



# ASSERTIVE PROFESSIONALS EMPLOYEE BENEFITS

## ASSERTIVE PROFESSIONALS®

### ◆ Flexible Paid-Time-Off (PTO)

We value the importance of a healthy work/life balance, and therefore support telework, flexible schedules and time off, based on the customer’s requirements, using accrual-based PTO as well as 48 hours of Sick Personal Time (SPT) a year.

### ◆ Medical Insurance

Life is full of bumps and bruises, but medical insurance gives us peace of mind for all the other things. We’ve partnered with United Healthcare, a widely-accepted health insurance company, offering two excellent plan options at different price points. No matter which plan you choose, referrals are not required to see specialists and preventative care and categories with copays are covered before meeting your deductible.

Plans	Choice Plus Advanced	Choice Plus Direct
Yearly Deductibles	Individual \$6,000, Family \$12,000	Individual \$250, Family \$500
Out-of-Pocket Limits	Individual \$9,100, Family \$18,200	Individual \$2,500, Family \$5,000
Prescription Drug Copays	Tier 1: \$15-\$30 Tier 2: \$55-\$110 Tier 3: \$115-\$230 Tier 4: \$250-\$500	Tier 1: \$5-\$10 Tier 2: \$40-\$80 Tier 3: \$100-\$200 Tier 4: \$250-\$500

### ◆ Company-Paid Dental Insurance

AP pays 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 AP pays 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.

### ◆ Short Term Disability, and Long Term Disability

In the event that an unforeseen medical issue prevents you from returning to work, we have you covered! AP pays 100% of both Short Term and Long Term Disability coverage through MetLife.

### ◆ Company-Paid Life Insurance

AP pays 100% of \$100,000 employee life insurance coverage through MetLife.

### ◆ Voluntary Additional Life Insurance; Employee, Spouse and Children

You can elect additional Life Insurance coverage for yourself, your spouse or domestic partner, and your children through MetLife.

### ◆ Supplemental Insurance (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

### ◆ 401k with 5% Match

AP will match up to 5% in retirement saving contributions to your 401k pension savings account, all of which is deducted from your check before taxation. Our folks over at Fiduciary Wealth Management are a wealth of help and information, and have guided many of our employees through the 401k decision process.

### ◆ Flexible Spending Account (FSA), FinFit & Balance Care

FSA is a pretax benefit account that’s used to pay for dependent care or unreimbursed medical expenses up to \$10,000 a year; FinFit, an Employee Financial Wellness Program helps you and your family meet all of your financial goals and Balance Care is a resource to help employees both understand and maximize health care benefits.

### ◆ Talent Transition Coordination Program

AP wants every single employee to experience a smooth transition into the company. The Talent Transition Coordinator acts as the corporate liaison to make sure each employee has everything they need to be successful in their new career with AP. We specialize in transitioning military service members and Veterans.

## ASSERTIVE PROFESSIONALS BENEFITS PRICING BREAKDOWN

### MEDICAL INSURANCE—UNITED HEALTHCARE

You can elect either the Choice Plus Advanced or Choice Plus Direct plans. AP pays 70% of the employee only cost for the Cost Plus Advanced Plan. Listed below are employee healthcare options with pricing:

**Choice Plus Advanced:** for Employee only, \$510.19; for Employee & Spouse, \$1,020.38; for Employee & Children, \$994.87; For Employee & Family, \$1,505.06.

**Choice Plus Direct:** For Employee only, \$743.51; for Employee & Spouse, \$1,487.02; for Employee & Children, \$1,449.84; for Employee & Family, \$2,193.35.

### DENTAL INSURANCE—METLIFE

AP pays 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, \$14.18; for Employee & Children, \$17.30; For Employee & Family, \$28.50

**Platinum Plan:** For Employee only, \$9.82; for Employee & Spouse, \$33.78; for Employee & Children, \$39.00; for Employee & Family, \$58.04

### VISION INSURANCE—AETNA

AP pays 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 \$4.60):

**Core Plan:** for Employee only, \$0 ; for Employee & Spouse, \$2.04; for Employee & Children, \$2.26; For Employee & Family, \$4.38

**Plus Plan:** For Employee only, \$4.10; for Employee & Spouse, \$9.78; for Employee & Children, \$10.38; for Employee & Family, \$16.30

### SHORT TERM & LONG TERM DISABILITY —METLIFE

AP pays 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 \$3,000

**LTD:** Eligible after 180 days, weekly benefit is the lesser of 66.67% of your pay, or \$15,000

### COMPANY PAID LIFE INSURANCE—METLIFE

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

### VOLUNTARY LIFE INSURANCE—METLIFE

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	\$0.88
40 - 44	\$0.09	70 <	\$1.49
45 - 49	\$0.13		

**Spouse:** Available in increments of \$10,000 up to \$100,000 in coverage. Coverage cannot be more than 50% of the employee's life insurance amount.

**Child(ren):** \$.05/pay period. Available as a lump sum of \$10,000. Eligibility is from birth until age 26.

### 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>2</sup>	100% of Initial Benefit	100% of Initial Benefit
Partial Benefit Cancer <sup>2</sup>	25% of Initial Benefit	25% of Initial Benefit
Heart Attack	100% of Initial Benefit	100% of Initial Benefit
Stroke <sup>2</sup>	100% of Initial Benefit	100% of Initial Benefit
Coronary Artery Bypass Graft <sup>2</sup>	100% of Initial Benefit	100% of Initial Benefit
Kidney Failure	100% of Initial Benefit	Not applicable
Alzheimer's Disease <sup>2</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; 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, \$7.60; Employee & Spouse, \$11.70; Employee & Children, \$15.34; Family, \$19.42

**High Plan:** Employee Only, \$15.26 ; Employee & Spouse, \$23.52 ; Employee & Children, \$30.84 ; Family, \$39.42

### SUPPLEMENTAL INSURANCE, LEGAL—METLIFE LAW

Straight fee of \$8.26 per month