2024 BENEFITS OVERVIEW



YOU HAVE 30 DAYS FROM YOUR DATE OF HIRE OR AFTER GAINING FULL-TIME STATUS TO SIGN UP FOR BENEFITS. ALL BENEFITS ARE EFFECTIVE THE FIRST OF THE MONTH FOLLOWING 30 DAYS FROM THE DATE OF HIRE OR GAINING FULL-TIME EMPLOYMENT.

Medical | Contributions shown monthly

	UnitedHealthcare PPO 1500 / 3000	Surest Zero- Deductible	UnitedHealthcare PPO HSA 2250 / 4500*	UnitedHealthcare EPO HSA 4000 / 8000
Employee only	\$330.00	\$239.00	\$124.00	\$61.00
Employee + Spouse/ Domestic Partner	\$657.00	\$476.00	\$398.00	\$226.00
Employee + Child(ren)	\$591.00	\$429.00	\$343.00	\$171.00
Family	\$987.00	\$715.00	\$554.00	\$344.00

^{*} AI Fire will contribute (\$500 for single coverage, \$1,000 for family coverage) to the Health Savings Account (HSA) if you enroll in the PPO HSA Plan. For 2024, save up to \$4,150 for employee only coverage or up to \$8,300 for family coverage in your HSA.

Dental Provider: UnitedHealthcare Contributions shown monthly

	Buy-Up Plan	Base Plan
Employee only	\$25.00	\$5.87
Employee + Spouse	\$53.72	\$14.41
Employee + Child(ren)	\$61.52	\$18.92
Family	\$97.52	\$28.89

Vision | Provider: UnitedHealthcare | Contributions shown monthly

	Vision
Employee only	\$6.20
Employee + Spouse	\$11.78
Employee + Child(ren)	\$13.82
Family	\$19.43

Paid Time Off

Completed Years of Service	Annual Grant	
Less than 5 years	80 hours (10 days)	
5 years to less than 10 years	120 hours (15 days)	
10 years +	160 hours (20 days)	

- Eight paid holidays
- New hires will receive a prorated grant of PTO in their 1st year
- Some states may require different PTO administration. Please see your specific state supplement.

Flexible Spending and Commuter Accounts | Provider: Optum

Health, Limited-Purpose and Dependent Day Care FSAs available for employee pre-tax deductions. A pre-tax commuter account supports your work travel needs.

Employees may contribute up to:

- \$3,050 for Health and Limited-Purpose. FSA rollover max for 2024 is \$610. (Assumption based on 2023 limits. May increase when IRS updates are announced.)
- \$5,000 for Dependent Care FSA
- \$3,600 (\$300/month) for parking and transportation expenses in a Commuter Expense Reimbursement Account (CERA)

OTHER BENEFITS

AllOne Health

Employee Assistance Program

Are You Expecting?

The PreTRM® Test (Sera Prognostics) tests for risk of preterm delivery and offers support for a healthy pregnancy

Care Management

- Livongo offers support if you're diagnosed with prediabetes, diabetes or hypertension
- Summus second-option program helps ensure you get the most effective treatment
- Wellthy provides support for family caregivers and their loved ones who need special care

Healthier Lifestyle

- Real Appeal weight management
- One Pass fitness and wellness program

Travel Assistance

Emergency help while traveling 100+ miles from home

401(k)

Provider: Principal

- Make contribution changes at any time
- 4% company match
- 100% immediate vesting

Group Life Insurance

Provider: Reliance Standard

Basic Life / AD&D

- 1x annual salary up to \$175,000 of coverage
- 100% employer paid

Additional Life / AD&D

 You can purchase 1-5x your basic annual earnings up to a max. of \$500,000

Disability Insurance

Provider: Reliance Standard

• 100% employer paid

Short-Term Disability

 60% of your weekly salary up to \$500/ week, for 12 weeks; benefits begin the eighth day after an accident/sickness

Long-Term Disability

 60% of your monthly salary, up to \$5,000, up until retirement age; benefits begin 90 days after disabilityrelated sickness/injury