

# 2019 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> <p>In-Network</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>\$450</td> <td>\$1,600</td> </tr> <tr> <td>TM + Family</td> <td>\$900</td> <td>\$3,200</td> </tr> </tbody> </table>		Deductible	Out of Pocket Maximum	TM Only	\$450	\$1,600	TM + Family	\$900	\$3,200	Upon Hire Date	Contributed dually between you and ACT
	Deductible	Out of Pocket Maximum										
TM Only	\$450	\$1,600										
TM + Family	\$900	\$3,200										
Dental Coverage	ACT offers two dental coverage options through Delta Dental for preventative, basic, major, and orthodontia services	Upon Hire Date	Contributed dually between you and ACT									
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 pre-tax or after-tax (Roth), 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 may 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									

<b>Benefit</b>	<b>Description</b>	<b>Effective Date</b>	<b>Cost</b>
Tuition Assistance	100% reimbursement of approved courses up to annual maximum of \$5,250 per year	Upon Hire Date	ACT reimburses cost
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
529 College Savings Account	Team members may receive an employer match up to \$250 for each eligible beneficiary per year**	Upon Hire Date	Contributed dually between you and ACT
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
Voluntary Life Insurance and/or AD&D (self)	Additional life insurance a team member may purchase for themselves. These can be purchased in increments of \$10,000	Upon Hire Date	You pay the cost with after-tax premiums
Voluntary Life Insurance and/or AD&D (spouse)	Additional life insurance a team member may purchase for their spouse. This can be purchased in increments of \$5,000	Upon Hire Date	You pay the cost with after-tax premiums
Voluntary Life Insurance and/or AD&D (child)	Additional life insurance a team member may purchase for their children (up to age 26). This can be purchased in increments of \$5,000 or \$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, dependent care expenses, or qualified parking and transit expenses	Upon Hire Date	You contribute before-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	Provides income replacement equal to 60% (\$10,000 maximum per month) of your base salary if approved by the disability insurer.	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
Happy Plates	Wellness program providing weekly meal planning services and optional grocery delivery	Upon Hire Date	ACT pays entire cost of membership
Pet Insurance	Voluntary plan providing insurance for eligible pet care	Upon Hire Date	You pay the cost with after-tax premiums

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

\*\* Eligibility for these programs is conditioned upon the expected graduation date.