

BENEFITS OVERVIEW

Fighting for internet freedom is important work. IdeaTek offers a robust benefits package so our employees know their needs are met, and can focus on caring for our customers.



EMPLOYER SPONSORED BENEFITS

TUITION & CERTIFICATION REIMBURSEMENT
 Up to \$2,500 per semester for career advancement courses
Includes annual reimbursement for the Dave Ramsey Financial Peace University

GYM MEMBERSHIP
 Up to \$50 stipend per month

FREE INTERNET
 Free IdeaTek Internet if in the service area; Out of service area receive reimbursement up to \$70 monthly

ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)
 Up to \$10,000

SHORT TERM DISABILITY
 Up to 60% of weekly pay
 \$800 max

LONG TERM DISABILITY
 Up to 60% of monthly salary
 \$5,000 max

GROUP LIFE
 \$25,000 - 100% paid by IdeaTek

EMPLOYEE ASSISTANCE PLAN
 Counseling, Finance Management, Legal Assistance

401(K)
 100% company match on first 3%
 50% company match on next 1%
 Plan allows for a 1% automatic annual employee contribution increase

HEALTH SAVINGS ACCOUNT (HSA)
 Annual Company Contribution of
 Up to \$675/single
 Up to \$1,350/family
Prorated based on new employee start date

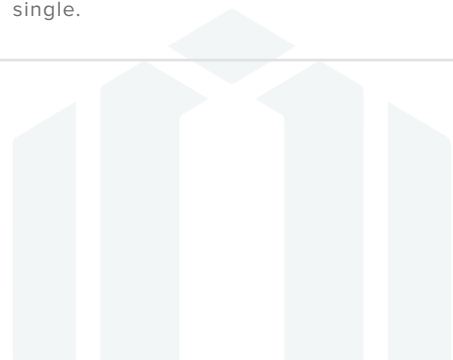
VOLUNTARY EMPLOYEE-PAID BENEFITS

GROUP LIFE
 Spouse & children coverage

CHILD CARE FSA
 Up to \$5,000 pre-tax

MEDICAL FSA
 Limit per federal guidelines = \$2,850

HEALTH SAVINGS ACCOUNT (HSA)
 Employee contributions up to the 2022 total federal contribution limit of \$7,300 for married; \$3,650 for single.



PAID TIME OFF

PAID HOLIDAYS

New Years Day	Labor Day	Christmas Eve
Memorial Day	Thanksgiving Day	Christmas Day
Independence Day	Day after Thanksgiving	

PTO ACCRUAL
 Paid Time Off earned per guidance of employee handbook

HEALTH INSURANCE

CHOICE OF TWO PLANS

PLAN	STANDARD DEDUCTIBLE INSURANCE OPTION	HIGH DEDUCTIBLE PLAN
PREMIUM	78% covered by IdeaTek	87% covered by IdeaTek
BI-WEEKLY EMPLOYEE RATE	\$56.02/Single \$107.06/Employee+Children \$112.61/Employee+Spouse \$163.65/Family	\$31.58/Single \$60.17/Employee+Children \$63.24/Employee+Spouse \$91.84/Family
IN-NETWORK DEDUCTIBLE (INDV/FAMILY) IN-NETWORK MAX OUT OF POCKET (INDV/FAMILY)	\$2,000 / \$4,000 \$6,000 / \$12,000	\$4,500 / \$9,000 \$4,500 / \$9,000
OUT-OF-NETWORK DEDUCTIBLE (INDV/FAMILY) OUT-OF-NETWORK MAX OUT OF POCKET (INDV/FAMILY)	\$5,000 / \$10,000 \$8,000 / \$16,000	\$10,000 / \$20,000 \$10,000 / \$20,000
IN-NETWORK COINSURANCE OFFICE VISIT (PRIMARY/SPECIALIST/PREVENTIVE) RX COVERAGE (GENERIC/PREFERRED/NON-PREFERRED/SPECIALTY)	30% \$25/\$50/\$0 copay \$20/\$65/\$100/\$200	NA Deductible then \$0 Deductible then \$0
DIRECT PRIMARY CARE	N/A	IdeaTek pays for monthly primary care fee for Family <i>Check with the benefits department for participating clinics</i>
DENTAL	<p>Included with medical premium Covers preventative care, plus minor procedures at 100%</p> <p>Orthodontic Rider: 3 year maximum of \$1500</p>	
VISION <i>(Optional, at employee expense)</i>	<p>Optional coverage available \$12.92 / \$40.54 every 2 weeks (Indv/Family) Lenses every 12 months/frames every 12 months w/ \$130 frame allowance</p>	

Scenario	Profile	BCBS OPTION A			BCBS HDHP+DPC+HSA OPTION B			
		Monthly Employee Premium	Annual Employee Cost	Total Employee Annual Cash Cost Max	Total Monthly Employee Premium	Annual Employee Cost	Out-of-pocket Max minus Employer Contribution	Total Employee Annual Cash Cost Max
Scenario 1	Single Coverage	\$121	\$1,457	\$7,456	\$68	\$821	\$3,825	\$4,646
Scenario 2	Employee + Children	\$232	\$2,784	\$14,784	\$130	\$1,564	\$7,650	\$9,214
Scenario 3	Employee + Spouse	\$244	\$2,928	\$14,928	\$137	\$1,644	\$7,650	\$9,294
Scenario 4	Family	\$354	\$4,255	\$16,255	\$199	\$2,388	\$7,650	\$10,038