



Zempleo's employees enjoy a Market-Leading Benefits Package. The following is a high-level overview of our benefits. See for Yourself!

# 401(k) Plan

#### **EmPower**

- A 401(k) plan is a retirement savings plan designed to allow eligible employees to supplement any existing retirement and pension benefits by saving and investing through a voluntary salary contribution. Contributions and any earnings on contributions are tax-deferred until money is withdrawn.
- Employees may participate in Zempleo's 401(k) retirement plan, via traditional pre-tax contributions and/or ROTH posttax contributions. Employees may contribute up to 90% of their salary, up to certain maximum allowable amounts. Employees may select from a wide array of funds.
- Auto Enrollment: Once an Employee is eligible to participate in the Plan, they will have 30 days from the date of eligibility to enroll or opt out of participation. If they don't enroll or Opt Out, they will automatically be enrolled into the plan with a contribution rate of 3%.

**Eligibility:** Employees must be at least 21 years of age, have completed one (1) month of service and have worked at least one (1) hour. Eligible employees may enroll immediately.

# TAKE ADVAN<u>TAGE</u>

You can enroll in these benefits during Open Enrollment along with your other benefits, or if you experience a qualified life event midyear.

For more information on these benefits, please refer to your Benefits Guide or reach out to Human Resources.





### **Medical Insurance**

#### **Aetna MedSure PPO**

- This PPO plan offers the freedom to seek care from the provider of your choice.
- Satisfies the Affordable Care Act's coverage requirements.

**Eligibility:** Eligible employees may participate on the 1st of the month following 60 days after date of hire. Eligible employees are defined as those who are expected to work an average of 30 hours or more per week, for more than 13 weeks.

#### **Aetna Fixed Indemnity**

- This plan pays benefits for common services like office visits, inpatient hospital stays, urgent care visits, and more.
- Does not satisfy the Affordable Care Act's coverage requirements however is used in conjunction with the Aetna MedSure PPO Plan

### **Dental Insurance**

#### **United Concordia - PPO**

- \$1,500 annual maximum (in-network/out-of-network coverage).
- 50% Coverage for orthodontia (children only), \$1,500 lifetime maximum per member.

**Eligibility:** Employees are eligible to participate on the first of the month following 60 days after the date of hire.

### **Vision Insurance**

#### EyeMed

- Exam/Lens/Frame frequency every 12 months.
- \$175 allowance for frames or contact lenses every 12 months.

**Eligibility:** Employees are eligible to participate on the first of the month following 60 days after the date of hire.

#### **Accident Insurance**

#### **Aetna**

- Voluntary benefit that helps to fill financial gaps caused by expenses related to an injury caused by a coverage
  accident.
- Option to purchase additional insurance for Employee, Spouse and Children, and Family coverage.

**Eligibility:** Employees are eligible to participate on the first of the month following 60 days after the date of hire.

#### Critical Illness Insurance

#### **A**etna

- Voluntary benefit that can help protect your finances if diagnosed with a covered serious condition.
- Option to purchase additional \$10,000 or \$20,000 of insurance for Employee, Spouse, Children, and Family coverage.

**Eligibility:** Employees are eligible to participate on the first of the month following 60 days after the date of hire.



### **Vehicle Protection Plan**

#### healthCAR

- This benefit is a vehicle warranty plan that can provide significant cost savings when you are in need of car repairs with nationwide coverage.
- 24/7 365 days of Emergency Roadside Assistance

**Eligibility:** Employees are immediately eligible to participate.

## **Commuter Benefits Program**

#### **EdenRed Commuter Checks**

• Zempleo offers two types of commuter cost savings: public transportation tickets and/or monthly parking permits can be purchased online and paid for through payroll deductions on a pre-tax basis.

**Eligibility:** Employees are immediately eligible to participate.

### **Pet Insurance**

#### **Spot**

- Helps you protect your pet in case of accidents, illnesses, and emergencies.
- Provides access to a 24/7 pet Tele-health Helpline, ask vets questions about pet health, behavior, and wellness.

**Eligibility:** Employees are immediately eligible to participate.

# **Identity Theft Protection**

#### **IDS**hield

- Industry-leading online privacy and identity theft protection plan that helps keep your personal data from falling into the wrong hands. In the event of identity theft, a dedicated licensed private investigator will restore your identity back to its pre-theft status. IDShield offers two affordable protection plans to choose from.
- Benefits include: full-service identity restoration to pre-theft status, including a Fraud Protection Plan of up to \$3 million, monitoring and real-time data threat alerts, unlimited consultation on any online identity security matter, credit score tracker, 24-hour emergency assistance, anti-malware and VPN protection, password manager, online privacy management and consulting.

**Eligibility:** Employees are immediately eligible to participate.

# **Employee Entertainment Discounts**

#### Working Advantage

- The leading Corporate Discount Program provider, offering exclusive discounts and special offers on products, services and experiences you need and love with no cost to you to sign up.
- Save big on theme parks, attractions, hotels, rental cars, concerts, sports, live events, electronics, appliances, apparel, gift cards, movie tickets and much more.! Ask your HR Representative for more information.

**Eligibility:** Employees are immediately eligible to participate.



# **Employee Self-Service Portal**

Zempleo offers an online employee self-service portal that provides a secure space for employees to access company information and resources. The portal is accessible via web browser or a mobile app. Employees can use the self-service portal to:

- Submit & Review Timecards
- Make Address Changes
- View & Download Paystubs & W-2s
- Review Assignment Details
- Access Important Company Forms & Policies
- Access to New Forms Assigned in HR Center