

## 2021 Total Rewards Benefit Summary

Navin Haffty's employees are the cornerstone to the success of the company. We strive to offer a highly competitive benefits and rewards package to recognize your hard work, preserve your health and well-being, secure your financial future and help you enjoy more out of life!

### NAVIN HAFFTY TOTAL REWARDS: A COMPREHENSIVE APPROACH TO A LIFETIME OF BENEFITS

#### Rewards and Recognition

BENEFIT	Effective Date	Cost	Summary of Benefit
<b>Competitive Compensation</b>	Immediately upon hire	Paid by Company	Navin Haffty prides itself on providing its employees with a competitive compensation at all levels of the organization.
<b>Bonus Program</b>	After 6 months of employment	Paid by Company	Historically, a discretionary bonus is awarded once per year based on company performance:  This applies to employees whose compensation is " <u>Salaried Only</u> ".
<b>Technology Allowance</b>	Immediately upon hire	Paid by Company	Tegria will provide a technology allowance to support the tools or services that will best help you work from your home or while traveling, if you work remotely or travel at least 25% of the time.

#### Protecting Your Health

BENEFIT	Effective Date	Cost	Summary of Benefit
<b>Medical Insurance</b> (Anthem Blue Cross Blue Shield) PPO or HDHP	Immediately upon hire	Per Pay Period  See details of individual plans	We offer the choice of two medical plans that include coverage for prescription drugs. These plans are offered by Anthem Blue Cross Blue Shield. To select the plan that best suits your family, you should consider the key differences between the plans, the cost of coverage (including payroll deductions), and how the plan covers services throughout the year.
<b>Health Savings Account (HSA)</b> Available only to HDHP medical plan participants	Immediately upon hire	Paid by Employee  Yearly company contribution of \$500 Individuals / \$1,000 Families	2021 employer contribution: \$500 Individual / \$1,000 Family
<b>Dental Insurance</b> (Delta Dental)	Immediately upon hire	Paid by Employee	We offer the choice of two dental plans. The base plan and the buy plan which would include orthodontic coverage for adults and children with a lifetime maximum benefit of \$2,000.
<b>Vision Coverage</b> (EyeMed)	Immediately upon hire	Paid by Employee	The vision plan provides coverage for routine eye exams and pays for all or a portion of the cost of glasses or contact lenses. You can choose any provider; however, you always save money if you see in-network providers. We offer a plan through DeltaVision, which uses the EyeMed Insight network.
<b>Flexible Spending Account (FSA)</b> (ConnectYourCare)	Immediately upon hire	Paid by Employee	<b>Health Care Account:</b> Pre-tax benefit that allows employees to contribute up to <u>\$2,750</u> annually for non-covered medical costs, such as co-payments, eyeglasses/contact lenses, orthodontia, LASIK eye surgery, etc. <b>Dependent Care Account:</b> Pre-tax benefit that allows participants to contribute up to <u>\$5,000</u> per family annually for childcare or other dependent care expenses.

BENEFIT	Effective Date	Cost	Summary of Benefit
<b>Limited Purpose Flexible Spending Account (FSA)</b> (ConnectYourCare)	Immediately upon hire (must be paired with an HSA account)	Paid by Employee	Pre-tax benefit that allows employees to contribute up to <u>\$2,750</u> annually for non-covered dental and vision expenses.
<b>Short Term Disability (STD)</b> (Lincoln Financial Group)	Immediately upon hire	Paid by Company	60% of your weekly salary, to a maximum of \$3,000 per week for the first 12 weeks of a disability after the one-week waiting period.
<b>Long Term Disability (LTD)</b> (Lincoln Financial Group)	Immediately upon hire	Paid by Company	All full time employees receive LTD coverage. Benefit is equal to 60% of monthly earnings to a maximum of \$10,000/month. Once completed 90 days of disability or short-term disability, whichever is greater.
		Paid by Company	
		Paid by Company	
<b>Critical Illness Insurance</b>	Immediately upon hire	Paid by Employee	Employees may elect critical illness coverage in amounts of \$10,000 or \$20,000. Coverage provides lump-sum cash benefit to help cover out-of-pocket expenses associated with a critical illness. Premiums vary based on tobacco use and covered lives. Refer to plan documentation to view qualifying illnesses and other plan details.
<b>Basic Life and Personal Accident Insurance</b> (Lincoln Financial Group)	Immediately upon hire	Paid by Company	Life insurance is an important part of your financial wellbeing, especially if others depend on you for support. Tegria provides basic life and accidental death and dismemberment insurance to all eligible employees at no cost equal to two times your base annual earnings, up to a maximum of \$400,000. Coverage is automatic; you do not need to enroll.
<b>Voluntary Life and Personal Accident Insurance</b> (Lincoln Financial Group)	Immediately upon hire	Paid by Employee	Employee - Increments of \$10,000 to a maximum of \$500,000. Guaranteed issue up to \$250,000.
<b>Voluntary Life and Personal Accident Insurance for Spouses and Children</b> (Lincoln Financial Group)	Immediately upon hire	Paid by Employee	Spouse - Increments of \$10,000 (not to exceed 100% of your voluntary life and AD&D coverage). Up to a \$250,000 maximum guaranteed issue up to \$30,000. Optional life rates are based on the age of the employee.  Children - \$10,000 maximum benefit.

## Retirement

BENEFIT	Effective Date	Cost	Summary of Benefit
<b>401K Retirement Plan</b> (Administered by Fidelity)	Immediately upon hire	Paid by Employee; Company Matching Program	Employees may contribute to the maximum IRS allowance annually. An employer match is offered and vests immediately.

## Balancing Your Work and Personal Life

BENEFIT	Effective Date	Cost	Summary of Benefit
<b>Paid Time Off (PTO)</b>	Immediately upon hire	Paid by Company	Open PTO program
<b>Holidays</b>	Immediately upon hire	Paid by Company	Navin Haffty recognizes eight (8) core holidays per year and one (1) floating holiday for full-time employees. <i>Regular part time employees receive holiday benefits based on regularly scheduled workdays that the holiday falls on. <u>Employees are paid for holidays based on the salary portion only of their compensation.</u></i>
<b>Additional Benefits</b>	Immediately upon hire	Paid by Company	A variety of benefits are offered to help support a healthy work/life balance.

**This brochure is intended as a general summary of benefits available. All benefits are subject to change. For further information, contact the Human Resources Department at (781) 871-6770.**