

#### **2025 BENEFITS SUMMARY**

Roper Whitney provides a wide range of benefits to meet the needs of their employees. All Regular Full Time employees may participate in the benefits programs provided by the Company. Unless otherwise noted, eligibility for benefits is the first of the month following 60 days of employment. Below is a summary of some benefits:

## **Health Insurance:**

We offer 2 PPOs and 1 H.S.A. through Blue Cross Blue Shield of Tennessee. All plans include prescription drug coverage, preventive care, inpatient and outpatient hospital services, as well as many other primary care and specialist care benefits. Here are the bi-weekly rates:

Option 1: H.S.A. \$5,500 deductible) (80/20 after deductible) Single \$12.10/Family \$347.17 Option 2: PPO \$4,000 deductible (80/20 after deductible) Single \$93.12/Family \$599.69 Option 3: PPO \$2,500 deductible (80/20 after deductible) Single \$115.63/Family \$668.00

#### **Blue Cross Blue Shield offers:**

Teladoc Health - 24/7 access to physicians for non-emergencies.

Member Discounts on apparel & footwear, fitness, hearing & vision, home & family, nutrition, personal care, and travel.

#### **Dental Insurance:**

Delta Dental offers 2 PPO dental plans. The individual deductible is \$50 and the family deductible is \$150 under both plans.

Services provided with both plans:

Preventive & Diagnostic Services - 100%

Basic Services – 80% after deductible

Major Services – 50% after deductible

High Plan Annual Plan Maximum - \$1,000 per individual

Low Plan Annual Plan Maximum - \$750 per individual

#### **Vision Insurance:**

The vision plan is provided through Delta Dental under the VSP Network. The frequency of visits for exams and lenses is every 12 months and frames is every 24 months.

Eye Exams - \$10 copay

Eyeglass Lenses - \$25 copay

Eyeglass Frames - \$150 allowance; 20% off remaining balance

Contact Lenses - \$150 allowance

# 401k Employee Savings & Profit Sharing Plan:

Participation is open to employees who are at least 20 years of age and have completed 6 months of employment.

Open enrollment is semi-annual each January 1 and July 1.

Safe Harbor matching contribution is 100% of the first 3% of compensation you contribute to the Plan and 50% of the next 2% of compensation you contribute to the plan.

Employees are 100% vested in your plan contributions, plus any earnings they generate.

Employees are 100% vested in the Safe Harbor contributions made on your behalf, plus any earnings they generate.

### Life & AD&D Insurance:

Roper Whitney provides a basic Life & AD&D policy at no cost to you in the amount of \$50,000 through Mutual of Omaha.

## **Voluntary Life Insurance:**

Provided by Mutual of Omaha, you can purchase voluntary life insurance from \$10,000 to \$500,000 in increments of \$10,000. Guarantee Issue is \$100,000.

Voluntary life Spouse coverage is up to \$100,000. Guarantee Issue is \$30,000.

Voluntary life Child coverage up to \$10,000.

# **Voluntary Disability:**

Provided by Mutual of Omaha

**Short Term Disability** – 60% coverage of weekly earnings up to \$1,000 per week. Maximum 26 weeks of disability coverage that begins the 15<sup>th</sup> day of illness or injury.

**Long Term Disability** – 60% coverage of monthly earnings up to \$6,000 per month. Maximum of 2 years own occupation begins day 180 for illness or injury.

## **Group Accident Insurance:**

Insurance issued by Mutual of Omaha, offers benefits if you are accidentally injured off the job or your spouse is injured off the job, paying a lump sum benefit for qualifying illness or injury. Benefit varies depending on the nature of the illness or injury.

## **Group Critical Illness Insurance:**

Insurance issued by Mutual of Omaha. Helps cover some of the expenses associated with a serious illness, paying a lump sum for qualifying illness to use however you need to.

Employee – Maximum of \$100,000 in increments of \$5,000. Guarantee issue is \$20,000.

Spouse – Maximum of \$50,000 in increments of \$2,500. Guarantee issue is \$10,000.

Children – Automatically covered for 25% of your benefit.

### **MORE COMPANY BENEFITS:**

#### Vacation:

- Hire to 5<sup>th</sup> year anniversary 2 weeks
- On the 6<sup>th</sup> year anniversary 3 weeks

Newly hired employees must complete a waiting period of 6 months continuous service before any hours are earned.

# **Holiday Pay:**

• 10 holidays are available annually. All full-time employees who have completed 30 calendar days of employment are eligible for holiday pay.

#### **Bereavement:**

• 3 days of bereavement pay is available to employees for the loss of an immediate family member, after 90 days of employment. Additional time off may be granted using available vacation or unpaid time.

## **Jury Duty:**

• Employees who are called to serve jury duty will be paid their regular straight time rate.

### **Employee Assistance Program:**

• At no cost to employees and family members, Mutual of Omaha's EAP offers valuable resources for Employee Family Legal Services, Employee Family Work/Life Services, Online Services, and Guided Referrals.

#### **Tuition Assistance:**

• Tuition reimbursement assistance is available to employees who wish to pursue relevant education. Reimbursement schedule is based on grades. Employees are eligible after 1 year of employment.