



## Arbitration Forums, Inc. 2021 Employee Benefits

### Medical Insurance

Medical insurance coverage is provided by Cigna. Coverage is available for employee and family members including domestic partners and domestic partner children. The coverage is a high-deductible health plan or a preferred provider copay plan. The premium is shared by employee and employer. Employees receive Health Savings Account or Flexible Spending Account contributions (to offset the medical plan deductible) by participating in wellness activities. Medical insurance coverage is offered on the first day of the month after hire.

### Health Savings Account

Annually, medical plan participants, who under IRS guidelines are eligible to open a Health Savings Account (HSA) and who complete Wellness Plan activities, will receive up to 70% of the health plan deductible dollars deposited into their HSA. Health Savings Accounts are tax-free employer and employee contributions that may be used for medical, dental, and vision expenses.

### Dental Insurance

Dental insurance coverage is provided by Cigna. Coverage is available for employee and family members including domestic partners and domestic partner children. Adult and children orthodontics coverage is included. The premium is shared by employee and employer. Dental insurance coverage is offered on the first day of the month after hire.

### Vision Insurance

Vision insurance coverage is provided by Cigna. This benefit is employee paid and is available for employee and family members including domestic partners and domestic partner children. This benefit provides eye exams, discounted glasses, and contacts. Vision insurance coverage is offered on the first day of the month after hire.

### Basic Life Insurance and Accidental Death & Dismemberment Insurance

Basic life and AD&D insurance coverage is provided by Mutual of Omaha. This benefit is employer paid. Life Insurance is equal to two times an employee's starting salary or prior year's W-2 earnings rounded to the nearest thousand. Basic Life Insurance and Accidental Death & Dismemberment Insurance coverage begins on the first day of the month after hire.

### **Voluntary Term Life Insurance**

Voluntary Term Life insurance coverage is provided by Mutual of Omaha. This benefit is employee paid. Coverage is available from \$10,000 to \$250,000.

### **Short-Term Disability Insurance**

Short-Term Disability coverage is administrated by Mutual of Omaha. This benefit is employer paid with up to 26 weeks of available time. There is a 2-week waiting period. The third week is payable at 100% of employee's earnings along with subsequent weeks equivalent to years of completed AF service. The remainder of time is payable at 60% of employee's earnings.

### **Long-Term Disability Insurance**

Long-Term Disability coverage is provided by Mutual of Omaha. This benefit is employer paid and is available when Short-Term Disability payments have ended. The Long-Term Disability benefit is payable at 60% of employee's earnings.

### **Flexible Spending Accounts**

Annually, medical plan participants (not high-deductible health plan participants), who under IRS guidelines are not eligible to open a Health Savings Account (HSA) and who complete Wellness Plan activities, will receive health plan deductible dollars deposited into their FSA. Flexible Spending Accounts are tax-free employee and employer contributions used for medical, dental, and vision expenses up to \$2,750 in 2021.

Dependent Care FSA allows for reimbursement up to \$5,000 per year.

A Limited-Purpose FSA is available to employees with an HSA; tax-free employee contributions are used for dental and vision expenses.

### **401(k) Profit Sharing Plan**

The 401(k) Profit Sharing Plan is administrated by Fidelity Investments. AF matches 100% of the first 1-3% of employee contributions and 50% of the next 4-6% of employee contributions. Employee participation is immediate. Company contributions are vested 100%.

### **401(k) Profit Sharing Plan – Annual Employer Contribution**

Each year since 2009, AF has authorized a 401(k) profit sharing employer contribution of 8% - 10% of an employee's prior-year earnings for employees who were hired after March 1, 2009. The Company's annual contribution is vested 20% for each year of an employee's service. An employee with 5 years of service is vested at 100%.

### **Paid Time Off - Vacation**

New employees receive 10 days of Paid Time Off (PTO) on the first payroll following their date of hire. PTO begins accruing one year after an employee's hire date. The amount of time accrued per paycheck depends upon an employee's years of service. Employees receive an additional 40 hours of accrual (one week) of Paid Time Off every five years up to their twentieth year of employment.

Employees who reach their 5<sup>th</sup>, 10<sup>th</sup>, 15<sup>th</sup>, 20<sup>th</sup>, 25<sup>th</sup>, 30<sup>th</sup>, 35<sup>th</sup>, 40<sup>th</sup>, and 45<sup>th</sup> year anniversary receive 40 hours of additional PTO on the payroll in which their anniversary date falls.

Employees may purchase up to five additional days off (40 hours of PTO) per year.

### **Paid Time Off – Sick Time**

Full-time and part-time employees begin accruing Paid Sick Leave (PSL) on their date of hire. PSL is accrued based on hours worked at a rate of 1 hour of PSL for every 30 hours worked or 0.033 hours per 1 hour worked.

### **Company-Paid Holidays**

AF Company-paid holidays in 2021 include New Year's Day, Memorial Day, July 5 in observance of Independence Day, Labor Day, Thanksgiving, Day after Thanksgiving, Christmas Eve Day, New Year's Eve Day, and two floating holidays (one in January and one in July).

### **Volunteer Paid Time Off**

Employees receive one hour of paid time off for every three hours of personal time used volunteering in their community. Employees may earn up to 40 hours of VTO per year.

### **Matching Gifts**

AF will match employee charitable contributions in the amount of \$25 to \$300 per year to an eligible organization. Unlimited matching of charitable contributions is made to American Red Cross, Hope Children's Home, The Spring of Tampa Bay, Metropolitan Ministries, Ronald McDonald House Charities, and Humane Society of Tampa Bay.

### **Tuition Reimbursement**

Employees are reimbursed 100% for tuition (credit hour cost maximums apply) and 50% for fees including registration, books, lab, recreation, athletic, and building use fees. Up to \$5,250 may be reimbursed per calendar year. Employees who have completed 6 months of employment are eligible for this benefit.

## **Professional Education and Development**

Arbitration Forums, Inc. (AF) is committed to investing in its Human Capital by providing 100% coverage of costs associated with professional education and development. Professional education and development includes professional certification, designations, seminars, conferences, continuing education courses and training. Employees who have completed 6 months of employment are offered this benefit.

## **Parental Leave & Adoption Benefit**

The purpose of this benefit is to provide leave time to employees who experience a birth in their immediate family or who adopt a child into their immediate family. Additionally, the Company will reimburse a portion of an employee's adoption expenses.

Employees will receive 6 weeks of paid leave at the time of the child's birth.

Employees are eligible for reimbursement of up to \$6,075 in covered adoption expenses and 6 weeks of paid leave.