

## Appliedinfo Partners, Inc. (AIP) Benefits

### Summary for 2018

AIP benefits take effect after a 90 day waiting period:

1. **Medical Insurance** through Oxford Health effective on the 91st day of employment, ending on the last day of employment. We offer a choice of 3 medical plans. Company pays 50% on option 2 as the standard employer contribution, and employee pays the differential via payroll deduction on a before tax basis. Rates are subject to change upon plan renewal on 1/1/2018.

Medical:

Employee Deduction per Paycheck (bi-weekly)

	Option 1(HSA)	Option 2(Base)	Option 3(High)
Employee Only	\$ 65.24	\$125.99	\$163.11
Employee/Spouse	\$137.20	\$264.95	\$343.02
Employee/Child(ren)	\$113.85	\$219.85	\$284.63
Employee/Family	\$199.12	\$384.51	\$497.82

**Dental & Vision Insurance** through UnitedHealth effective on the first of the month following the 90th day of employment, ending on the last day of the month in which employment terminates. We offer 2 options in Dental with 50% employer contribution, where as vision is a voluntary benefits. Rates are subject to change upon plan renewal on 1/1/2018.

<u>Dental:</u>	PPO30	PPO20	<u>Vision:</u>
Employee Only	\$ 11.57	\$ 5.32	\$ 2.10
Employee/Spouse	\$ 23.14	\$10.65	\$ 3.98
Employee/Child(ren)	\$ 26.28	\$11.24	\$ 4.68
Employee/Family	\$ 39.81	\$17.36	\$ 6.57

2. **UnitedHealth Insurance** provides free term life policy of \$15,000, ADD and long term disability coverage, effective on the first of the month following the 90th day of employment, ending on the last day of employment.
3. **401(K)** with ADP effective on the first of the month following the 90th day of employment. Company matches 15% of employees' first contributing 4%. Matching occurs annually at year end with a vesting schedule starts after 2 years of service. Matching will be fully vested after 6 years of service. Employee contribution can vary between 1% to 75% subject to an annual dollar maximum set by IRS, and may be directed into either traditional or Roth accounts. All HCEs are subject to a contribution rate cap to ensure passing of discrimination tests. The plan includes a loan feature.
4. **Flexible Spending Account (FSA)** is available (current annual limits - \$2,000 for medical/LPFSA and \$5,000 for dependent care) with a \$500 carryover feature. Enrollment is only within 120 days from Date of Hire or a Qualifying event.
5. **Voluntary Insurance** is available (life, disability, accident, critical illness) through Allstate Insurance.
6. **Vacation Days:** 10 days for employment year 1 through 3, (1st year is partial, starts accrual after 90 day waiting period for each full calendar month), 12 days for employment years 4 through 5, and 15 days thereafter.
7. **Personal Days:** 5 days per year (1st year is partial, starts accrual after 90 day waiting period for each full calendar month).
8. **7 paid holidays:** New Year Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day and the day after, Christmas. Holiday benefits are not subject to the 90 day waiting period rule.

Updated 1/9/2017