

# 2023 Benefits-at-a-Glance



Eligibility Rules: All full-time employees, working 30 or more hours per week, are eligible for benefits

- Employees are eligible for Health and Welfare plans as well as Voluntary Benefits the first of the month following, or coinciding with, your date of hire.
- Employees will be eligible to participate in the 401(k) plan immediately upon date of hire.

<b>Medical &amp; Prescription</b>	Four comprehensive medical plans are offered through <i>UMR</i> , utilizing the <i>UnitedHealthcare Choice Plus Network</i> for in-network provide access and <i>OptumRx</i> for pharmacy coverage. Employees can choose from a PPO or High Deductible Health Plan (HDHP), both of which are available as a Base or Buy-up option. Participation in a medical plan also will provide employees & enrolled dependents with telemedicine services through <i>Teladoc</i> .
<b>Health Savings Account (HSA)</b>	Vector Solutions provides employees who enroll in a HDHP medical plan option with an annual HSA contribution of \$430 for single coverage, \$830 for employee + spouse/domestic partner, \$830 for employee + children coverage, and \$1,010 for family coverage. <i>Chard Snyder</i> is the administrator of the HSA plan.
<b>Dental</b>	Two dental plans through <i>Delta Dental</i> are offered: a Low PPO Plan and a High PPO Plan. Both options utilize the <i>Delta Dental PPO plus Premier Network</i> for in-network provider access.
<b>Vision</b>	Vision coverage is offered through <i>Guardian</i> , utilizing the <i>Davis Vision Network</i> for in-network access to participating providers.
<b>Life &amp; AD&amp;D Coverage</b>	Employees are provided with \$25,000 in Life insurance and Accidental Death & Dismemberment insurance through <i>Guardian</i> . Employees have the option to purchase additional coverage for themselves, spouse and/or child(ren) on a voluntary basis. A voluntary life election will also provide access to <i>WillPrep Services</i> assistance.
<b>Disability Insurance</b>	Vector Solutions provides employees with short-term (STD) and long-term (LTD) disability insurance through <i>Guardian</i> . The STD coverage provides a benefit of 60% of weekly earnings to a maximum of \$1,000 per week, and the LTD coverage provides 60% of monthly earnings to a maximum of \$6,000 per month
<b>Additional Voluntary Benefits</b>	Employees can choose to purchase voluntary Accident Insurance and Critical Illness Insurance through <i>Guardian</i> , if desired.
<b>Employee Assistance Program (EAP)</b>	EAP services are available 24/7 to all employees and their immediate family members. This program is provided by <i>Vector Solutions</i> at no cost and the services include resources for a wide range of personal issues and covers up to 3 face-to-face counseling sessions per year for each issue.
<b>Flexible Spending Accounts (FSA)</b>	Employees have the option to participate in a Health Care FSA and/or a Dependent Care FSA offered by <i>Chard Snyder</i> to help to pay for certain health and dependent care expenses on a pre-tax basis. Eligible expenses and contribution limits follow the IRS guidelines.
<b>401(k) Retirement Plan</b>	Vector Solutions offers a safe harbor 401(k) plan the opportunity with investment options managed through <i>Lincoln Financial Group</i> .
<b>Professional Development Program</b>	Each employee is provided up to \$5,000 per year from <i>Vector Solutions</i> for approved professional development or reimbursement of tuition for programs and courses related to their profession and/or position. This includes required certifications.
<b>Travel Benefit Services</b>	Vector Solutions offers a benefit that provides travel services for certain covered services up to \$2, 500 per occurrence in travel expenses for employees and family members that are enrolled in the Company's medical plan who need to travel to States for covered services for which access specifically is limited because of State legislative action or because contracted providers are widely dispersed.
<b>Family Leave Policy</b>	Paid family leave is provided to employees following the birth of an employee's child, the placement of a child with an employee in connection with adoption or foster care, in addition to the need to care for a spouse, dependent child or a parent who has a serious health condition.
<b>Flexible Paid Time Off (PTO) Program</b>	Vector Solutions believes in overall wellness and work life balance with employees and offers a flexible PTO program to all active full-time employees so that they can take time off for vacation, mental health, illness, and overall wellbeing.
<b>Working Advantage</b>	Vector Solutions offers an employee discount program on many goods and services through <i>Working Advantage</i> .
<b>Holidays</b>	Vector Solutions offers 11 paid holidays on an annual basis.