



Arbitration Forums, Inc. 2023 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 employer 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 through employer contributions. Health Savings Accounts are tax-free employee and employer contributions that may be used for medical, dental, and vision expenses up to \$3,850 for employee only coverage in the high-deductible health plan and \$7,750 for employee and dependent coverage in the high-deductible health plan in 2023. An employee age 55 and older is eligible to contribute an additional \$1,000 catch-up contribution.

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

Basic Life Insurance and Accidental Death and Dismemberment Insurance

Basic Life and Accidental Death and Dismemberment 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 up to the nearest thousand. Basic Life insurance and Accidental Death and Dismemberment insurance coverage begin on the first day of the month after hire.

Voluntary Term Life Insurance

Voluntary Term Life insurance coverage is provided by Mutual of Omaha. The premium is paid by the employee. Coverage is available for employee and family members including domestic partners and domestic partner children.

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 Arbitration Forums, Inc. 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 Flexible Spending Account (FSA) through an employer contribution. Flexible Spending Accounts are tax-free employee and employer contributions used for medical, dental, and vision expenses up to \$3,050 in 2023.

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

Limited-Purpose FSA is available to employees with an HSA. Tax-free employee contributions are used for dental and vision expenses up to \$3,050 in 2023.

401(k) Profit Sharing Plan

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

Company-Paid Holidays

Arbitration Forums, Inc. Company-paid holidays in 2023 include Martin Luther King Jr. Day, Memorial Day, Independence Day, Labor Day, Thanksgiving, Day after Thanksgiving, Christmas, Day after Christmas, and three floating holidays (two in January and one in June).

Paid Time Off - Vacation

New employees receive 80 hours (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 PTO every five years up to their twentieth year of employment.

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

Employees may purchase up to 5 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.

Paid Time Off – Volunteer Time

Employees receive 1 hour of paid time off for every 3 hours of personal time used volunteering in their community. Employees may earn up to 40 hours of Volunteer Time Off (VTO) per year.

Matching Gifts

Arbitration Forums, Inc. 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 Company-sponsored charities: 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 books and fees including registration, 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. is committed to investing in its Human Capital by providing 100% coverage of costs associated with professional education and development. Professional education and development include professional certification, designations, seminars, conferences, continuing education courses, and training. Employees who have completed 6 months of employment are eligible for 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.