



# Benefits and Rewards 2026-2027



## Medical, Dental, & Vision

All full-time employees working 30+ hours per week are eligible to enroll in Aetna Medical and Vision, and Guardian Dental coverage effective the 1<sup>st</sup> of the month following 30 days of employment.

### HSA PLAN

|                         |                    |
|-------------------------|--------------------|
| <b>Deductible</b>       |                    |
| (Single/Family)         | \$3,000 / \$6,000  |
| <b>Out of Pocket</b>    |                    |
| <b>Maximum</b>          | \$6,000 / \$12,000 |
| (Single/Family)         |                    |
| <b>Virtual Care</b>     | \$0                |
| <b>Primary Care</b>     | 20% Coinsurance    |
| <b>Specialist Visit</b> | 20% Coinsurance    |

### BASE PLAN

|                         |                    |
|-------------------------|--------------------|
| <b>Deductible</b>       |                    |
| (Single/Family)         | \$2,500 / \$5,000  |
| <b>Out of Pocket</b>    |                    |
| <b>Maximum</b>          | \$5,000 / \$10,000 |
| (Single/Family)         |                    |
| <b>Virtual Care</b>     | \$0                |
| <b>Primary Care</b>     | 20% Coinsurance    |
| <b>Specialist Visit</b> | 20% Coinsurance    |

### BUY-UP PLAN

|                         |                   |
|-------------------------|-------------------|
| <b>Deductible</b>       |                   |
| (Single/Family)         | \$1,500 / \$3,000 |
| <b>Out of Pocket</b>    |                   |
| <b>Maximum</b>          | \$4,000 / \$8,000 |
| (Single/Family)         |                   |
| <b>Virtual Care</b>     | \$0               |
| <b>Primary Care</b>     | 10% Coinsurance   |
| <b>Specialist Visit</b> | 10% Coinsurance   |

## Bi-Weekly Employee Contributions

|                     | TIER                 | HSA PLAN | BASE PLAN | BUY-UP PLAN |
|---------------------|----------------------|----------|-----------|-------------|
| <b>\$0-\$74,999</b> | Employee Only        | \$46.15  | \$83.08   | \$115.38    |
|                     | Employee + Spouse/DP | \$265.38 | \$300.00  | \$334.62    |
|                     | Employee + Child     | \$196.15 | \$230.77  | \$265.38    |
|                     | Employee + Children  | \$230.77 | \$265.38  | \$300.00    |
|                     | Employee + Family    | \$323.08 | \$357.69  | \$403.85    |
| <b>\$75,000+</b>    | Employee Only        | \$59.95  | \$103.85  | \$138.46    |
|                     | Employee + Spouse/DP | \$300.00 | \$334.62  | \$392.31    |
|                     | Employee + Child     | \$230.77 | \$265.38  | \$300.00    |
|                     | Employee + Children  | \$265.38 | \$300.00  | \$334.62    |
|                     | Employee + Family    | \$357.69 | \$392.31  | \$426.92    |

### DENTAL

#### LOW PLAN

\$50 / \$150  
Deductible

\$1000 Annual Max

Preventative Care  
Covered at 100%

Orthodontia  
Not Available

#### HIGH PLAN

\$50 / \$150  
Deductible

\$2000 Annual Max

Preventative Care  
Covered at 100%

Orthodontia  
Available

|         |                |         |
|---------|----------------|---------|
| \$5.39  | EE Only        | \$7.59  |
| \$10.94 | EE + Spouse/DP | \$15.41 |
| \$13.56 | EE + Children  | \$21.14 |
| \$20.37 | EE + Family    | \$31.05 |

### VISION

#### IN-NETWORK

Eye Exam \$10  
Lenses \$25

Frames 100% covered up to \$130  
Medically Necessary Contacts 100% Covered

#### OUT-OF-NETWORK

Eye Exam \$32 Reimbursement  
Lenses \$10 Reimbursement  
Frames \$90 Reimbursement

Medically Necessary Contacts \$200 Reimbursement

|                |        |
|----------------|--------|
| EE Only        | \$2.55 |
| EE + Spouse/DP | \$4.85 |
| EE + Children  | \$5.10 |
| EE + Family    | \$7.50 |



## HSA & FSA

Save pre-tax dollars for health care expenses.

### SELECTION

If you enroll in the HSA Plan - Almo  
contributes \$1,000 to your personal HSA

Healthcare FSA

Limited Purpose FSA

Dependent Care FSA

Transit and Parking Commuter Benefits FSA



## Company Paid Benefits

At no cost to you!

### EMPLOYEE ASSISTANCE PROGRAM

Available 24/7/365

3 face-to-face or virtual visits with a licensed counselor

Family care is included

### SHORT TERM/LONG TERM DISABILITY

#### Short Term Disability

1 week waiting period, then:

**100% of pay up to \$1,000/week for 4 weeks**

**60% of pay up to \$1,000/week for 8 weeks**

#### Long Term Disability

Eligibility after Short-Term Disability Exhaustion

**60% of Salary**

### BASIC LIFE & AD&D

**Almo pays the entire cost of the premium for term life insurance at:**

1x your annual salary + commission (if applicable)

Minimum of \$50,000

Maximum of \$150,000



## Optional Benefits

Extra coverages based on your needs.

### LIFE & AD&D

You may purchase Supplemental Life and AD&D for yourself, your spouse/domestic partner, and/or your child(ren).

When you're first eligible (a new hire), you can purchase additional life insurance up to \$130,000 without any medical questions required.

### CRITICAL ILLNESS

Pays you a cash benefit to help with your deductible, copays, transportation, etc. if you or a covered family member is diagnosed with a covered critical illness.

### ACCIDENT

Pays you a cash benefit to help with your deductible, copays, transportation, etc if you or a covered family member is injured due to an accident.

### PET INSURANCE

**Employee Discount on Nationwide Pet Insurance**

\$250 annual deductible

\$7,500 in annual benefits



## Wellness and Learning

Almo invests in your growth.

### WELLNESS INCENTIVE PROGRAM

After 90 days of employment, **Almo will reimburse 50% of eligible expenses up to \$300/plan year** (taxable) for a range of fitness-related activities, sports, wellness-related activities and resources.

### TUITION ASSISTANCE PROGRAM (TAP)

After 90 days of employment, Almo provides support for formal **education expenses up to \$5,250** (pre-approval required).

### PERSONAL FINANCIAL PLANNING

Personal Financial Planning through OneDigital is a program designed to help you **reach greater financial freedom**. You will gain confidence making financial decisions, learn how to balance saving and spending, and feel better about your financial life.

### PERKSPOT

Your OneDigital Perks Discount Program is a one-stop-shop for thousands of exclusive discounts in more than 25 different categories.



## Paid Time Off

Flexible time off to support work-life balance available after 30 days of employment.



**Paid Holidays** - New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day & following day, Christmas Day, + 1 day of choice



**Vacation** - 13 Days (Additional week accrual begins after 5th & 12th year of service)



**Sick Days** - 6 Sick Days (frontloaded/prorated)



**Summer Hours** - Up to 33 hours between Labor Day and Memorial Day



**Paid Partner Leave** - Up to 5 days



**Do Good Day** - 1 day for community service



## Retirement & Savings

On the 1<sup>st</sup> of the month following 6 months of employment, you're eligible for the company 401(k) with employer match.

### YOU CONTRIBUTE ALMO CONTRIBUTES

1-3% of Salary

100% Match

4-6% of Salary

50% Match

**Overall maximum employer match of 4.5% on employee contributions of 6%+**

Choose from pre-tax (traditional) or after-tax (Roth) depending on your need.