

BENEFITS	DETAILS																
<p>Health Insurance</p> <p>Cigna Information www.mycigna.com 1-800-244-6224</p> <p>For more information, see the enclosed Cigna Benefits Plan Summaries.</p> <p>Plan: Open Access Plus</p> <p>CIGNA Home Delivery Pharmacy: 1-800-835-3784</p>	<p>Employees have the option to select from 3 plans, Option #1 (High Deductible Health Plan with HSA) Option #2 (Standard Plan) & Option #3 (Enhanced Plan)</p> <p>Under Each Plan:</p> <ul style="list-style-type: none"> • 30-day waiting period • Health insurance premiums for dependent coverage and/or plan enhancements are deducted from the employee's pay pre-tax • Dependent Eligibility: age 26 • Prescriptions are covered; \$10 for generic, \$25 for brand name formulary, \$40 for brand name non-formulary for Standard and Enhanced Plans, and \$50 for High Deductible Health Plan <p>Option #1: (High Deductible Health Plan - Medical Only):</p> <table border="1"> <tr> <td>Employee</td> <td>\$21.75</td> </tr> <tr> <td>Employee + Children</td> <td>\$161.15</td> </tr> <tr> <td>Employee + Spouse</td> <td>\$172.50</td> </tr> <tr> <td>Family</td> <td>\$229.25</td> </tr> </table> <p>Annual deductible: In-network \$1,500/person, \$3,000/family; out-of-network \$3,000/person, \$6,000/family</p> <ul style="list-style-type: none"> • In-network visits covered 100% after deductible is met • In-network specialists visit covered 100% after deductible is met • Co-Insurance pays 100% in-network after deductible and 70% out-of-network after deductible • Annual maximum out of pocket: In-network \$3,000/person including deductible; \$6,000/family including deductible; out-of-network \$6,000/person including deductible; \$12,000/family including deductible <p>Health Savings Account (HSA)</p> <ul style="list-style-type: none"> • If you enroll in the High Deductible Health Plan, you can elect to participate in the HSA • HSAs are through Cigna Choice Fund Bank • AIS will contribute to your HSA (counts toward your annual IRS maximum) <ul style="list-style-type: none"> • Individual: \$500 yearly • Family: \$1000 yearly • IRS Maximum contribution <ul style="list-style-type: none"> • Individual: \$3,600 • Family \$7,200 <p>Option #2: (Standard Plan):</p> <table border="1"> <tr> <td>Employee</td> <td>\$47.00</td> </tr> <tr> <td>Employee + Children</td> <td>\$197.00</td> </tr> <tr> <td>Employee + Spouse</td> <td>\$215.00</td> </tr> <tr> <td>Family</td> <td>\$360.00</td> </tr> </table> <ul style="list-style-type: none"> • \$20 co-pay insurance for in-network visits • \$35 co-pay for in-network specialist visits • Annual deductible: In-network \$250/person, \$500/family; out-of-network \$3,000/person, \$6,000/family • Co-Insurance pays 100% in-network after deductible and 70% out-of-network after deductible • Annual maximum out of pocket: In-network \$2,000/person including deductible; \$4,000/family including deductible; out-of-network \$5,000/person including deductible; \$10,000/family including deductible. 	Employee	\$21.75	Employee + Children	\$161.15	Employee + Spouse	\$172.50	Family	\$229.25	Employee	\$47.00	Employee + Children	\$197.00	Employee + Spouse	\$215.00	Family	\$360.00
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Employee + Children	\$197.00																
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Family	\$360.00																

Option #3: (Enhanced Plan)

Employee	\$74.50
Employee + Children	\$267.50
Employee + Spouse	\$281.50
Family	\$474.50

- \$20 co-pay insurance for in-network visits
- \$35 co-pay for in-network specialist visits
- Annual deductible: In-network \$0/person, \$0/family; out-of-network \$500/person, \$1,000/family
- Co-Insurance pays 100% in-network after deductible and 80% out-of-network after deductible
- Annual maximum out of pocket: In-network \$2,000/person including deductible; \$4,000/family including deductible; out-of-network \$2,000/person including deductible; \$4,000/family including deductible

Dental Insurance

Cigna Information
www.mycigna.com
 1-800-244-6224

Dental Insurance

Employee	\$4.00
Employee + Children	\$12.00
Employee + Spouse	\$13.00
Family	\$18.00

- 30-day waiting period
- Annual deductible: \$50/person; \$150/family
- Annual benefit maximum: \$1,750
- Preventive & Diagnostic Services are covered at 100%; Basic Services are covered at 90% in-network and 80% out-of-network; Major Services are covered at 60% in-network and 50% out-of-network
- Dependent Eligibility: Age 26
- Orthodontics: Dependent children under age 19; 50% up to \$1,750/per person lifetime maximum
- This benefit can also be elected with medical coverage

Vision Insurance

VSP-Vision Service Plan
www.vsp.com
 1-800-877-7195

Vision Insurance

Employee	\$1.25
Employee + Children	\$2.50
Employee + Spouse	\$2.63
Family	\$4.25

- 30-day waiting period
- \$10 co-payment for in-network vision exams
- Out-of-network services are covered at an allowable amount determined by type of service
- Dependent Eligibility: Age 26
- This benefit can also be elected with medical coverage

Section 125 Flexible Spending Accounts

TASC
www.tasconline.com
 1-800-422-4661

- Allows employees to set aside pre-tax dollars to pay for qualified Medical Care, Dependent Care, and Transportation expenses
- Enrollment must be completed within 30 days of hire date
- Maximum contribution amounts for 2019 are as follows:
 - Medical Care FSA: \$2,750
 - Dependent Care FSA: \$5,000
 - Transportation FSA: \$3,240
 - Parking FSA: \$3,240

Life Insurance

Sun Life Financial
 1-800-Sun-Life (247-6875)

- 30-day waiting period
- AIS pays the premiums for employee coverage from Sun Life Insurance for two times the annual salary rounded to the nearest thousand; example: \$22,250 x 2 = \$44,500 is rounded to \$45,000
- **Voluntary Term Life Insurance Coverage:**
 - AIS offers the opportunity for employees to purchase additional voluntary term life insurance through Sun Life Financial
 - 30-day waiting period
 - Employee Benefit: Limit \$500,000
 - Spouse Benefit: 50% of employee coverage to maximum of \$250,000
 - Child Benefit (eligible age 14 days to 19 years/25 if full time student): 10% of employee coverage to max of \$10,000, coverage limits are based on child age
 - Guarantee Issue Amount: Employee - \$200,000; Spouse - \$50,000; Child - \$10,000
 - Evidence of Insurability form must be completed if electing more than \$200,000 of voluntary coverage

<p>Short Term Disability</p> <p>Sun Life Financial 1-800-Sun-Life (247-6875)</p>	<ul style="list-style-type: none"> • No additional cost • 30-day waiting period • Benefits are paid at 60% of weekly earnings and are reduced by other income benefits • Weekly Maximum: \$2,500 • Maximum duration of benefits: 12 weeks • Elimination Period: Accident on day 7 of disability; Sickness on day 7 of disability
<p>Long Term Disability</p> <p>Sun Life Financial 1-800-Sun-Life (247-6875)</p>	<ul style="list-style-type: none"> • No additional cost • 30-day waiting period • Benefits are paid at 67% of monthly salary to maximum of \$10,000; never less than \$50 • Benefits are payable after the employee has been unable to work for 90 consecutive days

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<p>401(k) Retirement</p> <p>Lincoln Financial www.lfg.com 1-800-510-4015</p>	<ul style="list-style-type: none"> All full and part time employees are eligible to participate AIS Matching: For every dollar that an employee contributes up to 6% of his/her base compensation, AIS will contribute 50 cents to his/her account, up to 3% of his/her base compensation, not to exceed the federal maximum Two years of service is 20% vested, continuing in increments of +20% until 100% vested after 6 years Annual Maximum Contribution: The federal maximum amount allowable (\$18,000). Employees 50 years or older may contribute an additional amount up to \$6,000 Deductions are made through payroll and are deposited within 10 days from each payday Online access and enrollment of your account is available
<p>Employee Stock Ownership Program (ESOP)</p>	<ul style="list-style-type: none"> AIS full and part time employees who meet the eligibility requirements <ul style="list-style-type: none"> Over 21 years old One-year service Working more than 1,000 hours that year Employed on the last day of the year are eligible to participate Two years of service is 20% vested, continuing in increments of +20% until 100% vested after 6 years Distributions are administered in various schedules upon departure from AIS.
<p>Annual Leave</p>	<ul style="list-style-type: none"> Leave must be accrued before it may be taken. Accrual schedule: <ul style="list-style-type: none"> 0 – 2 years of service: 10 days per year or 3.33 hours per pay period 3 – 5 years of service: 15 days per year or 5.00 hours per pay period 6 – 11 years of service: 20 days per year or 6.66 hours per pay period 12+ years of service: 25 days per year or 8.33 hours per pay period 240 hours maximum accrued. Leave in excess of 160 hours is bought-back at the end of each fiscal year Accrued leave is paid out upon termination
<p>Sick Leave</p>	<ul style="list-style-type: none"> Leave must be accrued before it may be taken <ul style="list-style-type: none"> Full-time employees, 3.33 hours per pay period or 10 days (80 hours) per year, up to 30 days (240 hours), capped at 240 hours Part-time employees regularly working 12 hours or more per week, 1 hour for every 30 hours worked up to 40 hours accrued annually, capped at 64 hours <ul style="list-style-type: none"> Employees regularly working fewer than 12 hours per week are excluded Accrued leave is not paid out upon termination
<p>Parental Leave</p>	<ul style="list-style-type: none"> Parental Leave can be utilized following the birth, adoption or foster care placement of a child. Parental leave is up to 6 weeks of paid leave at the employee's base pay. Parental Leave is available to Full-Time employees who: <ul style="list-style-type: none"> Have been employed a minimum of 12 months Worked at least 1,250 hours in the previous 12 months with AIS Leave can be used within the first 6 months of qualifying event, and once within each 12-month period.
<p>Holidays</p>	<ul style="list-style-type: none"> AIS recognizes 10 Holidays per calendar year – New Year's Day, Martin Luther King Day, President's Day, Memorial Day, Independence Day, Labor Day, Columbus Day, Veterans Day, Thanksgiving Day, and Christmas Day Holidays occurring on a Saturday will be observed the preceding Friday; holidays occurring on Sunday will be observed the following Monday Holiday leave is provided in a lump-sum, upfront, to employees to be used at their discretion, with manager approval any time within the fiscal year. Holiday Leave will not roll-over from fiscal year to fiscal year.
<p>Pay Schedule/Direct Deposit</p>	<ul style="list-style-type: none"> Days 1-15 are paid on the last day of the month Days 16 through the last day of the month are paid on the 15th of the next month Pay Statements can be viewed on ADP website (www.adp.com)
<p>Education Reimbursement</p>	<ul style="list-style-type: none"> Individuals must be current full-time employees of AIS and must have been employed for at least 6 months at the time of the request Class registration and the actual class must occur after the employee has been employed for 6 months Classes must be approved in advance by the VP of Talent Management Classes must be directly related to the employee's specific job Course description and associated cost must be submitted to Human Resources in advance Final grade must be submitted to Human Resources with a memo from the VP of Talent Management approving payment for the class Any reimbursements in excess of \$5,250 annually are subject to IRS imposed taxes
<p>Wellness Reimbursement</p>	<ul style="list-style-type: none"> AIS will reimburse up to \$300 annually toward the cost of improving/maintaining employee's health Eligible to full time employees as of their start date, or part-time employees who have completed 6 months of employment.

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Computer Reimbursement	<ul style="list-style-type: none"> • AIS will reimburse 30% of the cost of personal computer hardware. The max reimbursement amount is limited to \$500 • Eligible to full time employees as of their start date, or part-time employees who have completed 6 months of employment.
Employee Referrals	<ul style="list-style-type: none"> • AIS will pay employees for referrals, up to \$5,000 • Payments are made after the new individual has been employed for 90 days
Probationary Period	<ul style="list-style-type: none"> • All new employees are placed on probation for the first 90 days of their employment. During that period, the appropriate supervisor will maintain a close check on employee's work performance and working habits to ensure that the new employee is capable of satisfactorily assuming the duties for which they were hired. The probationary period will also be used to determine if the employee's working habits (e.g. absenteeism or tardiness) are compatible with the company's policies and procedures.
Employee Handbook	<ul style="list-style-type: none"> • An Applied Information Sciences, Inc. Employee Handbook is provided to all new employees on their first day of employment with AIS. There are several factors that are important to keep in mind about the handbook: it contains general information and guidelines; and it is not intended to be comprehensive or to address all the possible applications of, or exceptions to, the general policies and procedures described and are not intended to serve as a "contract" of employment. For that reason, any questions should be addressed to Human Resources.
aisConnect Human Resources appliedis.sharepoint.com	<ul style="list-style-type: none"> • In our continuing effort to provide employees with more information, all new employees will be provided with access to Human Resources on aisConnect on their first day of employment with AIS. The HR site provides detailed information on current employee benefit programs and all of the necessary benefit summaries, frequently asked questions, enrollment forms, and other important information.