

Benefits Summary

| Benefits | Who is Eligible | When Coverage Begins | Who Pays | What You Receive |
|---|--|--|-------------|--|
| Health | | | | |
| Medical Dental | Benefit eligible Staff (20+ hrs./week) | 1st day of the month on or after date of hire/eligibility | BRI + Staff | Choice of two medical plans and three dental plans for yourself and your eligible dependents (Spouse/Domestic Partner and/or Child(ren)). Contributions made on a pre-tax basis for IRS qualified dependents. |
| Vision Hardware Annual eye exam is covered under medical | Benefit eligible Staff (20+ hrs./week) | 1st day of the month on or after date of hire/eligibility | Staff | You may elect EyeMed Vision Care: Vision hardware coverage for yourself and dependents. |
| Retirement | | | | |
| Retirement – 403(b) | Benefits Eligible Staff (20+ hours/week) | Voluntary participation on the 1 st of the month following hire. Employer contributions after one year of service | BRI + Staff | 3% automatic safe harbor employer contribution plus an additional 7% match of eligible compensation for a total 10% employer contribution; immediate vesting |
| Flexible Spending Accounts (FSA) | | | | |
| Health Care FSA | Benefit eligible Staff (20+ hrs./week) | 1st day of the month on or after date of hire/eligibility | Staff | Pre-tax savings for eligible out-of-pocket health care expenses for you and your dependents up to \$2,750 per plan year. Debit card available; electronic claim submission; \$550 carryover for unused funds. |
| Dependent Care FSA | Benefit eligible Staff (20+ hrs./week) | 1st day of the month on or after date of hire/eligibility | Staff | Pre-tax savings for eligible out-of-pocket child /elder care expenses; up to \$5,000 per plan year. Debit card available; electronic claim submission |
| Commuter FSA Plan | Benefit eligible Staff (20+ hrs./week) | 1st day of the month on or after date of hire/eligibility | Staff | Pre-tax savings for out-of-pocket transit or parking expenses incurred by commuting to and from work; no use-it-or-lose-it provision while employed. |
| Health Savings Account (HSA) | Benefit eligible Staff (20+ hrs./week) | 1st day of the month on or after date of hire/eligibility | Staff | Pre-tax savings for eligible out-of-pocket health care expenses. Eligible to contribute only when enrolled in the Health Savings medical plan. Carries over from year to year. May be paired with a Limited-Use FSA for greater pre-tax savings. Portable. |
| Helping you with your Finances | | | | |
| Credit Union | All Staff | Upon employment | Staff | Enjoy a wide range of services offered by First Technology Federal Credit Union. |

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| Financial | | | | |
| Basic Life Insurance & Accidental Death & Dismemberment (AD&D) | Benefit eligible Staff (20+ hrs./week) | 1st day of the month on or after date of hire/eligibility | BRI | Life insurance and AD&D coverage of 1x annual salary, minimum of \$50,000 and a maximum of \$200,000. |
| Additional Life Insurance | Benefit eligible Staff (20+ hrs./week) | 1st day of the month on or after date of hire/eligibility | Staff | <ul style="list-style-type: none"> • Optional coverage subject to carrier approval, \$20,000 - \$500,000 Term Life Insurance for you and/or your spouse/domestic partner and child(ren) • Self-Guaranteed Issue (no additional paper- work) \$100,000 if elected within 30 days. • Guaranteed Issue spouse/domestic partner for \$50,000 if elected within 30 days. |
| Additional Accidental Death & Dismemberment | Benefit eligible Staff (20+ hrs./week) | 1st day of the month on or after date of hire/eligibility | Staff | Coverage from \$50,000 - \$500,000. <ul style="list-style-type: none"> • Enroll any time without Medical History. |
| Short-Term Disability (STD) | Benefit eligible Staff (32+ hrs./week) | 1st day of the month on or after date of hire | BRI | Replaces 60% of salary up to \$5,000 per week for up to 180 days of disability starting after 14 consecutive days of disability. <ul style="list-style-type: none"> • Must reduce sick time to no more than 40 hours prior to pay out of the benefit. |
| Long-Term Disability (LTD) | Benefit eligible Staff (32+ hrs./week) | 1st day of the month on or after date of hire/eligibility | BRI | Replaces 60% of monthly income up to \$10,000 per month starting after 180 days of disability. |
| Advancing Your Professional Life | | | | |
| Educational Assistance Program | Benefit eligible Staff (32 hrs./week) | After one year of employment | BRI | Reimbursement for qualifying courses |
| Time Off | | | | |
| Bereavement | Benefit eligible Staff (20+ hrs./week) | Upon completion of probationary period | BRI | Up to three days (24 hours) with pay |
| Holidays & Float Holidays | Benefit eligible Staff members (20+ hrs./week) | Upon employment; All float days if hired prior by March 31 | BRI | 13 paid holidays – 10 Fixed (upon employment and 3 floating holidays (after 90 days employment) |
| Sick Time | All Staff | After 90 days of employment | BRI | Accrual of 80 hours per year |
| Vacation | Benefit eligible Staff (20+ hrs./week) | After 90 days of employment | BRI | Accrual of 10 hours per month if full-time |

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| Work/Life Programs | | | | |
| Employee Assistance Program (EAP) Child Care Resource/ Referral Adult/Elder Care Resource/ Referrals Concierge Services | All Staff | Upon employment | BRI | <ul style="list-style-type: none"> Programs to assist staff members in problem solving personal issues, family challenges and everyday resources. Three free outpatient counselling sessions per issue per year. |
| Rethink Benefits | All Staff | | | <ul style="list-style-type: none"> Web based program for parents of special needs children designed to put clinical best practice treatment solutions at your fingertips |
| Auto Insurance, Home/Renters Insurance, Pet Insurance, Identity Theft Protections, Student Loan Benefits, | All Staff | 1 st day of the month on our after date of hire/eligibility | Staff | <ul style="list-style-type: none"> You are eligible to participate in a comprehensive, money-saving benefits program specially designed to protect the financial security of you and your family. These coverage options are provided in addition to your core benefits |
| Discounts | | | | |
| Discounts on Travel, Fitness Clubs, Entertainment, Sports, Arts, Leisure Activities. Estate Planning & Home Ownership | All Staff | Upon employment | BRI/Virginia Mason and/or Staff | Discounts and services to assist in making life run a little more smoothly. |
| Commuting and Transportation | | | | |
| Bus, Sounder Train and Ferry Subsidies; Vanpools, Carpools; Guaranteed Ride Home | All Staff | Upon employment | Staff + BRI subsidy | \$50 for an Annual Passport; payroll deduction on the first pay check of the year or upon hire ; transportation in times of sudden illness or emergency |

The contents of the Benefits Summaries are not to be construed as a substitute for provisions of the master policies or agreements. In the event of any inconsistencies the Plan Document will prevail.