



EMPLOYEE BENEFITS SUMMARY - PLAN YEAR 2026 (07/01/2025 - 06/30/2026)

BENEFITS PLAN		SUMMARY	ELIGIBILITY DATE
Medical	Plan Administrator: UnitedHealthcare (UHC) ▶ Medical plans include pharmacy coverage ▶ Three (3) 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 (Part of Medical coverage)	Plan Administrator: Express Scripts ▶ Specialty medication 20% of the cost of the prescription or applicable pharmacy co-pays (whichever is less)	▶ 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	Plan Administrator: Ameritas ▶ Two (2) PPO plan options with benefits that are the same In-Network and Out-Of-Network	▶ Standard Plan: 100% preventive, 80% basic treatments, 50% major treatments ▶ 100% Plan: 100% preventive, 100% basic treatments, 100% major treatments	Date of hire
Vision	Plan Administrator: Vision Services Plan (VSP) ▶ Vision Signature plan with In-Network and Out-Of-Network coverage	▶ In-Network Co-pays: \$10 vision exam, \$20 prescription glasses ▶ \$200 contact lenses allowance every plan year; or ▶ \$200 glasses allowance every other 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 \$4,300 per plan year Family: up to \$8,550 per plan year ▶ \$1,000 catch up contribution (age 55 or older) ▶ Funded 100% by participant	Date of hire
Flexible Spending Accounts	Plan Administrator: Flores & Associate ▶ Health Care: up to \$3,300 per plan year (up to \$660 rollover) ▶ Limited Purpose: up to \$3,300 per plan year (up to \$660 rollover)	▶ Dependent Care: up to \$5,000 per plan year ▶ Adoption Assistance: up to \$17,280 per plan year	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)
Basic Life/AD&D	Plan Administrator: UNUM ▶ < 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	Plan Administrator: UNUM ▶ Employee Supplemental Life/AD&D: Coverage in \$50,000 increments from \$10,000 to \$500,000	▶ Maximum coverage is 5X earnings or \$500,000 ▶ Guarantee Issue Amount (GIA): \$250,000	Date of hire
Dependent Life Insurance	Plan Administrator: UNUM ▶ Child Life: 3 options: \$2,000, \$5,000, \$10,000	▶ Spousal Life: Coverage options are \$5,000, \$10,000, \$25,000, \$50,000*, \$100,000 *Guarantee Issue Amount	Date of hire
Disability Insurance	Plan Administrator: Unum ▶ Provides wage replacement while you are unable to work due to medical reasons	▶ Short-Term Disability: 70% of your weekly earnings up to \$4,000 per week ▶ Long-Term Disability: 60% of your monthly salary up to \$20,000 per month	Date of hire
Long-Term Care (LTC)	Plan Administrator: UNUM ▶ Basic plan paid by BDO, offers \$1,000 monthly facility for up to two (2) years	▶ Supplemental Long-Term Care options available to employees and eligible family members	Date of Hire (Coverage 1 st of the month following date of hire)
BDO USA Retirement Plan	401K: Match after 1 year of service ▶ Save 1% to 75% of gross earnings; not exceeding IRS annual limits: \$23,500 (<age 50), \$31,000 (age 50+) and \$34,750 (age 60-63) ▶ 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) ▶ 100% funded with employer contributions ▶ 6-year vesting schedule, 100% vested after 6 years of service	401K: Date of hire ESOP: Eligible upon one year of service (Firm provided benefit)
Paid Parental Leave	▶ Up to twelve (12) workweeks of paid parental leave for new parents for the birth of a child, adoption, or foster care		Date of hire (Firm provided benefit)
Paid Time Off (PTO)	▶ 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 the first day of work. ▶ Balance updates on the 1 st and 16 th day of each month *subject to a maximum accrual	Date of hire (Firm provided benefit)
Holidays	▶ Approximately 13 paid holidays (varies year to year), including workdays between Christmas and New Year's each year		Date of hire (Firm provided benefit)



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Adoption Assistance	▶	Reimbursement for eligible adoption expenses up to \$25,000 in a lifetime	Date of hire (Firm provided benefit)
Milk Stork	▶	Milk Stork: Offers breast milk transportation for career-minded mothers - Ship or Tote your milk from your hotel back home to your baby	Date of hire (Firm provided benefit)
Wellness & Well-Being	▶	Total Brain: Provides you with specific mental fitness programs designed to strengthen your brain capacities and improve your overall mental health	Date of hire (Firm provided benefit)
Emotional Wellbeing Solutions	▶	UHC Optum: Offers tools to engage and support your health, all services are free, confidential and accessible 24/7 to you and all members of your household	Date of hire (Firm provided benefit)
Fitness Network	▶	One Pass Select: Subscription-based fitness and well-being network that supports a healthier lifestyle	Date of hire
Discount Program	▶	InsurChoice: Discount programs that offers quick, convenient, and holistic coverage with discounts across several top-rated insurance products and carriers	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
Tutoring	▶	Varsity Tutors: Receive 20% off expert online tutoring and instructions	Date of hire
Refinance Program	▶	SoFi: Access to an exclusive landing page, welcome bonus, and rate discount	Date of hire
Value Added Services	▶	UNUM: Life Planning Financial & Legal Resources, Worldwide Travel Assistance	Date of hire
Personal Excess Liability Insurance	▶	MMA PCS: Personal Umbrella Insurance that provides protection exceeding the limits of primary insurance policies such as home, automobile, watercraft or other assets	Date of hire
Accident Insurance	▶	UNUM: Provides a set benefit amount based on the type of injury and the type of treatment	Date of hire
Critical Illness Insurance	▶	UNUM: Provides financial assistance by paying a lump sum benefit when diagnosed with a covered illness	Date of hire
Cancer Guardian	▶	Genomic Life: Program that helps improve prevention and survival of cancer	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 1 st of following month)
Group Legal	▶	ARAG: Access to qualified attorneys to help you prevent and resolve legal and financial matters	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 \$325 per month)	Date of hire
Pet Insurance	▶	Nationwide Pet Insurance: Save 5%-15% with BDO discount	Date of hire
		▶ MetLife Pet Insurance: Save 10% with BDO discount	