

FP1 | PLUS provides a comprehensive benefits package for all eligible employees. Benefits begin on the first of the month following the date of hire unless noted below. A summary of these benefits is provided below.

Benefit	Description
<b>Medical &amp; Rx</b>	<ul style="list-style-type: none"> <li>The choice of three plans through CareFirst <ul style="list-style-type: none"> <li>HSA Medical Plan with the HealthyBlue Advantage network</li> <li>PPO Plan with the HealthyBlue Advantage network with \$1,000 deductible and lower monthly premium</li> <li>PPO Plan with the BlueChoice Advantage network with \$0 deductible and higher monthly premium</li> </ul> </li> </ul>
<b>Dental</b>	<ul style="list-style-type: none"> <li>A choice between two dental plans with CareFirst's national PPO network of dental providers. Both cover preventative care at 100% in-network and also cover regular and major restorative care at different coverage levels based on the plan. <ul style="list-style-type: none"> <li>The Low Plan has a \$1,500 annual plan year maximum benefit</li> <li>The High Plan has a \$2,000 annual plan year maximum benefit and covers orthodontia for children and adults</li> </ul> </li> </ul>
<b>Vision</b>	<ul style="list-style-type: none"> <li>A single vision plan through CareFirst utilizing the Davis Vision network of providers. This provides coverage levels for exams, glasses and/or contact lenses.</li> </ul>
<b>Life and AD&amp;D</b>	<ul style="list-style-type: none"> <li>Basic Life and AD&amp;D coverage at no cost to employees</li> <li>Benefits are 1x annual salary up to a maximum of \$400,000</li> </ul>
<b>Voluntary Life and AD&amp;D</b>	<ul style="list-style-type: none"> <li>Employees are allowed to purchase and enroll in Supplemental Life and AD&amp;D coverage for themselves, their spouse, and children at a discounted group rate.</li> <li>Employees can purchase up to \$500,000 or 5x annual salary for themselves, \$500,000 for a spouse, and \$10,000 per Child.</li> </ul>
<b>Short-Term Disability</b>	<ul style="list-style-type: none"> <li>Short-Term Disability is provided at no cost to employees</li> <li>Benefits replace up to 60% of weekly earnings to a maximum of \$2,500 per week if approved and would begin on the 8<sup>th</sup> consecutive day of disability</li> <li>The company currently supplements the carrier-provided coverage, to allow for a full income replacement during the period of approved STD leave up to a maximum of 90 days</li> </ul>
<b>Long Term Disability</b>	<ul style="list-style-type: none"> <li>Long Term Disability is provided at no cost to employees</li> <li>Benefits replace up to 40% of monthly earnings to a maximum of \$13,500, if approved, and would begin on the 91<sup>st</sup> day of disability</li> </ul>
<b>Health Savings Account (HSA)</b>	<ul style="list-style-type: none"> <li>Health Savings Accounts are offered to those who enroll in the CareFirst HSA Medical Plan</li> <li>The company contributes \$480 to employee accounts on an annual basis</li> </ul>
<b>Flexible Spending Accounts (FSAs)</b>	<ul style="list-style-type: none"> <li>Employees are allowed to enroll in, and take advantage of, contributing pre-tax dollars towards flexible spending accounts</li> <li>FSA options include a Health Care FSA, Limited Purpose FSA, Dependent Care FSA, Transit Account, and/or Parking Account</li> </ul>
<b>Employee Assistance Program (EAP)</b>	<ul style="list-style-type: none"> <li>All benefits eligible employees have access to a 24/7 confidential employee assistance program. This program offers access to guidance counselors to talk with as well as on-line research tools to consult, whenever and wherever employees need them.</li> </ul>
<b>401(k) Profit Sharing Plan</b>	<ul style="list-style-type: none"> <li>There are several retirement programs including a 401(k) Profit Sharing Plan with 3% employer contribution. Employees are eligible to participate in the 401(k) Profit Sharing Plan during the quarterly enrollment window after completing one year of service (having worked at least 1,000 hours).</li> </ul>
<b>Time Off</b>	<ul style="list-style-type: none"> <li>New Hires will earn 10 days of vacation and 5 days of sick leave per year, pro-rated based on Hire Date. The company offers 13 Holidays in 2023 with flexibility to work remotely as needed around the Christmas and New Year's Day Holidays.</li> </ul>

*These benefits are subject to change and what is currently in effect for the 2022-2023 plan year. For full details, please refer to the Summary Plan Descriptions.*