

COMPANY BENEFITS

In addition to flexible work hours and team events, here are a few of the perks we offer.



HEALTHCARE

We offer three medical plans through CareFirst:

- Bronze BlueChoice HMO Open Access HSA (No referrals necessary)
- Silver BlueChoice Advantage PPO HSA
- Gold BlueChoice Advantage PPO

Preventative services are free of charge. All plans include prescription plan coverage and video visits.

HEALTH SAVINGS ACCOUNT (HSA)

We offer an HSA with our Bronze and Silver plans. You may contribute money tax-free to an HSA and pay for qualified medical, vision, and dental expenses, including deductibles, copays, coinsurance, and prescriptions. Any money deposited into your HSA is yours to keep. Even if you change health plans or leave your employer, you can take the HSA with you.

FLEXIBLE SPENDING ACCOUNTS (FSA)

An FSA allows you to contribute money before it is taxed for certain qualified expenses.

- Medical FSA – Allows you to pay for qualifying out-of-pocket health care expenses for you and your dependents.
- Limited Purpose Health Care FSA – If you enroll in an HSA, you may use this option to pay for qualified dental and vision expenses.
- Dependent Care FSA – Allows you to pay for dependent daycare so that you can work.

DENTAL

We offer a dental plan through CareFirst, Blue Dental Plus, which covers up to \$1,500 per person per plan.

VISION

We offer a vision plan through CareFirst, Blue Vision Plus, which covers prescription glasses or contacts and eye exams.

BASIC LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)

We offer Basic Life and AD&D coverage at no cost to eligible employees. Life insurance provides some financial security to your dependents in the event of your death. If you have a qualifying accident that results in the loss of limbs or eyesight, you will receive a percentage of AD&D amount.

DISABILITY

We offer Short Term and Voluntary Long Term Disability. This insurance replaces a percentage of your income during extended periods of illness or injury that prevent you from performing your regular work.

VOLUNTARY LIFE AND AD&D

You have the option of purchasing additional Life Insurance for you, your spouse and any children up to age 25.

ACCIDENT INSURANCE

Accident insurance offers a cash benefit when you need it for help covering accident or injury-related health care.

CRITICAL ILLNESS

A lump sum benefit is payable to you or your covered dependents upon initial diagnosis for a covered critical illness, including cancer, heart attack, stroke, major organ failure, end-stage renal failure, and more.

HOSPITAL INDEMNITY PLAN

A trip to the hospital can present unexpected expenses and medical bills. This plan provides financial assistance to you or your covered dependents in the event of hospital admission, intensive care, and/or confinement.

HEALTH ADVOCATE

Included with Short Term Disability enrollment. While you're out on short term disability claim, you can connect with a Personal Health Advocate who will help you navigate the complexities of the healthcare system.

EMPLOYEE ASSISTANCE PROGRAM

You and your dependents can contact clinicians 24/7 by phone, online, live chat, email and text for counseling, referrals, and follow-up services when you have personal or work-related problems.

TRAVEL ASSISTANCE PROGRAM

Included with your group Life Insurance enrollment. This benefit is available to you at no cost, designed to respond to most medical care situations or other emergencies when traveling 100 miles or more from your home.

WILL PREPARATION

Included with your group Life Insurance enrollment. Online tools and services can help you create a will, make advance funeral plans, and put your finances in order.

PAID TIME OFF

All full-time employees get 80 hours of Vacation, 48 hours of Sick Leave, and 8 hours of Personal Time for a floating holiday.

RETIREMENT PLAN

All full-time employees are eligible to save for retirement with a 401(k). The company matches up to 4%.

HOLIDAYS

All full-time employees will receive a day off with pay for each designated company holiday at their regular rate of pay or base salary after a 90 day introductory period.

SAFETY SHOE REIMBURSEMENT

Employees who require safety shoes for their job receive a reimbursement for steel toe or composite toe shoes of \$100 every 2 years.

MARYLAND529

Save money for education with the Maryland 529 and deduct contributions from your state income taxes. Maryland has two options to save for college. Go to www.maryland529.com for more information.

- Maryland Prepaid College Trust
 - Purchase one semester up to 4 years of college at today's prices and use your plan at any federally accredited college or university nationwide.
- Maryland College Investment Plan
 - Decide how much and how often you want to invest and use your savings at any federally accredited college, certified apprenticeship program, or technical or trade school.

NEW YORK 529 COLLEGE SAVINGS PLAN

Save money for education with the New York 529 College Savings Plan and deduct contributions from your state income taxes. Go to www.nysaves.org for more information.

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