



# made for you



Health care is continually changing and innovating. We believe your benefits should keep up while addressing your needs with personalized content. We're excited to introduce Made For You, a customizable way to offer you employee coverage, perks and programs. "For You" benefits meet you where you are on your personal journey.



Traditional benefits help keep you and your dependents healthy and happy.

**Medical:** We offer you a choice among different medical plans. All of our plans include comprehensive medical care and prescription drug coverage.

**Best Doctors Second Opinion Program:** You and your family members do not have to face difficult medical decisions alone. Best Doctors will work with your health care provider to gather your medical history records, take the time to ask questions and review every aspect of your situation. This benefit is provided at no additional cost to medical plan participants.

**Benefits Concierge Service:** For all your benefits and HR-related questions and concerns, contact your benefits concierge. Representatives can assist you with questions related to your benefits, eligibility requirements, ID requests, claims and more.

**Telehealth:** With a telehealth program, a U.S. board-certified doctor is just a call or click away. Whenever you're unable to visit the doctor's office or local health care clinic, use telehealth to get quick medical advice on the phone, online or even on your mobile device.

**Dental:** We offer you a choice among different dental plans. You will get the most out of your benefits and pay less when you use in-network providers.

**Vision:** We offer you an opportunity to enroll in a vision plan. You will get the most out of your benefits and lower your costs if you use in-network providers.





Every job has its perks, and these incentives are here when you're ready to take advantage.

**Leaves of Absence:** We understand the need to take time away from work. You are eligible for an extended period away from work under certain circumstances, including illness, injury, to care for a family member and military leave, among others.

**Employee Discount Program:** Access exclusive discounts on a variety of brand-name products and services, from cars and computers to theaters and restaurants.

**Transit/Commuter Benefit:** Contribute pre-tax dollars (up to annual IRS limits) to a transit and/or commuter account to pay for expenses related to your commute. Because contributions are taken out of your paycheck pre-tax, your taxable income is reduced and your take-home pay increases as a result. Use this benefit to cover all types of commuting expenses, including for the subway, bus, train, ferry, vanpool, bicycle and parking—even ride-sharing services!



These type of benefits help you balance the coverage you need with smart financial options and funds for your future.

**Home and Auto:** You have an opportunity to purchase auto and home insurance at discounted rates.

**Flexible Spending Accounts (FSAs):** With the health care and dependent care FSAs, you can set aside pre-tax dollars to pay for qualified health care and/or dependent care expenses.

- **Health Care FSA** — Contribute up to \$3,050 to cover eligible health expenses that you, your spouse and your children (up to age 26) incur.
- **Dependent Care FSA** — Contribute up to \$5,000 (or \$2,500 if you and your spouse file separate tax returns) to cover eligible dependent care expenses.

**Health Savings Account (HSA):** The HSA allows you to set aside pre-tax dollars to help pay for the health care expenses your health insurance doesn't cover. Your employer may also contribute to your account to help it grow. You can also use HSA funds to cover COBRA premiums, qualified long-term care insurance and expenses, health insurance premiums when receiving unemployment benefits and Medicare and retiree health insurance premiums (excluding Medicare supplement and Medigap insurance premiums). With an HSA, you can save your money pre-tax, invest your funds tax free and withdraw funds tax free. You can even take those funds with you, even if you retire or leave your employer.

**Health Reimbursement Account (HRA):** The HRA helps you pay for eligible health care expenses, and includes a company contribution based on the coverage level you elect. Eligible expenses include medical, prescription drug, dental and vision expenses not covered by your health insurance.

**401(k):** Save for retirement by contributing pre-tax dollars to a traditional 401(k) or post-tax dollars to a Roth account. Your employer also contributes to your account to help it grow.

**Identity Theft Insurance:** Identity theft can be emotionally devastating and take years to resolve without help from a professional. But with help from an experienced team, available 24/7, restoration takes place quickly and effectively, giving you peace of mind. You pay the full cost of this benefit.

**College Savings Plan:** As tuition continues to rise, the Company is here to help. With the college savings plan, you can save for your children's education tax free. You won't pay federal taxes or, in many cases, state taxes on withdrawals used for qualified expenses. In addition, many states allow a deduction from or credit against state taxes for all or part of your contributions. Use funds saved in the account to pay for qualified expenses at eligible K-12 schools (up to \$XX,XXX per year, per student to pay for tuition), undergraduate and graduate schools, community colleges or trade schools. You can open an account for as little as [\$X], with subsequent contributions as low as [\$X].



 **support**  
for you

Whether you're ready to develop your career or need to find support for your personal and emotional growth, these benefits can help.

**Employee Assistance Program (EAP):** Life is full of challenges, and sometimes balancing them all can be difficult. The EAP is a confidential program dedicated to supporting the emotional health and well-being of you and your household. The EAP offers mental health resources, confidential counseling, legal and financial advice, referrals to childcare and eldercare services and more at NO COST to you.

**Pet Insurance:** Your pet is like family, and deserves to be covered as one. You have the option of purchasing voluntary pet insurance to help cover the costs associated with veterinary care. You'll also pay premiums at a discounted rate.

**Legal Plan:** In need of legal assistance? Enroll in the voluntary legal plan, which offers access to both in- and out-of-network attorneys who can assist you with a range of legal, family and real estate matters. This includes wills and trusts, real estate, debt collection and more.

**Career Coaching:** This service is a tailored professional development platform focused on improving your productivity and well-being through one-on-one coaching. You'll have access to tools and technology to create a personalized experience and growth plan to help you reach your goals.

**Time Off:** We understand the need to take time away from work. Below, you'll see how you accrue paid time off (PTO) with the company. [INSERT PTO CHART]

Years of Service	Accrued Hours	Annual PTO Accrual	Maximum Accrual

**Community Service/Involvement:** You can take up to [XX] hours of paid time off per year to volunteer at any 501(c)(3) organization. Additionally, the company will match any contributions you make to a charity/non-profit, up to [AMOUNT] per year.

**Recognition Programs:** Once you complete [X] years of service with the company, you are eligible to receive a service award. Service does not have to be continuous to count toward service credit for the award.

**Adoption/Fertility/Family-forming benefits:** Looking to start or expand your family? When you're enrolled in the company's medical plan, you'll have access to fertility specialists to bring you a smarter approach with better care, more successful outcomes and more treatment options to support all paths to parenthood. This program includes a [\$X,XXX] benefit toward adoption or surrogacy costs.

**LGBTQ+ Benefits/Support:** Our medical plan includes benefits LGBTQ+ employees may find useful, including behavioral health services, hormone therapy and medications, surgical services, ongoing health and wellness support. We also offer financial counseling, childcare and wellness support through our employee assistance program (EAP).



Care benefits offer financial compensation in scenarios such as illness, injury and death. You and your beneficiaries can use these benefits to ease the financial burden while you recover.

**Accident Insurance:** To protect yourself and your dependents from the financial fallout as a result of accident, injury or even death, you have the option to purchase voluntary accident insurance at discounted group rates. You pay the full cost of this benefit.

**Critical Illness Insurance:** To help cover out-of-pocket health care expenses related to certain critical illnesses, you have the option to purchase critical illness insurance at discounted group rates. You and your covered spouse and dependents will receive a lump-sum payment to help cover out-of-pocket expenses related to cancer, heart attacks, strokes, benign brain tumors, major organ failure and certain childhood conditions.

**Hospital Indemnity:** You have the option of enrolling in the hospital indemnity plan to help cover the cost of out-of-pocket expenses associated with a hospital stay (such as transportation, meals and childcare) that are not covered under our core medical coverage. This benefit provides a cash amount and is available at an additional cost to you.

**Long-Term Disability (LTD):** You have the option of purchasing voluntary LTD to help you maintain your standard of living if you're unable to earn a paycheck due to a disabling accident or extended illness. It pays a portion of your income to help cover essential living expenses such as food, clothing, utilities, your mortgage, car payments and more.

**Long-Term Care (LTC):** You have the option of purchasing LTC insurance, which refers to a variety of services designed to help you perform the functions of day-to-day living to help you remain as independent as possible. Some LTC services provide assistance with day-to-day activities for people with a chronic illness or cognitive impairment, such as dementia. Others follow a period of rehabilitation for people who continue to require assistance to perform daily activities. Because neither medical insurance nor Medicare are primarily designed to pay for these services, LTC can provide a way for you to pay for this care. It can help you retain assets and income set aside for retirement, as well as remain independent by providing the money to allow you to decide where and how your care will be provided.

**Cancer Insurance:** To help you with the added financial burden that comes from a cancer diagnosis, you may purchase cancer insurance to help you cover the cost of expenses that are not typically covered under our medical plan.

**Whole Life Insurance:** You have the option of purchasing whole life insurance to help your family prepare for the unexpected. In the event of your death, this benefit can help replace your family's loss of income, help with mortgage costs or educational needs, or leave a legacy for the next generation. Whole life offers level premiums and insurance protection for as long as you live. Whole life policies also build cash value over time that grows tax-deferred and can be used as savings. Or, it can be borrowed against if you need the money while you are alive.



For full benefit program details, contact HR at (xxx) xxx-xxxx, or scan the QR code.



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## Looking for Childcare Support?

The employee assistance program offers resources to help your work-life balance - including resources for childcare.

[Click Here to Learn More!](#)



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## Grow Your Family with Expert Help

Our Family-Forming and Fertility program helps you build your family, whether through adoption, surrogacy or with the help of fertility specialists.

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## Ready to Buy Your Dream Home?

Our company offers home loan resources to help you find the house of your dreams - without breaking the bank.

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## Leave of Absence: Take Time for You

When you need to a leave of absence from work, we offer the resources to guide you, help you address your needs and provide financial security while you're away.

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## Open Enrollment is Coming!

Find out everything  
you need to know about  
benefit changes, enrollment  
deadlines and more!

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## Auto, Home and More, Oh My!

When you need financial assistance, we have the resources to help: explore our auto, home and renters insurance options today!

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## Coverage for Your Furry Family Members

Pet insurance is the perfect way to make sure your pets have the coverage they need to help protect their health – and your wallet.

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## Don't Forget to Use Your PTO!

Get a refresher on your remaining paid-time off (PTO) hours, company holidays and more.

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