

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 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:

- \$3,300 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: Fidelity

- 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