

















# 2021 BENEFITS AT A GLANCE



We understand that everyone has different needs when it comes to benefits, which is why we offer a range of comprehensive, affordable plans that you can customize for you, your spouse (including same-sex and domestic partners), and your dependents.

Benefit	Carrier	High-Level Overview	Why is this important?
 Health		<ul style="list-style-type: none"> <li>Comprehensive medical coverage including preventive care, diagnostic care, and four unique healthcare plans to choose from</li> <li>Flexibility to elect an OAP (Open Access Provider) or a High Deductible Health Care (HDHP) plan with an employer match to your Health Savings Account (HSA)</li> <li>Fertility benefits provided under all medical plans</li> <li>24/7 telehealth benefit through MDLIVE</li> </ul>	The four different plan options are designed to offer you significant choice and flexibility to maximize your healthcare coverage by providing a national network of physicians to meet your specific healthcare needs.
 Health Savings Account (HSA)		<ul style="list-style-type: none"> <li>Generous employer contribution</li> <li>Employees can roll-over existing balance and make their own contributions as well</li> <li>Links to your Cigna HDHP medical plan for ease of use</li> <li>Once your HSA reaches a certain threshold you have the option to invest a portion of your HSA in select mutual funds</li> </ul>	HSAs offer employees a tax-advantaged way to save for unexpected medical expenses in the plan year as well as during retirement for you and your eligible dependents.
 Dental		<ul style="list-style-type: none"> <li>Two unique plans offering flexible and distinct choice</li> <li>Generous orthodontia benefit for adults and children</li> </ul>	Dental health is a critical component of your overall well-being. Both dental plans cover a full range of services, including basic, preventive, major, prosthodontics and orthodontic services.
 Vision		<ul style="list-style-type: none"> <li>Network-based vision plan that provides annual eye examinations and includes comprehensive benefits for lenses, frames, and contact lenses with low copays</li> <li>Additional discounts on sunglasses, LASIK and more</li> </ul>	We offer a network-based vision plan that provides annual eye examinations and includes comprehensive benefits for lenses, frames, and contact lenses with low copays.
 Group Term Life and Travel Assistance		<ul style="list-style-type: none"> <li>Provided at no cost to eligible employees</li> <li>Employees receive 2x Annual Salary up to \$400,000</li> <li>Travel Assistance coverage included</li> </ul>	Company paid life insurance coverage helps ensure that your surviving dependents are well taken care of.
 Voluntary Life and AD&D		<ul style="list-style-type: none"> <li>Employee: \$10,000 to \$500,000; in \$10,000 increments</li> <li>Spouse: \$5,000 to \$150,000 in \$5,000 increments</li> <li>Dependent Child(ren): \$2,500 to \$10,000 in \$2,500 increments</li> <li>Voluntary AD&amp;D matches the amount of elected voluntary life insurance</li> </ul>	You have the ability to provide additional financial protection for your family.
 Decision Support		<ul style="list-style-type: none"> <li>Online portal of Dovel's benefit plans</li> <li>Decision support to understand and best utilize our benefit offerings to meet your unique needs</li> </ul>	We offer our employees many choices and insurance can be confusing. This tool provides an easy to understand review of our core benefits.
 Disability		<ul style="list-style-type: none"> <li>Long and Short Term Disability provided at no cost</li> </ul>	Payments help protect you from loss of pay as a result of a personal, continuous medical illness or injury.

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 Retirement		<ul style="list-style-type: none"> <li>Competitive 401(k) retirement offering with a generous employer match</li> <li>Immediate eligibility to participate and vesting</li> <li>Offer loan and hardship distributions</li> <li>Access to financial educational resources and tools</li> </ul>	<p>With our broad range of retirement services, insurance solutions and investment options, we'll help you meet your financial goals today and into the future.</p>
 Health Care Flexible Spending		<ul style="list-style-type: none"> <li>Pre-tax savings account used to pay for eligible medical, prescription, dental, vision and other health expenses when you are not participating in an HSA-eligible plan</li> <li>The 2021 annual maximum is \$2,750</li> </ul>	<p>Our Spending Account offerings help you stretch your dollars further with tax-advantaged accounts to save more for the things that are important, like health-related expenses.</p>
 Dependent Care Flexible Spending		<ul style="list-style-type: none"> <li>Pre-tax savings account used for eligible elder care and child care expenses</li> <li>The 2021 annual maximum is \$5,000 (family) or \$2,500 (married and filing separately)</li> </ul>	<p>If you have elder care or child care expenses, this is an excellent way to make your dollars go further by putting aside pre-tax dollars.</p>
 Commuter Benefit		<ul style="list-style-type: none"> <li>Pre-tax parking and/or transit benefit program available</li> <li>The 2021 monthly limit for each benefit is \$270 per month</li> </ul>	<p>We know that sometimes our employees have expenses when commuting to work. We offer this benefit as a way to fund those expenses on a pre-tax plan.</p>
 Care@Work		<ul style="list-style-type: none"> <li>Dovel provides you access to a free Care.com membership to further support you and your family's various needs - unlimited access to the largest online community for finding care</li> </ul>	<p>This program helps you find care for children, seniors, pets, the home, and more. With Care.com, you can easily post a job describing your needs and find trusted help.</p>
 Employee Assistance Program (EAP)		<ul style="list-style-type: none"> <li>Free and confidential counseling and assessment program designed to help manage work and life challenges</li> <li>Provides confidential, 24-hour assistance</li> <li>Access to a health risk assessment survey and a variety of health management tools and information</li> </ul>	<p>Designed to help you manage a wide range of work/life concerns and maintain a healthy work/life balance.</p>
 Supplemental Benefits		<ul style="list-style-type: none"> <li>Critical Care, Hospital Indemnity and Accident Insurance as well as Legal Assistance and ID theft protection at specially negotiated group rates</li> <li>Premiums paid through automatic payroll deductions</li> </ul>	<p>Range of options allows you to provide the coverage/assistance that is most important to you and your family. The Corestream platform makes them easy to manage and payment through payroll deductions is easy and convenient.</p>
 Training		<ul style="list-style-type: none"> <li>Education reimbursement and training dollars provided annually to help you grow professionally</li> </ul>	<p>We encourage employees to enhance their knowledge and skills and to network with other professionals to further grow their careers with us.</p>
 Travel & Entertainment Discount		<ul style="list-style-type: none"> <li>Cost-free benefit provides you access to thousands of exclusive travel and entertainment discounts, so you can make the most of your time away from work</li> </ul>	<p>We appreciate you and value your hard work - and we know that having fun, getting away, and saving money are important for your well-being. It is our hope that this benefit will provide you with easy to find/use discounts doing some of the things you enjoy most.</p>
 Paid Time Off		<ul style="list-style-type: none"> <li>We offer a variety of paid leave (Paid Time Off, Holiday, Jury Duty, Bereavement and Paid Military Leave) offering the flexibility to enjoy and take care of life outside of work</li> </ul>	<p>Designed to help you manage a wide range of personal needs and maintain a healthy work/life balance.</p>