site weight loss programs and support, biometric screenings, chair massages, and walking & healthy living challenges.

Medical & Prescription Coverage:

Our Medical coverage helps employees maintain their well-being through preventive care and access to an extensive network of providers, as well as affordable prescription medication. Employees can choose from several plan types, including PPO and HDHP plans.

Dental Coverage:

Routine preventative care such as regular Dental checkups can help lower the risk of stroke and heart disease. PFS Dental coverage provides employees and their family affordable options for overall health. Plan options include PPO and HMO options.

Vision Coverage:

PFS offers a comprehensive Vision benefit option to ensure employees and their family have access to quality Vision care.

Flexible Spending Accounts:

Flexible Spending Accounts allow employees to set aside pre-tax deductions to pay for out-of-pocket health care expenses such as deductibles, copays and coinsurance, as well as dependent care expenses.

Life/AD&D Insurance:

Life and AD&D benefits are essential to the financial security of employees and their family. Basic Life & AD&D benefits are provided at no cost to employees. Employees may purchase Voluntary Life insurance for themselves and their families.

Income Protection:

Short Term Disability (STD) benefits are available to employees on a voluntary basis. STD insurance protects a portion of the employee's income if he/she becomes partially or totally disabled for a short period of time.

Long Term Disability (LTD) benefits are available to employees on a voluntary basis. LTD insurance protects a portion of the employee's income if he/she becomes partially or totally disabled for an extended period of time

401(K):

The 401(k) Retirement Savings Plan is an excellent way to invest for the future. The PFS 401(k) plan provides employees with the tools and flexibility they need to retire comfortably and securely.