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## FULL TIME EMPLOYEE BENEFIT OVERVIEW

- **HEALTH BENEFITS**
  - **MAJOR MEDICAL** – Individual Health Reimbursement Arrangement (ICHRA)
  - **HEALTH SAVINGS ACCOUNT (HSA)** w/ Employer matching.
  - **VISION** – Includes extra savings on non-covered services or products.
  - **DENTAL** – Includes extra coverage for certain medical conditions.
  - **BASIC GROUP TERM LIFE/AD&D**
  - **SHORT TERM DISABILITY**
  - **VOLUNTARY SUPPLEMENTAL TERM LIFE/AD&D**
- **SUPPLEMENTAL INSURANCES** – Such as Accident, Critical Care, & Cancer Care
- **401k** w/ Employer matching.
- **DISCRETIONARY BONUSES**
- **EARNED WAGE ACCESS** – Early access to wages. Provided through payroll and ZayZoon.
- **PAID HOLIDAYS**
- **PTO TIME** – Paid Time Off, Jury Duty, Bereavement.
- **EMPLOYEE STOCK OWNERSHIP PROGRAM (ESOP)** – 100% Employee Owned.
- **VOLUNTEER OPPORTUNITIES** – Employees are paid for the day
- **ADDED ASSISTANCE BENEFITS THROUGH OUR INSURANCE PARTNER PRINCIPAL**
  - **EMPLOYEE ASSISTANCE** – Free confidential resources during challenging times.
    - Includes counseling, mental health, financial and legal programs.
  - **LEGAL** – Such as Wills, Power of Attorney, Estate Planning, and more.
  - **TRAVEL** – Medical Assistance, Lost/Stolen Items, Emergency Services, and more.

Benefits begin on the 1<sup>st</sup> of the month following satisfactory completion of a 60-day probationary period.