

2023 Benefits at a Glance

Who's Eligible?

Full time and part time employees working a minimum of 21 hours per week are eligible for the BenefitsPlus program. Coverage begins the first of the month following hire date or coincident with hire date.

Be Healthy

MEDICAL (administered by UnitedHealthcare)

We offer four medical plan options: two PPOs and two High Deductible Health Plans (HDHP). All options use UnitedHealthcare's Choice Plus Network and give you the flexibility to access network or out of network care. Prescription drug costs are also covered. The HDHP also provides a Health Savings Account with company contributions.

Medical plan members receive access to many wellness and support programs such as 24-hour Virtual Visits, 2nd.MD, TalkSpace, Rally, and Real Appeal. There is access to One Medical primary care with membership fees waived in select cities.

FAMILY PLANNING

We're here to support you every step of the way from pre-conception through your baby's first steps. As you consider starting or growing your family, the following resources are available to you.

- Fertility Solutions – including egg freezing for lifestyle reasons.
- Maven Family Support – Care advocates to provide personalized guidance for you, whether you are thinking of starting a family, already pregnant, exploring fertility treatments, considering adoption or surrogacy, or have a child under 10 years old
- Adoption and Surrogacy Support* – the company will reimburse eligible expenses for adoption up to \$15,950 and \$25,000 for surrogacy.

*Medical plan enrollment not required

DENTAL (administered by Delta Dental)

We offer two dental plan options: An Enhanced Plan and a Standard Plan. Both options give you the flexibility to access network or out of network care. The Enhanced Plan provides a greater annual maximum and orthodontia coverage for children and adults. The Standard Plan has a lower annual maximum and does not cover orthodontia.

VISION (administered by VSP)

We offer a vision plan to provide affordable routine vision care, including allowances for frames, lenses and contact lenses. You have flexibility to access network or out of network care.

FLEXIBLE SPENDING ACCOUNTS (administered by Smart-Choice)

You may set aside pre-tax dollars for reimbursement of eligible healthcare and/or dependent care expenses up to the annual IRS maximum.

Be Resilient

WORK/LIFE ASSISTANCE PROGRAM (administered by CCA@YourService)

Our work/life assistance program helps you obtain confidential support and referrals for personal and work-related concerns. This service is available 24 hours a day; 7 days a week at no cost to you and your family members.

VIRTUAL WELLBEING TOOLS

- Self Care by Able To – All employees have free access to self-care techniques, coping tools, meditations and more through the Self Care app, created in partnership with UnitedHealthcare.
- Weekly Coaching Support – Dedicated counselors are available in partnership with our EAP to give you the support you need to help manage whatever life throws your way.

Be Prepared

401(k) PLAN (administered by Charles Schwab)

The 401(k) Plan allows you to save a percentage of your pay with pre-tax and/or Roth 401(k) dollars. You are automatically eligible and will be automatically enrolled at a 6% contribution rate after 90 days of service. The company matches 50% of your contributions up to a maximum of 3% of pay.

PAID LEAVE PROGRAMS

We believe in meeting you where you are. We understand sometimes life takes you away from work and we provide paid leave programs to support you.

- Parental Leave – 16 weeks of paid leave for new parents who had a child through birth, adoption, or foster placement.
- Caregiver Leave – Up to 6 weeks of paid leave to care for a family member with a serious health condition.
- Military Leave – 16 weeks of paid leave for active-duty deployment.

LIFE and AD&D INSURANCE

(administered by Lincoln Financial Group)

We provide Basic Life and Basic Accidental Death & Dismemberment (AD&D) Insurance in the amount equal to 2 times your annual salary. You may purchase additional coverage for yourself and your family.

DISABILITY INSURANCE

(administered by Lincoln Financial Group)

We provide both Short-Term Disability and voluntary Long-Term Disability insurance. These benefits provide a source of income in the event you become disabled and are unable to work. The Short-Term disability insurance, provided at no cost to you, may replace up to 70% of your income for up to 26 weeks. The optional Long-Term disability insurance replaces 60% of your salary if your disability extends beyond 26 weeks.

ADDITIONAL VOLUNTARY OPTIONS

You may purchase voluntary accident, hospitalization and critical illness insurance through UnitedHealthcare. You also have access to Auto/Home, Pet and Group Legal insurance with Metlife, and Identity Theft Protection coverage with LifeLock.

BACK UP CARE ADVANTAGE PROGRAM

(administered by Bright Horizons)

The back-up care program is available to use when you need to be at work and your regular child or adult/elder care is unavailable. This service includes dedicated back-up childcare centers, center-based childcare options through an extended network, in-home child care and in-home adult/elder care. The program also provides access to Sittercity, discounted rates at tutoring centers, and access to discounted regular childcare and eldercare services.

Be Balanced

HOLIDAYS AND TIME OFF

We recognize the value of work life balance. We observe major holidays each year including Juneteenth and Election Day, in addition to a year-end office closure every December. We also offer two volunteer service days and a Flexible Time off policy which allows you to take the time you need to give back, relax, and recharge.

LULAFIT

You have free access to a virtual wellness platform with Lulafit, which connects you to daily live-streamed workouts, a library of lifestyle guides and on-demand activities, and much more.

COMMUTER BENEFITS

(administered by Your Spending Account)

You may set aside both pre-tax and post-tax dollars to pay for eligible mass transit and parking expenses each month.