Benefit Summary

2018-2019 (Version Jan 2019)

AtNetPlus provides competitive base compensation and a few positions are considered for incentive-based compensation with a focus on customer service, quality of service, sales and productivity.

The following is a general overview of the benefits provided to AtNetPlus's full-time (≥ 30 hours per week) employees. More comprehensive information can be made available. The firm's Policy Manual and Insurance Plan documents supersede the contents of this document.

The waiting period to be eligible for the insurance benefits is the first of the month following 30 days of employment.

Insurance Benefits:

Medical/Health Insurance is provided through Medical Mutual (SuperMed Plus, MOP 90):

Base Plan:

- In Network Deductible: $0.00 Individual, $0.00 Family
- In-Network Out of Pocket Maximum: $1,250 Individual, $2,500 Family
- In-Network Co-Insurance: 90% (Insurance Company Paid)
- Plan Includes Pharmacy Coverage
- Employee Only Monthly Rate: $383.26
- Family Monthly Rate: $1,687.05 (8 Rates Available Based on Who is Covered) HSA Plan:
- In Network Deductible: $3,000 Individual, $6,000 Family
- In-Network Out of Pocket Maximum: $3,000 Individual, $6,000 Family
- In-Network Co-Insurance: 100% (Insurance Company Paid) after Deductible Met
- Pharmacy Expenses Included in Deductible, No Coverage until Deductible Met
- Employee Only Monthly Rate: $141.75
- Family Monthly Rate: $517.29 (8 Rates Available Based on Who is Covered)
- AtNetPlus Contributes $100.00 per Month to Employee's HSA
- Federal limits for HSA Contributions: $3,500 (EE only), $7,000 (EE + at least one more)

Dental Insurance Provided through Lincoln National:

High Plan (Very Good Out-of-Network Coverage):

- In-Network and Out-Network Deductible: $50 Individual, $150 Family
- Out-of-Network Based on Average Charges (90 Percentile) by Other Dentists in the Area
- Employee Only Monthly Rate: $40.50
- Family Monthly Rate: $130.46 (4 Rates Available Based on Who is Covered) Low Plan (Traditional Plan):
- In-Network and Out-of-Network Deductibles: $50 Individual, $150 Family
- Out-of-Network Based on Usual and Customary Charges
- Employee Only Monthly Rate: $35.86
- Family Monthly Rate: $115.95 (4 Rates Available Based on Who is Covered)

AtNetPlus

Benefit Summary

2018-2019 (Version Jan 2019)

Vision Insurance Provided through Lincoln National:

VisionConnect Plan (Spectra): LVC3:

- In-Network and Out-Network coverage
- Annual eye examinations for a $10.00 copay (in-network)
- Lens with scratch-resistant coating 100% covered, Frames 100% up to $130 ($10 Copay)
- Employee Only Monthly Rate: $6.36
- Employee Plus Spouse's Monthly Rate: $12.05
- Employee Plus Children's Monthly Rate: $14.13
- Family Monthly Rate: $19.88

Life Insurance Provided through Lincoln National:

Basic Term Life & AD&D Plan (Premium is Paid by AtNetPlus:

- $50,000 of Coverage

Voluntary Term Life and AD&D Plans:

- Range of Available Life and AD&D Coverage: $10,000 to $500,000 (Max 5x Salary)
- Premium is Based on Coverage and Employee's Age
- Spouse coverage is Available (Premium based on Employee's age), Max ½ of Employee's
- Evidence of Insurability Required for Coverage > $80,000 for Employee and > $10,000 for Spouse
- Coverage for Dependent Children is also Available

Disability Insurance through Lincoln National:

Short-Term Disability (STD) Plan:

- Range of Available Weekly Coverage: $100 to $750 (Maximum of 60% of Earnings)
- Benefits begin on Eighth Day of an Absence Due to Sickness or Accident.
- Benefits Paid for a Maximum of 26 Weeks
- Premium Based on Age, Example: < 50 - $0.44 per Month, per $10 of Weekly Coverage

Long-Term Disability (LTD) Plan:

- Range of Available Monthly Coverage: $400 to $5,000 (Maximum of 60% of Earnings)
- Benefits begin after a 180-day Absence (For Medical Reason)
- Benefits are paid to age 65 or Social Security's Normal Retirement Age, whichever is later.
- Premium Based on Age, Example: < 30 - $0.24 per Month, per $100 of Monthly Coverage

Employee Assistance Program (EAP):

EAP Services (Counseling, Financial Planning, Legal…) provided through Lincoln National's *Employee*Connect.

Benefit Summary

2018-2019 (Version Jan 2019)

Time-Off Benefits: Paid

Time Off (PTO):

- PTO Time is to be used for Vacation, Personal and Sick-time.
- PTO Time is Allocated to All Eligible Employees on January First for the Entire Year. PTO Allocation is Prorated for those Hired During the Year.
- Within the First Full Year through the Fourth Year of Employment: 120 PTO Hours Annually
- Beginning with the Fifth Year through the Ninth Year of Employment: 160 PTO Hours Annually
- Beginning with the Tenth Year and thereafter: 200 PTO Hours Annually
- At the End of the Year, Employees may Carryover Unused PTO Time up to 40 hours and/or be Paid for PTO time that is not Carried Over at 50% of its value.

Holiday Time:

There are Nine Holidays:

New Year's Day	Memorial Day	Independence Day
Labor Day	Thanksgiving Day	Day After Thanksgiving
Christmas Eve	Christmas Day	One Floating Holiday

Jury Duty and Bereavement Leave:

- AtNetPlus Compensates Employee for Serving on Jury Duty
- AtNetPlus also pays bereavement leave for death of family members.

401(k) Retirement Plan Administered by Wentz Financial Group with Transamerica:

- Eligibility to Participate on the First of the Month Following Six Months of Employment.
- AtNetPlus will Match the Employee's Contributions as Follows:
- 100% Match on the Employee's Contribution up to the First 3% of Compensation
- 50% Match on the Employee's Subsequent Contributions up to 1% of Compensation
- Maximum Match is 4%
- Vesting is Immediate, there is No Waiting Period to be Vested in the Firm's Matching Contribution.

Training:

- AtNetPlus provides training and reimbursement for certifications at management's discretion.

NOTE: The details provided on this document are considered to be accurate, but all insurance benefits are governed by the insurance company's Summary of Benefits and related documents. All other benefits are governed by either the Firm's Policy and Procedure Manual or Other Plan Documents (e.g. 401(k) Adoption Agreement).