

## **For Your Wealth**

### **401(k) Retirement Plan**

Eligible employees may participate in the VTC 401(k) Plan after completing 60 days of employment. The plan makes it easy for employees to build up their retirement savings. VTC matches employee deposits of 2% or more of the employee's gross wages at a rate of 2.5% of the employee's gross wages.

### **Flexible Spending Account**

This account allows eligible employees to reserve a portion of their paycheck in a tax-free fund for covering eligible health care expense such as deductibles, co-insurance and over-the-counter medications.

### **Daycare Flexible Spending Account**

Eligible employees can save tax-free dollars from each paycheck to pay for qualifying daycare and eldercare expenses incurred while the employee is at work.

### **Direct Deposit**

VTC provides employees the benefit of having their paychecks electronically deposited into their bank accounts.

### **Verizon Wireless Discount**

VTC Employees may receive a discount of 22% off the Monthly Access Fees for Nationwide Single-Line and Family SharePlan Calling Plans.