

# 2023 Benefits At-a-Glance



Flex Technology Group (FTG) benefits are designed to provide peace of mind in and out of the office. Our benefits provide maximum flexibility in the choices employees can make. We strive to provide the best options available for our employees and their families.

## ELIGIBILITY



### Eligibility

Active, full-time employees working at least 30 hours per week are eligible for benefits on the first of the month following 30 days of employment. You may enroll your eligible dependents in many of the same plans you choose for yourself. Eligible dependents include:

- Your legal spouse or same/opposite gender domestic partner\*
- Your natural, adopted, stepchildren, or domestic partner's children up to age 26
- Children of any age, if incapable of self-support due to mental or physical disability

\*Email the Total Rewards team at [BenefitsInfo@flextg.com](mailto:BenefitsInfo@flextg.com) for the Declaration of Domestic Partnership form which must be approved before coverage can begin.

## HEALTH BENEFITS



### Medical

FTG offers three diverse medical plan options through UMR and two plans through Kaiser to provide you and your family with the coverage you need. All of our medical plans offer coverage levels for Employee, Employee + Spouse or Partner, Employee + Child(ren), or Employee + Family.

#### UMR Medical Plans

- **UMR PPO \$2000:** A Preferred Provider Organization (PPO) plan. This plan has set rates for your typical medical services. This plan offers our lowest in-network annual deductible.
- **UMR PPO \$5000:** A Preferred Provider Organization (PPO) plan. This plan has set rates for your typical medical services. This is the lowest contributions for our PPO plans offered.
- **UMR HDHP/HSA \$3000:** A High Deductible Health Plan (HDHP) with a Health Savings Account (HSA). This is the lowest contributions for our medical plan offered.

#### Kaiser Medical Plans: (For CA Employees only)

- **Kaiser HDHP/HSA:** A High Deductible Health Plan (HDHP) with a Health Savings Account (HSA). This is the lowest contributions for our Kaiser medical plan offered.
- **Kaiser HMO:** A Health Maintenance Organization (HMO) plan. This plan has set rates for your typical medical services when treatment is sought in-network.

All Medical plans include coverage to TeleHealth services for non-life-threatening injuries or illnesses.

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 <p><b>Dental</b></p>	<p>FTG's dental plans provided through Unum help you maintain a healthy smile through regular preventative dental care and offer coverage to correct any issues as soon as they occur. FTG offers two dental plans through Unum. All of FTG's dental plans offer coverage levels for Employee, Employee + Spouse or Partner, Employee + Child(ren), or Employee + Family.</p> <ol style="list-style-type: none"> <li><b>1. Unum Low Dental Plan:</b> Provides: Includes low cost for basic and restorative services and has a plan year maximum of \$2,000 per individual.</li> <li><b>2. Unum High Dental Plan:</b> Enhanced plan that includes lower cost for basic and restorative services, orthodontia benefits are eligible for coverage, and has a maximum plan year benefit of \$5,000 per individual.</li> </ol> <p>Earn extra benefits just by taking care of your teeth! How it works: If you have one cleaning, one regular exam, and your total claims for preventative, basic/major covered procedures paid during the year are under the threshold limit, you can have a portion of your annual maximum benefit rolled over to the next plan year.</p> <p>To search for an in-network dentist prior to enrollment visit <a href="http://www.unumdentalcare.com">www.unumdentalcare.com</a>.</p>
 <p><b>Vision</b></p>	<p>Keep your vision clear and your eyes in good health with regular eye exams. The vision plan offers an extensive network of optometrists and vision care specialists. FTG's vision plan offer coverage levels for Employee, Employee + Spouse or Partner, Employee + Child(ren), or Employee + Family.</p> <p>Plan Highlights: Include annual WellVision Exam, Frames and Lens allowance every 12 months, Contacts allowance (in lieu of lenses and frames) every 12 months. Offers savings on second pair of glasses and non-prescription sunglasses.</p> <p>Like vision loss, hearing loss can have a huge impact on productivity and overall quality of life. Unum offers savings on hearing exams and hearing aids for you and your entire family through Amplifon!</p> <p>To find an Unum vision network provider, visit <a href="http://www.eyemedvisioncare.com/unum">www.eyemedvisioncare.com/unum</a>.</p>

## FINANCIAL BENEFITS

 <p><b>Health Savings Account (HSA)</b></p>	<p>If you enroll in the FTG sponsored UMR or Kaiser High Deductible Health Plan, you'll have access to a health savings account (HSA). The HSA helps you save pre-tax dollars for health expenses now or in the future. The account is yours, even if you change plans in the future, and the balance rolls over each year accruing interest tax-free. FTG will contribute to your HSA based on your coverage level. Employee coverage will receive \$600 and Employee +Spouse, Child(ren), or Family coverage will receive \$1,100 during a 12-month period. FTG Contributions will be made bi-weekly (</p>
 <p><b>Flexible Spending Accounts (FSA)</b></p>	<p>FTG provides you with access to Flexible Spending Accounts (FSAs). These accounts allow you to set aside money from your paycheck – before you pay taxes on it – and then use that money when you have eligible health care or dependent care expenses.</p>

## FINANCIAL PROTECTION

 <p><b>Basic Life and AD&amp;D</b></p>	<p>FTG provides Basic Life and AD&amp;D coverage to eligible employees. This coverage includes \$50,000 at no cost to you!</p>
 <p><b>Voluntary Life and AD&amp;D</b></p>	<p>Employees may elect additional Life and AD&amp;D coverage beyond what is provided by FTG. Voluntary coverage can be secured for employees, your spouse, and dependents up to the age of 26.</p>

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 **Short Term Disability (STD)** At no cost to you, FTG provides a short-term disability (STD) policy that provides wage replacement when you are unable to work due to a non-work injury or illness. This benefit provides you with 60 percent of your weekly base pay, up to a maximum of \$1,000 per week for 12 weeks. Employees must fulfill a one-week waiting period before disability benefits begin. \* Excludes CA as they have state disability.

 **Voluntary Long-Term Disability** FTG provides access to voluntary long-term disability coverage. This benefit provides wage replacement if your disability extends beyond 90 days. Employees who enroll in this benefit will be eligible for wage replacement at 60 percent of your earnings, up to a maximum of \$10,000 per month. This benefit will continue until you are released from care by your treating physician or when you reach normal social security age.

## RETIREMENT

 **401(k) Savings and Retirement Plan** As an eligible new hire, you will receive a welcome packet from Empower within 30 days from your new hire date. The plan offers an automatic enrollment at 5% into a pre-tax, target date fund. You have the option to select from several other funds with either pre-tax or Roth options. Once enrolled, you can change your elections at any time through the Empower self-service portal or by contacting their customer support team. **The Company provides an Employer Match each pay period, which is typically 50% up to the first 6% contributed.**

## LIFESTYLE BENEFITS

 **Employee Assistance Program (EAP)** FTG Employees and members of their household have access to an Employee Assistance Program (EAP) provided by Unum. This service is provided at no cost to employees, it is completely confidential, and available 24/7 both online as well as through phone support. Services included:

- Stress management, anxiety, and depression
- Accessing legal help
- Managing your Finances
- Relationship issues, divorce
- Child/elder care resources
- Anger, grief and loss
- In-person – 5 face-to-face visits with a Licensed Professional Counselor

 **Voluntary Accident Coverage** Unum Voluntary Accident plan provides coverage for specific injuries and treatments resulting from a covered on or off job accident. The amount of the benefit paid depends on the plan, type of injury and treatments received. Benefits paid directly to you, so you choose how to use them, such as paying medical bills, subsidizing lost income, or covering everyday expenses. Coverage options include Employee only, Employee plus Spouse, Employee plus Child or Employee Plus Family.

Examples of covered expenses: Ambulance, Emergency Room Visit, Physician Visits, Hospital Admission, Medical Equipment, Out-Patient Therapy

 **Voluntary Hospital Indemnity** Unum Voluntary Hospital Indemnity plan provides employees with direct payments to assist with expenses incurred from hospital services. Employees can receive benefits when you are admitted to the hospital for a covered accident, illness, or childbirth. Benefits are paid directly to you, so you choose how to use them, such as paying medical bills, subsidizing lost income, or covering everyday expenses.

 **Voluntary Critical Illness** Unum Voluntary Critical Illness plan provides a lump sum benefit if you are diagnosed with a covered illness or condition. Benefits paid directly to you, so you choose how to use them, such as paying medical bills, subsidizing lost income, or covering everyday expenses.

Examples of covered illnesses: Heart Attack, Stroke, Major Organ Failure, Cancer Conditions, ALS, Brain Tumor, Coma

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## Voluntary Identity Theft



## and Legal Services

When you enroll in LegalShield Plans, you gain access to attorneys who can help with and advise on a variety of legal issues. The legal plans provides telephone and office consultations for a wide range of legal matters including:

- Will Preparation
- Legal Consultation and Advice
- Court Representation
- Dedicated Provider Law Firm
- Legal Document Preparation and Review
- Speeding Ticket Assistance
- 24/7 Emergency Legal Access

By enrolling in LegalShield plans, you also gain access to IDShield which provides unlimited access to fraud specialists if your identity is stolen. Coverage is available for you and your family members.

### EMOTIONAL SUPPORT



## Ginger

Ginger offers on-demand, confidential mental healthcare through coaching via text-based chats, self-care activities, and video-based therapy and psychiatry—all from the privacy of your smartphone. You can chat with your coach whenever you need to, 24/7 – while you’re going to work or in line getting coffee – it’s chat-based, so no one will overhear your conversation. FTG has also elected to offer 8 video sessions for you and/or your dependents. Dependents over the age of 13 can also use.

### 24/7 MEDICAL ADVICE



## Summus

Summus provides referrals to in-network specialists who can assist with autoimmune disorders, gender transition surgery, heart disease, and more! Contact Summus if you are seeking guidance across any health condition or question. Summus provides timely access to medical experts to help you make the best decisions for you and your family’s health. It is fully confidential and is provided at no cost to you.

### PAID TIME OFF



## Vacation

FTG believes that our employees are the key to what makes a great company! We believe that a balance between work and non-work activities is essential to maintain quality performance and a positive work atmosphere. To support this philosophy, the company has designed Paid Time Off (PTO) policies. Each company under the FTG umbrella has a slightly different PTO policy.



## Sick Time

Employees begin accruing sick time on the first day of employment and may begin to use the accrued sick time immediately for reasons covered in the policy.



## Holidays

- New Year’s Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day and the day after Thanksgiving
- Christmas Day
- 2 floating holidays of your choice