



Dimond Bros.
INSURANCE

JANUARY 1, 2025

Welcome to Dimond Bros.



Employee Benefits Guide 2025

MISSION AND VALUES

Mission Statement Founded in 1867, Dimond Bros. Insurance's key to enduring success is providing its clients with personalized insurance products and services that meet their needs at a competitive price. This tradition will continue through clear direction from management, sound business strategies and adherence to our core principles and values.

Vision Statement Dimond Bros. Insurance continues to be one of the fastest growing independent insurance agencies. The goal of our company is to continually grow in ability, excellence, size, stature, profitability and employee development. We will use our core values as an active guide to attain this goal so that we can continue being a company that is respected, emulated, humble and a true value to its clients, employees and communities. All of this will be achieved through our most important asset, our staff, who are empowered to reflect the deep-rooted principles of integrity, stability and commitment to our vision.

CORE VALUES

Clients We value our clients by providing them with the very best insurance and financial products, services and support within our industry. We will do this by establishing and maintaining strong business relationships, providing value added services, being friendly and respectful in all situations and showing empathy and support toward our clients throughout the claims process.

Community We value our communities by contributing our time, talents and resources and by being good stewards in making the communities we live in a better place.

Employees We value our employees, knowing they are our greatest asset. We expect our employees to conduct their business affairs with integrity, confidentiality and professionalism. We will strive to foster an open, honest, team oriented and "Pro Dimond Bros." environment for our employees to flourish both personally and professionally.

Management We value our management team and expect all levels of management to lead by example and give our employees clear and consistent direction and communication. Our management team will be fair in all decisions and will uphold Dimond's mission and vision statements at all times and in all situations.

Organic Growth We value organic growth by providing clear and achievable goals to all employees while giving them the necessary resources to reach said goals. Employees will be rewarded for their accomplishments.

Acquisition Growth We value responsible growth through acquisition with partners who have similar goals, ethics, core values and professionalism. We will establish a "Win-Win" situation for our new partners and for Dimond Bros.

Profit We value ethical profitability. We want to ensure that Dimond Bros. will remain competitive in the future and contribute to the financial security of our customers and our employees.

Letter from the CEO



At Dimond Bros. Insurance, we believe that our employees are our greatest asset. Your dedication, talent, and hard work drive our success, and we are committed to supporting you in every way possible—including through a comprehensive benefits program designed to enhance your well-being, security, and growth.

This Employee Benefits Guide outlines the resources available to you, from health and wellness plans to financial security. Our goal is to provide benefits that not only meet your needs but also empower you to thrive—both personally and professionally.

We encourage you to explore this guide and take full advantage of the benefits offered. If you have any questions, our HR team is here to assist you. Thank you for being an essential part of our journey. Your contributions make a difference every day, and we are proud to support you in return.

Wishing you continued success and well-being,

DON BARTOS

Chief Executive Officer

DIMOND BROS. INSURANCE

Your Human Resources Team can be reached at HR@dimondbros.com



JAIME HOULIHAN

Director of Human Resources

PH: 217.465.5041 ext. 3717



BECCA BALL

Employee Development Coordinator

PH: 217.465.5041 ext. 4116



NICOLE LEE

Human Resources Generalist

PH: 217.465.5041 ext. 4115

Dimond Bros. Benefits Summary

Vacation

Annual Vacation Accrual Schedule:

- **Up to 1 year of service** – prorated at 3.08 hours/pay through year end
- **1 year through 6 years of service** – 80 hours (3.08 hours/pay)
- **7 years through 12 years of service** – 120 hours (4.62 hours/pay)
- **13 years of service and greater** – 160 hours (6.16 hours/pay)

Acquisition employees will be provided vacation time effective the date of the acquisition, prorated through the number of payroll periods remaining in the calendar year.

Personal Time

Full-time employees eligible to earn personal time will accrue two hours per pay period, added to the employee’s personal time balance on the Sunday of the pay week. Part-time employees eligible to earn personal time will accrue one hour for every 40 hours worked.

Holidays

The Company observes the following holidays:

- New Year’s Day
- Good Friday
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving
- Day after Thanksgiving
- Christmas Eve
- Christmas Day

Employee Appreciation Fridays

We offer Friday afternoon “Employee Appreciation” hours seasonally, during June, July, November, and December. Employees will be required to work on one Friday afternoon each month.



Referral Program

When you make the connection between a person in your network and an opportunity at our company, you're helping make Dimond Bros. a better place to work. That contribution doesn't go unnoticed. The Dimond Bros. Referral Program ***rewards our people*** when they help us ***build our team***. The more active you are in referrals, the more chances there are of being rewarded.

Employees will receive a referral fee on the pay period following the one-year anniversary of the candidate they recommended, providing the referring employee is still an active Dimond Bros. employee.

Personal Insurance Commissions

The Company appreciates employees who entrust Dimond Bros. to provide their personal insurance coverage by returning the commissions the Company receives on those policies, minus any commission paid to a Sales Executive. The commissions are normally paid in December.

Bonusly

Bonusly serves as our employee recognition platform, where employees can give each other "diamonds" that can be redeemed for Dimond-branded merchandise or gift cards.



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the App Store
(iphone)



Download from
Google Play
Store (Android)

Dress Code

The Company requires employees to present themselves in a professional manner regarding attire, personal hygiene and appearance to reflect our culture as a successful and professional organization. Our standard dress code is business casual during normal business operations. In addition to standard business casual attire, this includes blue jeans (in good condition) paired with a professional top, such as a button-up shirt, blouse, polo, sweater, or quarter-zip pullover. Hats, sweatshirts, and t-shirts are not considered appropriate business attire.

Dimond Bros. Benefits Summary

Medical Benefits

Employees are eligible for medical benefits on the first day of employment. These benefits are provided through Blue Cross Blue Shield of Illinois, and employees have a choice of three medical plans.

Health

	Gold PPO (In-Network)	Silver PPO (In-Network)	Bronze HSA (In-Network)
Deductible	\$1,000	\$2,000	\$5,000
Copays	Office Visit: \$30 Specialty Visit: \$50	Office Visit: \$30 Specialty Visit: \$50	No Charge After Deductible
Employee Only	\$214.80 biweekly \$465.40 monthly	\$151.00 biweekly \$327.17 monthly	\$97.95 biweekly \$212.23 monthly
Employee + Spouse	\$810.66 biweekly \$1,756.42 monthly	\$643.81 biweekly \$1,394.92 monthly	\$303.17 biweekly \$656.87 monthly
Employee + Child(ren)	\$610.12 biweekly \$1,321.93 monthly	\$460.41 biweekly \$997.56 monthly	\$262.66 biweekly \$569.09 monthly
Family	\$1,367.34 biweekly \$2,962.58 monthly	\$1,065.41 biweekly \$2,308.38 monthly	\$484.97 biweekly \$1,050.76 monthly

Dental

Employee Only	\$0 biweekly, \$0 monthly
Employee + Spouse	\$20.19 biweekly, \$43.75 monthly
Employee + Child(ren)	\$28.59 biweekly, \$61.95 monthly
Family	\$51.96 biweekly, \$112.59 monthly

Vision

Employee Only	\$4.48 biweekly, \$9.70 monthly
Employee + Spouse	\$8.51 biweekly, \$18.44 monthly
Employee + Child(ren)	\$8.96 biweekly, \$19.41 monthly
Family	\$13.17 biweekly, \$28.53 monthly



Download the
BCBS Member
App for Plan
Details and
Provider
Information

401K

Employees are eligible for the 401(k) plan on the first payroll following 30 days of employment. Dimond Bros. matches 100% of the first 1% of employee deferral and 50% of the next 5% of employee deferral or a total of 3.5% Dimond Bros. match if you defer 6%. Employees become 100% vested at 2 years.

Employee Assistance Program (EAP)

Sometimes, life can feel overwhelming – and that's okay. If you're looking for support or guidance, the Employee Assistance Program (EAP) is available to you and your family through your coverage with Standard Insurance Company (The Standard). You, your dependents (including children up to age 26), and anyone living in your household can connect with master's-level counselors 24/7. You're eligible for up to three counseling sessions per issue – available in person, over the phone, by video, or even via text. Additionally, for employees enrolled in our health plan, BCBS offers an EAP benefit that includes five free therapy sessions. For more information, see the EAP flyers on the Dimond Bros. intranet 'The HUB.'

Flexible Spending Account (FSA)

An FSA is a special account that allows you to set aside pre-tax money to cover certain eligible expenses. By using pre-tax dollars, you can save money on taxes while managing out-of-pocket expenses like deductibles, copayments, prescription medications, and more. Employees may contribute to Flex Spending Accounts (for non-HSA medical plans), Limited Flex Spending Accounts (for HSA plans) and Dependent Care Accounts to help pay for qualified medical & dependent care expenses.

Health Savings Account (HSA)

For any employee enrolling in the Bronze Plan, Dimond Bros. will contribute \$100.00/mon (\$46.15/biweekly pay) into an HSA. Employees may contribute up to the federal HSA limits for your election (individual or family). This is a tax-advantaged account that can accumulate from year to year. HSA accounts must be set up separately by the employee.

Dimond Bros. Benefits Summary

HealthJoy

HealthJoy is the virtual access point for Teledoc services, healthcare navigation, and employee benefits needs. HealthJoy helps you locate in-network doctors, find extra savings on your prescriptions, and 24/7 access to a virtual AI-assistant.



Download the HealthJoy app today



Life Insurance

Dimond Bros. offers \$50,000 of life insurance and AD&D coverage at no cost to you (Benefits reduce at age 65 and every five years thereafter). You can purchase additional coverage for yourself and your dependents.

Long-Term Disability

Dimond Bros. covers the cost of LTD which goes into effect 90 days after the disability date with the employee receiving 60% of their pay up to \$10,000/month after a 90-day waiting period.

Short-Term Disability (STD)

Employees may purchase STD insurance whereby the base plan pays 60% of employee pay up to a maximum of \$500/week up to a 60-day period of continuous disability after 30-day waiting period. The buy-up plan pays 60% up to \$1,000/week up to a 90-day period after 7-day waiting period.

Corporate Headquarters
Dimond Bros. Insurance, LLC
928 Clinton Road | P.O. Box 1090
Paris, IL 61944

PH: **217. 465. 5041**
FX: **217. 463. 3809**
Email: **hr@dimondbros.com**

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