



ASSERTIVE PROFESSIONALS

## 2021 EMPLOYEE BENEFITS

**Flexible Paid-Time-Off (PTO).** We value the importance of a healthy work/life balance, and therefore support telework, flexible schedules and time off for vacation, while meeting any customer driven requirements.

**Annual Bonuses.** We distribute annual bonuses for each successful month of following company policies. The amounts vary by contract.

**401(k) with 5% Company Match & Profit Sharing.** We match up to 5% of the employee’s salary contributions to their 401(k) retirement account via payroll deduction for all employees meeting the minimum eligibility of service on a vesting schedule. Roth Elect-ed Deferrals and Pre-Tax Elective Deferrals are allowed. Our plan utilizes a financial advisor from Fiduciary Wealth Management, who provides plan information and guidance through the navigation and management of retirement accounts.

**Company-Paid Term Life Insurance.** We cover up to \$100,000 in basic term life and accidental death & personal life insurance for all active full-time employees. Coverage amounts may be reduced by a percentage after age 65.

**Talent Transition & Integration Program.** It is a priority for our team to ensure every single employee experiences a smooth transition into the company and successfully integrates into their new career at AP. We specialize in transitioning military service members and Veterans through our own experience, corporate culture, and partner organizations/programs.

**Company-Paid Short /Long Term Disability (STD/LTD).** In the event that an unforeseen medical issue prevents you from returning to work, we have you covered! We cover 100% of STD and LTD coverage through the Hartford.

**Medical Insurance Options with Company Contribution.** We have partnered with United Healthcare, a widely-accepted national health insurance company, offering two plan options at different price points to meet all of our employee needs. Referrals are not required to see specialists and plans have prescription copays established by tiers.

Plans	Silver	Platinum
Yearly Deductibles	Individual \$5,000, Family \$10,000	Individual \$250, Family \$500
Out-of-Pocket Limits	Individual \$8,550, Family \$17,100	Individual \$2,500, Family \$5,000
Prescription Drug Copays	Tier 1: \$5-\$10 Tier 2: \$40-\$250 (after \$250 deductible) Tier 3: \$75-\$500 (after \$250 deductible)	Tier 1: \$10-\$20 Tier 2: \$40-\$100 Tier 3: \$75-\$300

**Flexible Spending Account (FSA).** Pretax benefit account that’s used to pay for dependent care or unreimbursed medical expenses up to \$10,000 a year.

**FinFit.** Employee Financial Wellness Program helps you and your family meet all of your financial goals.

**Balance Care.** Resource to help employees both understand and maximize health care benefits.

**Company-Paid Dental Insurance.** We cover 100% of your employee-only costs for the MetLife Choice dental plan. With dental insurance, you will have access to cleanings, exams, fillings, and dentures.

**Company-Paid Vision Insurance.** Aetna Vision is a widely-accepted insurance company, and we cover 100% of the employee-only costs for the Core vision plan. With vision insurance, you will have access to eye exams, contacts, frames and lenses.

**Supplemental Insurance Options (Accident, Critical Illness, Hospital, & Legal).** Accident insurance covers out-of-pocket costs beyond what your medical plan covers; Critical Illness insurance gives lump sum payments if you or a covered family member become diagnosed with a covered medical condition; Hospital Indemnity insurance covers out-of-pocket costs of extended hospital stays and Legal insurance gives you access to legal services for just pennies a day.

**Voluntary Life Insurance.** You can elect additional Life Insurance coverage for yourself, your spouse or domestic partner, and your children through the Hartford.

**Career Skills Program (CSP) Fellowship.** The goal of the AP CSP Fellowship provide service members with valuable knowledge about the defense contracting industry. Service members will receive training, experience-based mentoring, and highly marketable skill sets that will help them transition from the military to the Defense Contracting Industry.

# ASSERTIVE PROFESSIONALS BENEFITS PRICING BREAKDOWN

## MEDICAL INSURANCE OPTIONS WITH COMPANY-CONTRIBUTION—UNITED HEALTHCARE (Rates are good 20210501-20220430)

We pay \$250 a month towards the monthly premium, regardless of which plan you choose. From there, you can elect either the Silver or the Platinum plans, with the following options (figures shown are after the **AP** contribution of \$250):

- ◆ **Silver Plan:** for Employee only, \$209.99; for Employee & Spouse, \$646.98; for Employee & Children, \$669.98; For Employee & Family, \$1106.97
- ◆ **Platinum Plan:** For Employee only, \$450.35; for Employee & Spouse, \$1115.68; for Employee & Children, \$1150.70; for Employee & Family, \$1816.03

## COMPANY-PAID DENTAL INSURANCE—METLIFE

We pay 100% of the employee-only coverage for the Choice plan. Otherwise, you can elect the following options (figures shown are after the **AP** contribution of \$27.32):

- ◆ **Choice Plan:** for Employee only, \$0 ; for Employee & Spouse, \$27.24; for Employee & Children, \$33.16; For Employee & Family, \$54.80
- ◆ **Platinum Plan:** For Employee only, \$18.84; for Employee & Spouse, \$64.96; for Employee & Children, \$74.96; for Employee & Family, \$111.60

## COMPANY-PAID VISION INSURANCE—AETNA

We pay 100% of the employee-only coverage for the Core Plan. Otherwise, you can elect the following options ((figures shown are after the **AP** contribution of \$5.04):

- ◆ **Core Plan:** for Employee only, \$0 ; for Employee & Spouse, \$4.48; for Employee & Children, \$4.96; For Employee & Family, \$9.60
- ◆ **Plus Plan:** For Employee only, \$11.08; for Employee & Spouse, \$25.36; for Employee & Children, \$26.92; for Employee & Family, \$41.84

## COMPANY- PAID SHORT/LONG TERM DISABILITY —HARTFORD

We pay 100% of both Short Term and Long Term Disability Insurance coverage.

- ◆ **STD:** Up to 26 weeks, weekly benefit is the lesser of 60% of your pay or \$2,000
- ◆ **LTD:** Eligible after 180 days, weekly benefit is the lesser of 66.7% of your pay, or \$10,000

## COMPANY-PAID TERM LIFE INSURANCE—HARTFORD

We pay for \$100,000 coverage for each employee. No health restrictions apply. Additional coverage options vary.

## SUPPLEMENTAL INSURANCE, ACCIDENT—METLIFE

- ◆ **Low Plan:** Employee Only, \$8.48; Employee & Spouse, \$12.72; Employee & Children, \$16.00; Family, \$20.64
- ◆ **High Plan:** Employee Only, \$16.00; Employee & Spouse, \$24.00, Employee & Children, \$30.52; Family, \$39.36

## SUPPLEMENTAL INSURANCE, CRITICAL ILLNESS—METLIFE

Eligible Individual	Initial Benefit	Requirements
Employee	\$15,000 or \$30,000	Coverage is guaranteed provided you are actively at work. <sup>3</sup>
Spouse/Domestic Partner <sup>1</sup>	100% of the employee's Initial Benefit	Coverage is guaranteed provided the employee is actively at work and the spouse/domestic partner is not subject to a medical restriction as set forth on the enrollment form and in the Certificate. <sup>3</sup>
Dependent Child(ren) <sup>2</sup>	100% of the employee's Initial Benefit	Coverage is guaranteed provided the employee is actively at work and the dependent is not subject to a medical restriction as set forth on the enrollment form and in the Certificate. <sup>3</sup>

Covered Conditions	Initial Benefit	Recurrence Benefit
Full Benefit Cancer <sup>5</sup>	100% of Initial Benefit	100% of Initial Benefit
Partial Benefit Cancer <sup>5</sup>	25% of Initial Benefit	25% of Initial Benefit
Heart Attack	100% of Initial Benefit	100% of Initial Benefit
Stroke <sup>6</sup>	100% of Initial Benefit	100% of Initial Benefit
Coronary Artery Bypass Graft <sup>7</sup>	100% of Initial Benefit	100% of Initial Benefit
Kidney Failure	100% of Initial Benefit	Not applicable
Alzheimer's Disease <sup>8</sup>	100% of Initial Benefit	Not applicable
Major Organ Transplant Benefit	100% of Initial Benefit	Not applicable
22 Listed Conditions	25% of Initial Benefit	Not applicable

**22 Listed Conditions**  
MetLife Critical Illness Insurance will pay 25% of the Initial Benefit Amount for each of the 22 Listed Conditions until the Total Benefit Amount is reached. A Covered Person may only receive one payment for each Listed Condition in his/her lifetime. The Listed Conditions are Addison's disease (adrenal hypofunction); amyotrophic lateral sclerosis (Lou Gehrig's disease); cerebrospinal meningitis (bacterial); cerebral palsy; cystic fibrosis; diphtheria; encephalitis; Huntington's disease (Huntington's chorea); Legionnaire's disease; malaria; multiple sclerosis (definitive diagnosis); muscular dystrophy; myasthenia gravis; necrotizing fasciitis; osteomyelitis; poliomyelitis; rabies; sickle cell anemia (excluding sickle cell trait); systemic lupus erythematosus (SLE); systemic sclerosis (scleroderma); tetanus; and tuberculosis.

## SUPPLEMENTAL INSURANCE, HOSPITAL INDEMNITY—METLIFE

- ◆ **Low Plan:** Employee Only, \$15.20; Employee & Spouse, \$23.40; Employee & Children, \$30.68; Family, \$38.84
- ◆ **High Plan:** Employee Only, \$30.52 ; Employee & Spouse, \$47.04; Employee & Children, \$61.68 ; Family, \$78.84

## SUPPLEMENTAL INSURANCE, LEGAL—METLIFE LAW

Straight fee of \$16.52 per month

## VOLUNTARY LIFE INSURANCE—HARTFORD

The employee may elect voluntary life insurance coverage, as well as coverage for their spouse and child(dren). Age reduction applies starting at age 65.

- ◆ **Employee:**

Age	Monthly Cost per 1,000	Age	Monthly Cost per 1,000
<24	\$0.05	50 – 54	\$0.19
25 – 29	\$0.06	55 – 59	\$0.34
30 – 34	\$0.07	60 – 64	\$0.52
35 – 39	\$0.08	65 – 69	\$0.89
40 – 44	\$0.09	70 >	\$1.51
45 – 49	\$0.13		

- ◆ **Spouse:** \$1.40 per \$5,000 of coverage, up to \$20,000 and cannot be more than 50% of employee's insurance amount
- ◆ **Child(ren):** \$0.20 per \$2,000 of coverage, up to \$10,000. Children must be between 15 days and 26 years old.

FOR MORE INFORMATION ON ANY OF THESE BENEFITS, CONTACT:

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