

## BENEFITS

### HEALTH INSURANCE

Employees may elect single, two-party or family coverage. We offer a high-deductible health plan (HDHP) with a health savings account. You have the freedom to choose doctors in or out of a network. Employees are eligible on the first day of the month after 30 days of employment. Coverage is eligible to all employees working 30 hours per week or more.

### HEALTH SAVINGS ACCOUNT

To help you save money to use to meet the deductible under the HDHP, employees may elect to contribute to a Health Savings Plan on a pre-tax basis.

### DENTAL INSURANCE

Employees may elect single, employee and spouse, employee and children, or family coverage. You may choose any dentist; there is not a network of dentists under this plan. The maximum dental benefit payable in each calendar year is \$1,000. The firm also has orthodontia coverage for children up to the age of 19 with a lifetime maximum of \$1,000. Employees are eligible on the first day of the month after 30 days of employment. This coverage is eligible to all employees working 30 hours per week or more.

### VISION PROGRAM

Employees are eligible to participate in the EyeMed Vision Program on the first day of the month after 30 days of employment. The program is voluntary and paid by the employee. Employees may elect single, employee plus one, or family coverage.

### EMPLOYEE ASSISTANCE PROGRAM

Confidential counseling and referral service is offered to our employees and their families. Eligible immediately upon employment and there is no cost to the employee.

### PARKING/BUS PROGRAM

This program allows employees to make contributions from payroll on a pre-tax basis to pay for monthly parking fees or bus passes. Employees are eligible upon employment.

### WELLNESS PROGRAM

The firm will pay up to \$150 per year toward a health club membership or other programs offered from time to time relating to the firm's wellness program. The program is available to all employees who work at least 30 hours per week and/or participate in the Health Benefits plan. In addition, the firm offers various programs throughout the year geared towards wellness. This program starts immediately upon employment for expenses incurred after employment.

### LIFE INSURANCE

The coverage is for two times annual base salary, up to a maximum amount of insurance of \$250,000. The program is available to all employees working a minimum of 30 hours per week and begins on the first day of the month after 30 days of employment. There is no cost to the employee.

### ADDITIONAL LIFE INSURANCE

Additional life insurance may be purchased in units of \$10,000. You may buy up to \$500,000 of coverage. Spouses may be covered to a maximum of \$100,000 but cannot exceed your combined basic and additional life insurance. Children may be covered in increments of \$1,000 to a maximum of \$10,000. The program is available to all employees working a minimum of 30 hours per week and begins on the first day of the month after 30 days of employment. The cost of the

## BENEFITS (Continued)

coverage is based on your age and the total amount purchased.

### **ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE**

The firm provides AD&D insurance. The maximum amount of accidental death and dismemberment insurance is equal to the amount of life insurance in effect at the time of death or injury. The program is available to all employees working a minimum of 30 hours per week and begins on the first day of the month after 30 days of employment. There is no cost to the employee.

### **PAID TIME OFF (PTO)**

PTO is earned on a prorated basis at a rate of 4.92 hours per pay based on a 37.5 hour work week (4.92 hours per pay based on 40 hours) or 16 days per year through your fourth year of employment. While you have 16 days of PTO, 7 days are designated for sick time. However, if you don't need them for sick days, you may use them as needed. In the first year of employment, the pro-ration starts on the first pay following one month of employment. On your fifth anniversary, PTO will accrue at a rate of 6.06 hours per pay based on a 37.5 hour work week (6.46 hours per pay based on 40 hours) or a total of 21 days per year. You may take PTO prior to accumulations. PTO continues to increase based on years of service.

### **SHORT-TERM DISABILITY**

The coverage pays 100% of your current base salary and begins six months after commencement of employment. Coverage begins on the 6th working day of total disability and continues until total disability ends or the 30th calendar day after the start of total disability, whichever occurs first. The program is available to all employees regularly working a minimum of 30 hours per week.

### **LONG-TERM DISABILITY**

The coverage pays 60% of monthly gross earnings up to a maximum payment of \$5,000 per month. Policy has a 1 to 6 month qualifying period depending on employment status; it becomes effective as the short-term coverage ends (see above). The program is available to all employees regularly working a minimum of 30 hours per week.

### **401(k) PROFIT SHARING PLAN**

The 401(k) Plan is employee-funded. The Profit Sharing Plan is employer-funded and the firm has annually made a contribution as a percentage of compensation for eligible employees since the plan was adopted in 1975. Employees must be 21 years of age to be eligible for the plan. Employees are eligible to participate in the 401(k) and Profit Sharing Plans after one year of employment.

### **FLEXIBLE SPENDING ACCOUNTS**

The Plan allows employees to make contributions from payroll on a pre-tax basis to pay for child care. All employees working 30 hours per week or more are eligible on the first day of the month following 30 days.

### **HOLIDAYS**

The Firm typically recognizes the following 9 holidays:

- New Year's Day
- Martin Luther King Day
- Memorial Day
- Independence Day

## BENEFITS (Continued)

- Labor Day
- Thanksgiving Day
- Day after Thanksgiving
- Christmas Eve
- Christmas Day

A memo is distributed in December which sets out the assigned holidays for the upcoming year, the respective dates, and any changes to the typical holiday schedule (i.e., Christmas Eve or Christmas Day falling on the weekend).