

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

<p>TUITION & CERTIFICATION REIMBURSEMENT</p> <p>Up to \$2,500 per semester for career advancement courses <i>Includes annual reimbursement for the Dave Ramsey Financial Peace University</i></p>	<p>GYM MEMBERSHIP</p> <p>Up to \$50 stipend per month</p>
<p>FREE INTERNET</p> <p>Free IdeaTek Internet if in the service area; Out of service area receive reimbursement up to \$70 monthly</p>	<p>ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)</p> <p>Up to \$10,000</p>
<p>SHORT TERM DISABILITY</p> <p>Up to 60% of weekly pay \$800 max</p>	<p>LONG TERM DISABILITY</p> <p>Up to 60% of monthly salary \$5,000 max</p>
<p>GROUP LIFE</p> <p>\$25,000 - 100% paid by IdeaTek</p>	<p>EMPLOYEE ASSISTANCE PLAN</p> <p>Counseling, Finance Management, Legal Assistance, Career Coaching</p>
<p>401(K)</p> <p>100% company match on first 3% 50% company match on next 1%</p> <p>Plan allows for a 1% automatic annual employee contribution increase</p>	<p>HEALTH SAVINGS ACCOUNT (HSA)</p> <p>Annual Company Contribution of Up to \$850/single Up to \$1,700/family <i>Prorated based on new employee start date</i></p>

VOLUNTARY EMPLOYEE-PAID BENEFITS

<p>GROUP LIFE</p> <p>Spouse & children coverage</p>
<p>CHILD CARE FSA</p> <p>Up to \$5,000 pre-tax</p>
<p>MEDICAL FSA</p> <p>Limit per federal guidelines = \$3,200</p>
<p>HEALTH SAVINGS ACCOUNT (HSA)</p> <p>Employee contributions up to the 2024 total federal contribution limit of \$8,300 for married; \$4,150 for single.</p>
<p>OPTIONAL:</p> <ul style="list-style-type: none"> • AdviseU • Pet Insurance

PAID TIME OFF

<p>PAID HOLIDAYS</p> <p>New Years Day Memorial Day Independence Day</p>	<p>Labor Day Thanksgiving Day Day after Thanksgiving</p>	<p>Christmas Eve Christmas Day</p>
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<p>PTO ACCRUAL</p> <p>Paid Time Off earned per guidance of employee handbook</p>

HEALTH INSURANCE

CHOICE OF TWO PLANS

PLAN	STANDARD DEDUCTIBLE INSURANCE OPTION	HIGH DEDUCTIBLE PLAN				
PREMIUM	75% covered by IdeaTek	90% covered by IdeaTek				
BI-WEEKLY EMPLOYEE RATE	\$61.05/Single \$115.85/Employee+Children \$121.20/Employee+Spouse \$175.88/Family	\$21.54/Single \$40.87/Employee+Children \$42.69/Employee+Spouse \$62.02/Family				
IN-NETWORK DEDUCTIBLE (INDV/FAMILY) IN-NETWORK MAX OUT OF POCKET (INDV/FAMILY)	\$2,000 / \$4,000 \$6,000 / \$12,000	\$4,800 / \$9,600 \$4,800 / \$9,600				
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 \$15/\$35/\$65 20% Coinsurance	NA Deductible then \$0 Deductible then \$0 Preventive care paid at 100%				
DIRECT PRIMARY CARE	N/A	IdeaTek pays for monthly primary care fee for Family <i>Check with the benefits department for participating clinics</i>				
FAIR MARKET HEALTH	IdeaTek pays for 100% of any services	Employee pays \$1,500 single/\$3,000 family annually. IdeaTek then pays 100% of any service after deductible is met.				
DENTAL	<p>Included with medical premium Covers preventative care, plus minor procedures at 100% ((\$5,000 annual max))</p> <p>Orthodontic Rider: \$1,500 Lifetime</p>					
VISION <i>(Optional, at employee expense)</i>	<p>Optional coverage available</p> <table border="0"> <tr> <td>Lenses every 12 months..</td> <td>\$10.57/Employee Only</td> </tr> <tr> <td>Frames every 12 months w/ \$175 frame allowance.</td> <td>\$17.53/Employee + Child \$21.14/Employee + Spouse \$28.20/Employee + Family</td> </tr> </table>		Lenses every 12 months..	\$10.57/Employee Only	Frames every 12 months w/ \$175 frame allowance.	\$17.53/Employee + Child \$21.14/Employee + Spouse \$28.20/Employee + Family
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Scenario	Profile	CIGNA OPTION A			CIGNA 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	\$132.28	\$1,587.30	\$7,587.30	\$46.67	\$560.04	\$3,950.00	\$4,510.04
Scenario 2	Employee + Children	\$251.01	\$3,012.10	\$15,012.10	\$88.55	\$1,062.62	\$7,900.00	\$8,962.62
Scenario 3	Employee + Spouse	\$262.60	\$3,151.20	\$15,151.20	\$92.50	\$1,109.94	\$7,900.00	\$9,009.94
Scenario 4	Family	\$381.07	\$4,572.88	\$16,572.88	\$134.38	\$1,1612.52	\$7,900.00	\$9,512.52