

## Employee Benefits Overview

BCF Solutions, Inc. (BCF) believes its most valuable resources are its employees. With this understanding, BCF provides a comprehensive and competitive range of benefits to all eligible employees. To be eligible for these benefits, with the exception of the 401(k) plan, the employee must be a full-time employee working 40 hours per workweek.

### 401(k)

- Includes a company match 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 twenty (20) days of PTO in their first year of employment; however, PTO is accrued semi-monthly (per pay period)
- PTO accruals may be carried over to the following up to 120 hours

### Holidays

- BCF observes eleven (11) holidays per year

### Military Leave Differential Pay

- Up to ten (10) regularly scheduled workdays differential pay per calendar year

### Jury Duty Leave

- Up to five (5) days per calendar year

### Bereavement Leave

- Up to three (3) consecutive days in the event of death of an immediate family member

### Medical Insurance

- BCF shares the cost of monthly premiums

### Dental Insurance

- BCF shares the cost of monthly premiums

### Vision Insurance

- BCF offers a comprehensive voluntary vision program. This is an optional benefit paid for by the employee.

### Flexible Spending Account (FSA) – Healthcare FSA

- Employees can contribute *pretax* dollars up to the IRS limits for healthcare expenses that are not covered by insurance
  - Helps you pay for out-of-pocket expenses like copays, deductible, and orthodontia expenses



### **Flexible Spending Account (FSA) – Dependent care FSA**

- Employees can contribute *pretax* dollars up to the IRS limits for dependent care expenses
  - The Dependent Care FSA helps you pay for certain dependent care expenses such as qualified licensed daycare, after school programs, day camp, and elder care facilities.
  - Your child must be under the age of 13

### **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 \$200K) without Evidence of Insurability (EOI).

### **Short-Term Disability**

- The weekly benefit is an amount equal to 60% of covered weekly earnings up to a maximum benefit of \$1,500 per week
- Benefits begin on the 8th day of both an accident and illness and are payable up to a maximum of 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

### **Employee Assistance Program (EAP)**

- Free to all full-time employees

### **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 (refer to the Employee Handbook for more information)

### **Employee Referral Incentive**

- The incentive amount is \$2,000 for each full-time referral and payable after ninety (90) days of the new hire's employment

*Note: This overview provides only a general overview of benefits available to employees. It does not include details of all covered expenses or exclusions and limitations.*