



EMPLOYEE BENEFITS SUMMARY – PLAN YEAR 2024

BENEFITS PLAN	SUMMARY	ELIGIBILITY DATE
Medical	Coverage through UnitedHealthcare (UHC) ▶ Three plan options with access to UHC national network without referral	▶ Choice In-Network Plan (EPO) ▶ Choice Plus Out-of-Network Plan (PPO 80/60) ▶ Choice Plus HDHP (HSA) Date of hire
Pharmacy	Coverage through Express Scripts (Part of Medical coverage) ▶ Retail Program (up to 30-day supply): \$10/ \$40/ \$100	▶ Mail Order Program (up to 90-day supply): \$25/ \$100/ \$250 Date of hire
Dental	Coverage through Ameritas Two passive PPO dental plan options with benefits that are the same In-Network and Out-Of-Network	▶ Standard Plan: 100% preventive, 80% basic treatments, 100% major treatments ▶ 100% Plan: 100% preventive, 100% basic treatments, 100% major treatments Date of hire
Vision	Coverage through Vision Services Plan (VSP) ▶ Co-pays: \$10 exam, \$20 glasses frames, \$0 glasses lenses	▶ Choice of \$200 contact lenses allowance every plan year OR \$200 glasses frames allowance every other plan year Date of hire
Flexible Spending Accounts	Benefit through Flores & Associate ▶ Health Care: up to \$3,050 per plan year ▶ Limited Purpose: up to \$3,050 per plan year	▶ Dependent Care: up to \$5,000 per plan year ▶ Adoption Assistance: up to \$15,950 per plan year Date of hire
Health Savings Account	Banking agreement with UHC Optum Bank ▶ Available with the Choice Plus HDHP (HSA) medical plan ▶ Can be paired with the Limited Purpose FSA	▶ Individual: up to \$3,850 per plan year Family: up to \$7,750 per plan year ▶ \$1,000 catch up contribution (age 55 or older) ▶ Funded 100% by employee Date of hire
Basic Life/AD&D	Coverage through The Hartford ▶ < 3 years of service - One times earnings up to \$200,000	▶ 3 to 5 years of service - Two times earnings up to \$200,000 ▶ 5+ years of service - Three times earnings up to \$200,000 Date of hire (Firm provided benefit)
Supplemental Life/AD&D	Coverage through The Hartford ▶ Coverage in \$50,000 increments from \$10,000 to \$500,000	▶ Maximum coverage is 5X earnings or \$500,000 ▶ Guarantee issue amount: \$250,000 (during initial enrollment window) Date of hire
Dependent Life Insurance	Spousal Life - Coverage through The Hartford ▶ 5 options: \$5,000, \$10,000, \$25,000, \$50,000, \$100,000 (Guarantee issue amount: \$50,000)	Child Life - Coverage through The Hartford ▶ 3 options: \$2,000, \$5,000, \$10,000 Date of hire
Disability Insurance	Short Term Disability - Coverage through The Hartford ▶ 70% of your weekly earnings up to \$4,000 per week	Long Term Disability - Coverage through The Hartford ▶ 60% of your monthly salary up to \$20,000 per month Date of hire
Group Travel Accident Insurance	▶ Annual base salary of less than \$10,000 receive \$100,000 of coverage	▶ Annual base salary of more than \$10,000 receive 5x up to \$750,000 of coverage Date of hire (Firm provided benefit)
Long-Term Care	▶ UNUM: The basic plan paid by BDO, offers \$1,000 monthly facility for up to two (2) years	▶ Supplemental Long-Term Care options available to employee and eligible family members 1st of the month following date of hire
Retirement Plan	401K: Match after 1 year of service ▶ Save 1% to 75% of gross earnings; not exceeding IRS annual limits: \$23,000 (<age 50), \$30,500 (age 50+) ▶ After 1 year of service: 25 cents for every dollar you contribute (up to 8% of your pay); with the maximum possible match being equal to 2% of your gross pay ▶ After 3 years of service: 50 cents for every dollar you contribute (up to 8% of your pay); with the maximum possible match being equal to 4% of your gross pay	Employee Stock Ownership Plan (ESOP) ▶ Eligible upon one year of service ▶ 100% funded with employer contributions ▶ 6 year vesting schedule, 100% vested after 6 year of service Date of hire
Paid Time Off	▶ Non-Managers: 16 days/year for less than 5 years of employment* ▶ Non-Managers: 22 days/year for 5 years or more of employment* ▶ Managers/Directors: 28 days/year for 0+ years of employment*	▶ Accrued daily upon first day of work ▶ PTO balance updates on the 1 st and 16 th day of each month *subject to a maximum accrual Date of hire
Holidays	▶ Approximately 12 paid holidays (varies year to year), including workdays between Christmas and New Year's each year	Date of hire
Adoption Assistance	▶ Reimbursement for eligible adoption expenses up to \$25,000 in a lifetime	Date of hire
Back-Up Care	▶ Bright Horizons: Offers up to ten uses of center-based childcare, in-home childcare, or in-home adult/elder care, and pet back-up care each plan year	Date of hire
Cancer Guardian	▶ Genomic Life: Program that helps improve prevention and survival of cancer	Date of hire
Discount Program	▶ InsurChoice: Offers quick, convenient, and holistic coverage with discounts across several top-rated insurance products and carriers	Date of hire
Emotional Wellbeing Solutions (EWS)	▶ UHC Optum: Offers tools to engage and support your health, from anxiety, depression to everyday stresses like caregiving and balancing work and home life to all employees and their dependents	Date of hire
Fitness Network	▶ One Pass: Subscription-based fitness and well-being network that supports a healthier lifestyle	Date of hire
Group Legal	▶ ARAG: Access to qualified attorneys to help you prevent and resolve legal and financial matters	Date of hire
Health & Wellness	▶ Total Brain: Understand your brain better and how to improve your mental health and well-being	Date of hire
Identity Theft Protection	▶ IdentityForce: Provides continuous and comprehensive 24/7 monitoring of your identity, privacy, credit and quickly notifies you about any suspicious activity	Date of hire (coverage eff 1st of the following month)
Milk Stork	▶ Milk Stork: Solves breast milk transportation for career-minded mothers - Ship or Tote your milk from your hotel back home to your baby	Date of hire
Pet Insurance	▶ Nationwide Pet Insurance: Save 5%-15% with BDO discount	▶ MetLife Pet Insurance: Save 10% with BDO discount Date of hire
Tutoring & Student Loan Refinance	▶ Varsity Tutors: Receive 20% off expert online tutoring and instructions	▶ SoFi: Access to an exclusive landing page, welcome bonus and rate discount Date of hire
Transit / Parking QTE	▶ Flores & Associate: Allows employees to use pre-tax dollars to pay for eligible workplaces mass transit and parking expenses (IRS maximum \$315 per month)	Date of hire
Value Added Services	▶ The Hartford: EstateGuidance Will Services, Beneficiary Assist Counseling Services, HealthChampion, Funeral Concierge Services, Travel Assistance & ID Theft Services	Date of hire
Paid Parental Leave	▶ Up to twelve (12) workweeks of paid parental leave for new parents for birth of a child, adoption or foster care	Date of hire (Firm provided benefit)



PY2024 EMPLOYEE BENEFITS COST SUMMARY

July 1, 2023 - June 30, 2024

HEALTH PLANS							
MEDICAL	Pay frequency	Individual Only		Individual + 1		Family	
		No HRA	With HRA	No HRA	With HRA	No HRA	With HRA
Choice In-Network Plan (EPO)	Monthly	\$160.21	\$152.20*	\$292.85	\$278.21*	\$360.57	\$342.53*
	Semi-monthly	\$80.11	\$76.10*	\$146.43	\$139.11*	\$180.29	\$171.27*
	Bi-weekly	\$73.94	\$70.25*	\$135.16	\$128.40*	\$166.42	\$158.09*
Choice Plus Out-Of-Network Plan (PPO 80/60)	Monthly	\$257.12	\$244.27*	\$539.78	\$512.79*	\$655.57	\$622.79*
	Semi-monthly	\$128.56	\$122.14*	\$269.89	\$256.40*	\$327.79	\$311.40*
	Bi-weekly	\$118.67	\$112.74*	\$249.13	\$236.67*	\$302.57	\$287.44*
Choice Plus HDHP (HSA)	Monthly	\$127.40	\$121.03*	\$233.01	\$221.36*	\$287.30	\$272.93*
	Semi-monthly	\$63.70	\$60.52*	\$116.51	\$110.68*	\$143.65	\$136.47*
	Bi-weekly	\$58.80	\$55.86*	\$107.54	\$102.17*	\$132.60	\$125.97*

*Receive 5% discount off medical premiums by taking the Health Risk Assessment (HRA) - [Learn how](#)

DENTAL	Pay frequency	Individual Only	Individual + 1	Family
Standard Dental Plan	Monthly	\$26.25	\$47.25	\$67.20
	Semi-monthly	\$13.13	\$23.63	\$33.60
	Bi-weekly	\$12.12	\$21.81	\$31.02
100% Dental Plan	Monthly	\$88.20	\$153.30	\$219.45
	Semi-monthly	\$44.10	\$76.65	\$109.73
	Bi-weekly	\$40.71	\$70.75	\$101.28

VISION	Pay frequency	Individual Only	Individual + 1	Family
Signature Plan (VSP)	Monthly	\$10.59	\$14.83	\$26.59
	Semi-monthly	\$5.30	\$7.42	\$13.30
	Bi-weekly	\$4.89	\$6.84	\$12.27

Please note: In accordance with the eligibility criteria described in the [Domestic Partner Benefits Enrollment Guide and Affidavits](#), the value of domestic partner health coverage inclusive of both employee and employer paid premiums must be included as taxable income to the employee under IRS regulations, unless the DP is a tax dependent. Please consult with your tax advisor on any tax implications. For Domestic Partner Calculation, [click here](#)

ADDITIONAL BENEFITS			
	Pay frequency	Individual	Individual + Spouse/Domestic Partner
Cancer Guardian	Monthly	\$14.00	\$28.00
	Semi-monthly	\$7.00	\$14.00
	Bi-weekly	\$6.46	\$12.92
Group Legal	\$22.00 (monthly), \$11.00 (semi-monthly), \$10.15 (bi-weekly)		
Identity Theft Protection	Pay frequency	Individual	Family
UltraSecure ID	Monthly	\$4.98	\$8.98
	Semi-monthly	\$2.49	\$4.49
	Bi-weekly	\$2.30	\$4.14
UltraSecure Plus	Monthly	\$7.76	\$13.76
	Semi-monthly	\$3.88	\$6.88
	Bi-weekly	\$3.58	\$6.35
UltraSecure Premium	Monthly	\$14.76	\$25.76
	Semi-monthly	\$7.38	\$12.88
	Bi-weekly	\$6.81	\$11.89
PET INSURANCE	NATIONWIDE		METLIFE
	www.petinsurance.com 877-738-7874		www.metlifepetinsurance.com 855-270-7387
	Rates are based on the state you reside in, the species, and age of your pet		

SUPPLEMENTAL LONG-TERM CARE (UNUM) Premiums for additional coverage are based upon age and coverage amount. Visit the [Unum LTC Website](#) for plan information and rates

VOLUNTARY LIFE & DISABILITY BENEFITS

VOLUNTARY LIFE INSURANCE	Age Group	Supplemental Life Monthly Rate (per \$1,000)	Spouse/Domestic Partner Life Monthly Rate (per \$1,000)
	Under 30	\$0.054	\$0.039
	30 - 34	\$0.073	\$0.058
	35 - 39	\$0.092	\$0.077
	40 - 44	\$0.112	\$0.097
	45 - 49	\$0.199	\$0.184
	50 - 54	\$0.401	\$0.386
	55 - 59	\$0.633	\$0.618
	60 - 64	\$0.933	\$0.918
	65 - 69	\$1.561	\$1.546
70+	\$3.898	\$3.883	

Premium Calculation: Benefit elected ÷ 1,000 = B → B x Monthly Rate = Monthly Premiums
 To calculate semi-monthly/bi-weekly: Monthly Premiums x 12 ÷ 24 (for semi-monthly), or ÷ 26 (for bi-weekly)

CHILD LIFE	Coverage	Pay frequency	Rates
	\$2,000	Monthly	\$0.225
		Semi-monthly	\$0.113
		Bi-weekly	\$0.104
	\$5,000	Monthly	\$0.557
		Semi-monthly	\$0.279
		Bi-weekly	\$0.257
	\$10,000	Monthly	\$1.104
		Semi-monthly	\$0.552
Bi-weekly		\$0.510	

Cost remains the same regardless of how any children are covered

SHORT & LONG-TERM DISABILITY	STD (other than CA and NJ)	\$0.247 per \$10.00 benefit/month
	STD (CA and NJ)	\$0.129 per \$10.00 benefit/month
	Premium Calculation: Annual Salary ÷ 52 = B → B x 0.70 = C → C ÷ 10 = D → D x rate = Monthly Premium To calculate semi-monthly/bi-weekly: Monthly Premiums x 12 ÷ 24 (for semi-monthly), or ÷ 26 (for bi-weekly)	
	LTD (all states)	\$0.280 of covered payroll per \$100 payroll/month
	Premium Calculation: Annual Salary ÷ 12 = B → B ÷ 100 = C → C x rate = Monthly Premium To calculate semi-monthly/bi-weekly: Monthly Premiums x 12 ÷ 24 (for semi-monthly), or ÷ 26 (for bi-weekly)	