2027 30+FT BENEFITS OVERVIEW

ImpactLife is committed to helping you and your family maintain health and financial wellness. Every effort has been made to offer a full range of benefits that can help protect you and your family as your benefits are an important part of overall compensation! Here's an overview of the benefits available in 2027 for a 30+/FT status employee.

MEDICAL & WELLNESS BENEFITS (30+/FT)

ImpactLife offers a choice of comprehensive medical plans.
*** If your home address is in Iowa, you are only eligible for an HMO plan. If your home address is in Missouri, you are only eligible for an HMO plan unless seeking treatment in Iowa or South Dakota. If your home address is not Iowa or Missouri, you are only eligible for a PPO plan.*

Traditional Medical Plan: In-network coverage includes 20% co-insurance and a $2000 single/$4000 family deductible. Out of network coverage is also available.
Refer to the Coverage Manual for more information.

High Deductible Medical Plan (HDHP): In-network coverage 20% co-insurance and a $3500 single/$6000 family deductible. Out of network coverage is also available.
Refer to the Coverage Manual for more information.

***Rates are deducted Semi-Monthly*:**

Coverage Tier	Trad Plan 30+/FT	HDHP 30+/FT
Employee	$185.00	$92.00
EE +Spouse	$378.00	$185.00
Employee + Child(ren)	$349.00	$170.00
Family	$563.00	$274.00

Wellness Discount Information: To receive the Wellness Discount, you and your spouse must complete and pass the wellness screening **AND** complete the Tobacco Status/Wellness Assessment questionnaire.
New Hires: Must be Tobacco Free and complete the Tobacco status in Dayforce.
Please see the wellness brochure for more information.

Wellness Discounted Rates *(Semi-Monthly)*
The rates below are what you can expect to see deducted from your paycheck if you qualify for the Wellness Discount.

***Rates are deducted Semi-Monthly*:**

Coverage Tier	Trad Plan Discount 30+/FT	HDHP Discount 30+/FT
Employee	$135.00	$48.00
EE+ Spouse	$273.00	$98.00
50% EE + Spouse	$325.50	$141.50
Employee + Child(ren)	$250.00	$91.00
Family	$405.00	$144.00
50% Family	$484.00	$224.00

Dental Insurance *1st of month following hire date*
ImpactLife offers dental insurance providing coverage for a wide range of services. The dental plans provide 100% coverage for preventive dental care. Other dental services are also covered, subject to deductibles and coinsurance. Orthodontic Coverage is available. *Refer to the Summary Plan Description for more details.*

***Rates are deducted Semi-Monthly*:**

Coverage Tier	Plan 1 30+/FT	Plan 2 30+/FT
Employee	$6.00	$20.00
EE + Spouse	$12.00	$27.00
EE + Child(ren)	$13.00	$30.00
Family	$17.00	$40.00

Vision Insurance *1st of month following hire date*
You have the option to select an affordable eye care plan which includes coverage for annual eye exams, prescription glasses and contacts. *Refer to the Benefits Summary for more details.*

***Rates are deducted Semi-Monthly*:**

Coverage Tier	Vision Plan 30+/FT
Employee	$ 6.75
Employee + 1	$ 10.75
Employee + Children	$ 11.00
Family	$17.50

Health Savings Accounts *1st of month following hire date*
A Health Savings Account (HSA) works in conjunction with the HDHP medical plan. ImpactLife will contribute to your HSA if you elect the HSA/HDHP Combination.

Annual Contributions are:

Employee Coverage	EE + Spouse Coverage	EE + Child(ren) Coverage	Family Coverage
$765*	$1,350*	$1,350*	$2,160*

- 1/12th of the above amount is deposited to the HSA every month with the first paycheck of the month.
- 2027 Annual HSA Contribution Limit = $4,500 single or $9,000 for family, $1,000 catch up contribution age 55 or older
  ** Amount is pro-rated for mid-year new hires.*

Flexible Spending Accounts *1st of month following hire date*
FSA Medical Reimbursement – Set aside up to $3,500 pre-tax funds per calendar year for your out-of-pocket medical, dental, or vision expenses! This account works best in conjunction with the Traditional plan and if you have an HSA, you may only use the FSA for out-of-pocket dental and vision expenses.

FSA Dependent Care – Employees who pay for childcare and/or eldercare can set aside a maximum of $7,500 (pre-tax) per year to be reimbursed for eligible dependent-care expenses.

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FAMILY SECURITY BENEFITS (30+/FT)

Life & AD&D Insurance *1st of month following 90 days*
ImpactLife provides term life and accidental death or dismemberment insurance for you. ImpactLife covers 100% of the cost for this benefit.

- 30+/FT receives 2 x your annual earnings *(up to plan max)*

Dependent Life Insurance *1st of month following 90 days*
ImpactLife provides term life insurance for your dependents at no cost to you, including a $2,000 benefit for a spouse, $2,000 for dependent children from 6 months to 26 years and $500 from 14 days to 6 months.
Voluntary Life & AD&D Insurance*1st of month following 90 days*
You can purchase additional term life insurance and/or AD&D at competitive group rates.
Short Term Disability *1st of month following 90 days*
ImpactLife provides short-term disability coverage at no cost to you. This protects against loss of income due to short-term illness or disability. Short Term Disability pays 60% of your base pay after a 29-day elimination period.
Long Term Disability *1st of month following 90 days*
Long Term Disability insurance is a way to protect you against a loss of income due to extended disabilities. Long Term Disability is also provided at no cost to you and benefits commence when Short Term Disability benefits end and pays 60% of your average monthly gross income.

SUPPLEMENTAL BENEFITS (30+/FT)

You can buy supplemental benefits where benefits received can be helpful to put towards deductibles, living expenses, childcare, and much more when you or a covered loved one experiences a covered event. Please refer to your product brochures for higher-level details.
Assurity Critical Illness Insurance Supplemental Benefit
Pays a lump sum cash benefit for covered critical illnesses such as heart attack, stroke, invasive cancer, and 23 other covered illnesses.
Assurity Accident Expense Insurance Supplemental Benefit
Pays a cash benefit when you or a covered love one experience an injury. Common injuries covered such as fractures, dislocations, burns, lacerations, and much more.
Assurity Hospital Indemnity Insurance Supplemental Benefit
Pays a cash benefit when you or a covered loved one is admitted into inpatient care for a period of 20 hours or more. Benefits can be received whether a person is admitted due to illness, injury, surgery, and even pregnancies.

PAID TIME OFF BENEFITS (30+/FT)

Holidays *Upon Hire*
ImpactLife recognizes the following 6 days as paid holidays: New Year's Day, Memorial Day, 4th of July, Labor Day, Thanksgiving Day and Christmas Day.

RETIREMENT & SAVINGS BENEFITS (30+/FT)

401(k) Retirement Plan *1st of month following 30 days*
The 401(k) Retirement Plan allows you to save for retirement. ImpactLife matches 100% on the first 4% of your contributions. Employees have the option to make pre-tax and/or Roth contributions. New employees are automatically enrolled into the Plan at a 6% pre-tax contribution rate. Employees may also receive an annual discretionary contribution from ImpactLife based upon organizational performance. *See the 401k Summary Plan Description booklet for full details.*

Paid Time Off (PTO) *Upon* Hire
PTO benefits are offered for employees needing time away from work for well-being, illness, or personal reasons.
PTO hours are earned based on actual hours worked multiplied by the appropriate factor for years of service. PTO is accrued bi-weekly and commences on the 1st day of employment.
Please refer to the Employee Handbook for complete details.

FACTOR SCHEDULE
Start of 1st year .077 x actual hours worked
Start of 4th year .1 x actual hours worked
7 or more years .124 x actual hours worked

OTHER ImpactLife BENEFITS(30+/FT)

Employee Assistance Program (EAP) *Upon Hire*
Free, confidential counseling services are available for you and your immediate family through PAS EAP. Professional counselors are available 24 hours a day, 7 days a week. PAS EAP also offers Financial Resources and Legal Services.

Tobacco Cessation Reimbursement *Upon Hire*
ImpactLife will reimburse an employee up to $300 for the cost of an approved tobacco cessation program or aid. Medical coverage also includes coverage for Tobacco Cessation.
Health Club Reimbursement *Upon Hire*

Eligible employees will receive $50 towards the Health Club Membership every 3 months, with average usage of 2 times per week or more. Can be reimbursed on your paycheck or into your Health Savings Account.

Employee Referral Award *Upon Hire*
To hire highly qualified, productive employees, ImpactLife offers a $1,000 bonus referral award to employees who refer ImpactLife applicants who are subsequently hired. See the Employee Referral Policy for full details. Contact a recruiter for further information.

Bereavement Leave
ImpactLife recognizes that the death of a family member may require time off to be with loved ones, make necessary arrangements, and attend services. All team members are eligible for bereavement leave upon hire. Team members will be paid for hours scheduled on the days they were scheduled to work during the bereavement period. *Please refer to the Employee Handbook for complete details.*

QUESTIONS? CONTACT:

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