



## A Summary of Benefits

Sharp Solutions, Inc. (SSI) offers a generous benefits program and is a key part of your total compensation. Our program provides strong value, with competitive employee rates and comprehensive insurance coverage. For more information, please contact Human Resources at [hr@sharpsolutionsinc.com](mailto:hr@sharpsolutionsinc.com). Eligibility is subject to the rules in the plan documents for each plan or as defined by company policy.

### Medical, Dental, and Vision Insurance Benefits

**Aetna Medical** - SSI offers four medical plans through Aetna and provides 85% premium contribution toward employee coverage and 65% premium contribution toward dependent coverage. Coverage starts on the first of the month following your hire date.

- Premium Plan – AFA CPOS II 500 80/50 (deductible is \$500 individual/\$1,000 family)
- Base Plan – AFA CPOS II 1000 80/50 (deductible is \$1,000 individual/\$2,000 family)
- Low Cost Plan – AFA CPOS II 2500 80/50 (deductible is \$2,500 individual/\$5,000 family)
- HDHP HSA – AFA CPOS II 4000 HSA 80/50\* (deductible is \$4,000 individual/\$8,000 family)

\*The HDHP plan includes an option to enroll in a Health Savings Account (HSA) for additional pre-tax savings for your out-of-pockets costs.

Each plan has an 80% coinsurance in-network and 50% coinsurance out-of-network.

*Note: All medical plans include coverage for:*

- Prescription drugs coverage
- Preventative Care covered at 100% and no deductible in-network

**Aetna Dental** - SSI offers a dental plan through Aetna and provides 85% contribution toward employee coverage and 65% contribution toward dependent coverage. Preventative care is covered in-network at 100% with no deductible. The deductible is \$50 per individual and in-network basic care is covered at 90% and major care is covered at 60%. The annual maximum benefit is \$2,500 per individual per plan year. Coverage starts on the first of the month following your date of hire.

**Aetna Vision** - SSI offers a vision plan through Aetna and provides 85% contribution toward employee coverage and 65% contribution toward dependent coverage. The plan covers a basic eye exam every 12 months, lenses, and a \$200 allowance toward frames, or a \$200 allowance towards elective contact lenses. Coverage starts on the first of the month following your date of hire.

### Leave Benefits

**Paid Time Off (PTO)** - Full time employees accrue PTO at a rate of 5 hours per pay period (equivalent to 120 hours per year) to use for vacation, sick, or personal needs. At 5<sup>th</sup> year of employment, the accrual rate increases to 6.67 hours per pay period (equivalent to 160 hours per year), and at the 10<sup>th</sup> year of employment increases to 8.33 hours per pay period (equivalent to 200 hours per year).

**Paid Holidays** – SSI offers the following 11 paid company holidays:

- |                              |                    |                    |
|------------------------------|--------------------|--------------------|
| • New Year's Day             | • Memorial Day     | • Columbus Day     |
| • Martin Luther King Jr. Day | • Juneteenth       | • Veterans Day     |
| • Presidents' Day            | • Independence Day | • Thanksgiving Day |
|                              | • Labor Day        | • Christmas Day    |



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## **Retirement Savings Plan**

**401(K) Retirement Savings Plan with Company Match** - The Company offers a 401(k) Retirement Savings program and an employer match of 100% of employee contribution up to a maximum of 4%. Employees may contribute up to the maximum allowable annual contribution under IRS rules to a pre-tax and/or Roth 401(k) plan. Employees are eligible to enroll after completing 90 days of employment.

## **Life & Disability Coverage**

**Short-Term Disability (STD)** – SSi pays the full cost of STD coverage. The amount of your STD benefit is 60% of your weekly salary to a weekly maximum of \$1,500. Coverage is provided by Unum.

**Long-Term Disability (LTD)** – SSi pays the full cost of LTD coverage. The amount of your LTD benefit is 60% of your monthly salary to a monthly maximum of \$10,000. Coverage is provided by Unum.

**Employee Group Life Insurance** – Automatic coverage for employee paid by SSi in the amount of \$50,000.

**Voluntary Life Insurance** - An employee may choose to purchase additional life insurance for self, spouse and/or children at competitive rates. This cost will be paid by the employee.

## **Additional Benefits**

**Health Care Reimbursement Account (FSA)** – An employee may contribute a portion of their salary on a pre-tax basis to pay for certain out-of-pocket health care expenses.

**Family Care Reimbursement Account (DCFSA)** – An employee may contribute a portion of their salary on a pre-tax basis to pay for dependent care expenses.

**Health Savings Account (HSA)** – An employee may contribute a portion of their salary on a pre-tax basis to pay for certain out-of-pocket health care expenses if enrolled in the HDHP medical plan. HSA funds roll over year-to-year without use-or-lose caps.

**Employee Assistance Program (EAP)** – This program provides free, confidential information and counseling on family and personal issues, career counseling and other topics.

**Education/Training Reimbursement** – Employees are eligible for reimbursement for up to \$2,000 per year towards job-related education/training subject to management pre-approval.

*This is summary information only. Details can be found in the plan documents. The information is current as for 2025 and Sharp Solutions, Inc. reserves the right to modify its plan at any time. The compensation and benefits programs outlined in this document do not form the basis of an employment contract.*