**Employee Benefits**

BCF Solutions, Inc. (BCF) realizes that our employees are fundamental to our success. With this understanding, BCF provides a comprehensive and competitive range of benefits to all eligible employees.

**401(k)**

* Includes a company match up to 3% for employees who choose to defer pre-tax compensation into the plan (5-year vesting period)

**Personal Time Off (PTO)**

* U.S. based employees receive fifteen (15) days of PTO in their first year of employment; however, PTO is accrued semi-monthly (per pay period)
* After five (5) years of employment, leave increases to twenty (20) days
* PTO accruals may be carried over to the following year without limits

**Holidays**

* BCF observes eleven (11) holidays per year

**Military Leave Differential Pay**

* Up to ten (10) regularly scheduled work days differential pay per calendar year (procedures must be followed)

**Jury Duty Leave**

* Up to five (5) days per calendar year (procedures must be followed)

**Bereavement Leave**

* Up to three (3) days in the event of death of an immediate family member (procedures must be followed)

**Major Medical Insurance**

* BCF shares the cost of monthly premiums; the plan summary is located on the benefits portal

**Dental Insurance**

* BCF shares the cost of monthly premiums; the plan summaries (PPO & Advantage) are located on the benefits portal

**Vision Insurance**

* BCF offers a voluntary vision program; the plan summary is located on the benefits portal

**Flexible Spending Account (FSA)**

* Employees can contribute *pretax* dollars up to the IRS limits for heath care and for dependent care.

**Group Term Basic Life and AD&D Insurance**

* Flat $50,000

**Group Voluntary Term Basic Life and AD&D Insurance**

* Employees can purchase increments of $10,000 to $500,000 not to exceed 5x annual salary
* For first time employees, they can enroll up to the Guarantee Issue (GI $150K) without Evidence of Insurability (EOI).

**Short Term Disability**

* The weekly benefit is an amount equal to 60% of covered weekly earnings to a maximum benefit of $1,500 per week up to 13 weeks

**Long Term Disability**

* The monthly benefit is an amount equal to 60% of covered monthly earnings to a maximum benefit of $7,500 per month to age 65
* 90-day waiting period before benefits begin

**Tuition Assistance**

* Tuition reimbursement up to $3,000 per calendar year is available for job-related courses, membership dues, and professional development at accredited institutions or providers (procedures must be followed)