

# ACT Benefits Program

ACT is committed to providing team members with a comprehensive, competitive benefits program. We offer health coverage, generous leave programs, and financial security to our team members and their families. The benefits below are provided to full-time team members (regularly scheduled to work 18.75 or more hours/week) unless noted otherwise.

Benefit	Description	Effective Date	Cost									
Medical & Prescription Drug	<p>ACT offers team members two medical plan options depending on state of residence. Team Members (TM) generally pay 20% coinsurance</p> <table border="1"> <thead> <tr> <th></th> <th>Deductible</th> <th>Out Of Pocket Maximum</th> </tr> </thead> <tbody> <tr> <td>TM Only</td> <td>\$350</td> <td>\$1,100</td> </tr> <tr> <td>TM + Family</td> <td>\$700</td> <td>\$2,200</td> </tr> </tbody> </table>		Deductible	Out Of Pocket Maximum	TM Only	\$350	\$1,100	TM + Family	\$700	\$2,200	Upon Hire Date	ACT pays a subsidy to offset your cost
	Deductible	Out Of Pocket Maximum										
TM Only	\$350	\$1,100										
TM + Family	\$700	\$2,200										
Dental Coverage	ACT offers dental coverage through Delta Dental for preventative, basic, major, and orthodontia services	Upon Hire Date	ACT pays a subsidy to offset your cost									
Vision Coverage	ACT offers vision insurance to cover the cost of an annual eye exam and hardware through Avesis	Upon Hire Date	You pay the cost with before-tax contributions									
Paid Time Off (PTO)	Team members receive an annual allotment of 30 days of paid time off (PTO) each January 1*	Upon Hire Date	ACT pays the entire cost									
Company Paid Holidays	ACT recognizes 11 paid holidays	Upon Hire Date	ACT pays the entire cost									
403(b) Defined Contribution Plan	You may contribute a portion of your salary, up to the IRS annual limit and ACT will match 100% up to 3% of your salary contributions. In addition, ACT will contribute a 6% employer non-elective contribution to the plan on your behalf regardless of your participation	Upon Hire Date	Contributed dually between you and ACT									
Parental Leave	Team members receive six weeks paid time off following the birth/adoption of a child	Upon Hire Date	ACT pays the entire cost									
Family Caregiver Leave	Team members receive up to 2 weeks paid time off annually when needed to care for a family member with a serious health condition	Upon Hire Date	ACT pays the entire cost									
Tuition Assistance	100% reimbursement of approved courses up to annual maximum of \$5,250 per year	Upon Hire Date	ACT reimburses cost									

<b>Benefit</b>	<b>Description</b>	<b>Effective Date</b>	<b>Cost</b>
Dependent Scholarship	Team members may receive up to \$1,500 for each qualified dependent per academic year as an undergraduate tuition scholarship	Following one year of continuous employment	ACT pays the entire cost
Basic Life Insurance	Coverage equals 1.5x your annual earnings, not to exceed \$1M	Upon Hire Date	ACT pays the entire cost
Accidental Death & Dismemberment	Coverage equals 1.5x your annual earnings, not to exceed \$1M	Upon Hire Date	ACT pays the entire cost
Spousal Life Insurance	Coverage equals \$2,000	Upon Hire Date	ACT pays the entire cost
Child Life Insurance	Coverage equals up to \$2,000 per child (depending on age)	Upon Hire Date	ACT pays the entire cost
Additional Life Insurance (Self)	Coverage may be purchased in increments of: -0.5 x annual earnings -1.0x annual earnings -1.5x annual earnings	Upon Hire Date	You pay the cost with after-tax premiums
Additional Life Insurance (Spouse)	Coverage may be purchased in increments of \$10,000	Upon Hire Date	You pay the cost with after-tax premiums
Flexible Spending Accounts	You may contribute a portion of your salary on a before-tax basis to pay for unreimbursed health care expenses or dependent care expenses	Upon Hire Date	You contribute pre-tax up to IRS limit
Short Term Disability	Provides income replacement equal to 60% of your base salary, subject to compliance with applicable state regulations	Upon Hire Date	ACT pays the entire cost
Long Term Disability	After short term disability benefits are exhausted and the plan carrier grants approval, this benefit provides 60% of your monthly earnings up to a maximum of \$10,000 per month	Upon Hire Date	ACT pays the entire cost
Legal Assistance Plan	Voluntary plan providing discounted legal services	Upon Hire Date	You pay the cost with pre-tax premiums
Smart Dollar Program	Financial wellness program	Upon Hire Date	ACT pays the entire cost

*\* Allocation of time off under the ACT paid time off program is prorated if a team member is hired after the beginning of a calendar year.*