

# 2025 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/ Legally Recognized 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 2025, save up to \$4,300 for employee only coverage or up to \$8,550 for family coverage in your HSA.

## Dental | Provider: UnitedHealthcare | Contributions shown monthly

	Buy-Up Plan	Base Plan
Employee only	\$26.81	\$5.90
Employee + Spouse / Legally Recognized Partner	\$57.62	\$14.48
Employee + Child(ren)	\$65.98	\$19.02
Family	\$104.59	\$29.04

## Vision | Provider: UnitedHealthcare | Contributions shown monthly

	Vision
Employee only	\$6.20
Employee + Spouse / Legally Recognized Partner	\$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 1<sup>st</sup> 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:

- \$3,300 for Health and Limited-Purpose. FSA rollover max for 2025 is \$660.
- \$5,000 for Dependent Care FSA
- \$3,900 (\$325/month) for parking and transportation expenses in a Commuter Expense Reimbursement Account (CERA)

## OTHER BENEFITS

### AllOne Health

Employee Assistance Program

### Are You Expecting?

Maven is available to all medical plan participants and offers personalized maternity support through their digital family health platform

### Care Management

- **Teladoc** (formerly Livongo) offers support if you're diagnosed with prediabetes, diabetes or hypertension
- **Summus** connects you to top doctors who can answer your health questions about any topic
- **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

### Financial Wellness

- **Your Money Line** online financial coaching and tools
- **Paytient** makes paying for health care more affordable

### 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 weekly salary up to \$1,000/week, for 12 weeks; benefits begin the eighth day after an accident/sickness

### Long-Term Disability

- 60% of monthly salary, up to \$10,000/month, up until retirement age; benefits begin 90 days after disability-related sickness/injury