



V-Soft Consulting Benefits Overview – U.S. Consultants

Benefit	Eligibility	Summary
\$500/\$1500 Deductible Plan for Health OR \$2600/\$5000 High Deductible Health Plan (HDP)	<p>All full-time consultants are eligible to participate in one of the two GPA medical plans, which is effective the 1st day of the month following 30 days of continuous employment.</p> <p>Example:</p> <ul style="list-style-type: none"> Billy Smith's hire date is Jan. 15th 30 days after Jan. 15th is Feb. 14th The 1st of the month following Feb. 14th is Mar. 1st He will be eligible for benefits on Mar. 1st <p>Full time is considered at least 35 hrs./per week.</p> <p>V-Soft covers 50% of premiums for employees. Employees who do elect participation in the health plan are subject to the rules and guidelines associated with the health insurance carrier.</p>	<p>\$500/\$1500 Deductible Plan: 20% coinsurance after deductible is met, office visit copay, copay for prescriptions.</p> <p>OR</p> <p>\$2600/\$5000 High Deductible Plan (HDP): No copays, only deductibles.</p> <p><i>Deductible reset Jan. 1 each year; all physician-based services are covered as in-network; you may use the hospital of your choice with preauthorization.</i></p>
Health Savings Account (HSA)	All full-time consultants enrolled in the HDP are eligible to set up an HSA through Optum Bank.	This allows employees to put \$3,650 (Single) or \$7,350 (Family) into a qualified, tax-free savings account to be used for medical expenses. The funds you deposit in the account are pre-taxed, reducing your taxable income.
Dental	All full-time consultants are eligible to participate in the dental plan through Delta Dental, which is effective the 1 st day of the month following 30 days of continuous employment.	<p>\$50/\$150 Deductible: Annual max individual is \$1,000, preventive services are covered 100%.</p> <p><i>Deductible resets March 1 each year.</i></p>
Vision	All full-time consultants are eligible to participate in the vision plan through Delta Dental, which is effective the 1 st day of the month following 30 days of continuous employment.	Vision plan is administered by EyeMed Vision Care; with copays, the plan covers eye exams and materials and provides discounts for laser vision correction.
Life Insurance	All full-time consultants are eligible to participate in life insurance through UMR, effective the 1 st day of the month following 30 days of continuous employment.	V-Soft provides \$50,000 of Life and AD&D coverage at no cost to the employee.
Voluntary Life & AD&D	All full-time consultants are eligible to purchase additional Life & AD&D coverage through UMR for themselves effective on the 1 st day of the month following 30 days of continuous employment.	Employees can purchase up to \$500,000. You have an option to enroll or decline this coverage. If you enroll, premium deductions would be based on your age and coverage amount.



Voluntary Spouse Life & AD&D	All full-time consultants are eligible to purchase additional Life & AD&D coverage through UMR for their spouse, effective the 1 st day of the month following 30 days of continuous employment.	Employees can purchase up to \$250,000 for their spouse. You have an option to enroll or decline this coverage. This is contingent upon employee's enrollment into Voluntary Life. If you enroll, premium deductions would be based on age and coverage amount.
Voluntary Child Life	All full-time consultants are eligible to purchase additional Life coverage through UMR for their children effective the 1 st day of the month following 30 days of continuous employment.	Employees can purchase up to \$10,000 for children. You have an option to enroll or decline this coverage. This is contingent upon employee's enrollment into Voluntary Life.
Short-Term Disability (STD)	All full-time consultants are eligible for short term disability (STD) coverage through UMR effective the 1 st day of the month following 30 days of continuous employment.	V-Soft covers 100% of the premium for STD. This benefit covers 66% of your pay up to \$1000 per week, effective the 1 st day of an accident, or after the 8 th day of an illness. Must exhaust PTO first before waiting period begins.
401(K)	All full-time consultants aged 18 or older are eligible to participate in the 401(K)-retirement plan through Empower, effective after their first V-Soft payroll. In order to be eligible for 401(K) employer-match, consultant must complete 6 months of continuous service. The 401(k)-employee contribution limit is \$20,500.	Automatic enrollment of 6% starting the 1 st of the month following hire date with an annual auto increase of 1% each year, up to 15%. Employer matches \$.50 on a dollar up to 2% of the employee contributions (Example: Employee puts 4% into the plan and company matches 2%). Vesting schedule applies to the employer contributions.

Benefit Premiums

- See options below for health care coverage (PPO or HSA), Dental and Vision
- All premiums will be deducted on a pre-taxed basis according to the IRS section 125 rules
- All elections will be irrevocable unless you have a qualifying event such as a birth, death or divorce
- Premiums are based on a bi-weekly payroll deduction

PPO: 500 Deductible Plan

Coverage	Medical	Dental	Vision
Employee	\$133.95	\$7.85	\$2.73
EE + Spouse	\$294.71	\$17.50	\$5.46
EE + Child(ren)	\$294.71	\$17.50	\$5.46
Family	\$455.45	\$30.17	\$8.31

Health Savings Account Plan (HDHP Plan)

Coverage	Medical	Dental	Vision
Employee	\$93.77	\$7.85	\$2.73
EE + Spouse	\$200.91	\$17.50	\$5.46
EE + Child(ren)	\$200.91	\$17.50	\$5.46
Family	\$297.39	\$30.17	\$8.31