



BENEFITS PLAN OVERVIEW

*Premiums listed are semi-monthly, pre-tax deductions.
 Specific plan information and details will be provided under separate cover.
 All employees are benefits-eligible on the first of the month following 60 days of employment.*

Medical Plans offered through Cigna

Health Savings Account (HSA)

Employee Only	\$0.00
Employee + Spouse	\$306.39
Employee + Child(ren)	\$190.48
Employee + Family	\$447.72

Open Access HMO

Employee Only	\$0.00
Employee + Spouse	\$409.90
Employee + Child(ren)	\$268.20
Employee + Family	\$582.23

Preferred Provider Organization (PPO)

Employee Only	\$118.60
Employee + Spouse	\$684.44
Employee + Child(ren)	\$489.84
Employee + Family	\$922.54

Dental Plans - Ameritas

Ameritas Base Plan

Employee Only	\$0.00
Employee + Spouse	\$6.63
Employee + Child(ren)	\$10.17
Employee + Family	\$16.80

Ameritas Buy-Up Plan

Employee Only	\$7.48
Employee + Spouse	\$19.96
Employee + Child(ren)	\$23.67
Employee + Family	\$36.15

Vision Coverage - Ameritas

Ameritas Vision Plan

Employee Only	\$0.00
Employee + Spouse	\$2.36
Employee + Child(ren)	\$2.64
Employee + Family	\$5.52

Coverages offered through Mutual of Omaha

Disability

Short-Term Disability	\$0.00
Long-Term Disability	\$0.00

Basic Term Life Insurance

1x annual base salary	\$0.00
up to \$50,000	

Basic AD&D Insurance

1x annual base salary	\$0.00
up to \$50,000	

Additional coverage may be purchased for the employee, spouse, and child(ren).

401(k)

Employees are eligible for participation after completing 90 days of employment with plan entry dates on 1/1, 4/1, 7/1, and 10/1
The plan is offered through Mercer Advisors and TD Ameritrade.
Detailed plan information will be provided upon eligibility.
Exzeo offers up to a 4% match on employee contributions.

PAID TIME OFF

Paid Holidays - eligible upon date of hire

New Year's Day	Labor Day
Memorial Day	Thanksgiving
Juneteenth	Thanksgiving Friday
Fourth of July	Christmas Day

Paid Time Off - accrue from Day 1, eligible for use at Day 91

Up to 3 years	15 days
3 - 8 years	20 days
8+ years	25 days

Detailed information regarding paid time off can be found in the Employee Handbook.

OTHER BENEFITS

Direct deposit
Bi-weekly payroll

Business-casual dress code
Casual-dress Fridays

Connection Days
Bravo! Program