

BENEFITS

THAT MAKE WORKING AT IAPMO AWESOME!

Benefit descriptions below are for illustrative purposes and reflect offerings extended to eligible full-time employees during the 8/1/2023-7/31/2024 plan year. Those seeking comprehensive, detailed benefit information should contact a representative from the awesome HR Team or visit our site at <https://www.iapmohr.org>.

CORE BENEFITS

PPO MEDICAL PLAN

FREE PPO high Deductible plan through BlueShield of CA for you and your eligible dependents.

PPO DENTAL PLAN

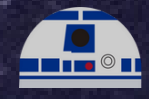
FREE PPO plan through Delta Dental for you and your eligible dependents.

PPO VISION PLAN

FREE PPO Vision plan for you, the employee and your eligible dependents through MES Vision (a BlueShield of CA Vision Plus partner).

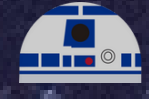
BASIC LIFE & AD&D

FREE Basic Life Insurance & Accidental Death & Dismemberment policy of \$50,000 for employee only, through BlueShield of CA.



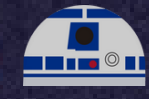
CHIROPRACTIC

Included with your medical plan is a chiropractic benefit for all covered members.



CIGNA

FREE short-term Disability through Cigna. Covers 60% of weekly covered earnings.



IAPMO CARES

IAPMO CARES is a resource outlining mental health benefits provided by IAPMO. Resources include:

CIGNA

- Life Assistance Program (LAP)

BLUESHIELD

- Wellvolution
- Teledoc
- LifeReferrals
- Mental Health



ELIGIBILITY REQUIREMENTS

- If enrollment process is completed within 30 days of hire, coverage is effective on the first of the month following 30 days.
- Changes made during Open Enrollment period are effective in August of that year to the next.
- Eligible family members include legally married spouse, registered domestic partner and children.

VOLUNTARY BENEFITS

WEX

- Flexible Spending Account (FSA)
- Dependent Care Flex Spending Account (DCFSA)
- FSA Open Enrollment held annually each **December**

CIGNA / NEW YORK LIFE

- Voluntary Term Life Insurance with Accidental Death & Dismemberment of up to the lesser of 3x salary or \$500k.

AFLAC BENEFITS

- Accident Protection
- Cancer Care
- Critical Care Protection
- Dental Care
- Hospital Confinement Indemnity

LEGASLSHIELD BENEFITS

- Prepaid Legal Protection
- Identity Theft (IDT)



Available during the initial enrollment period and Open Enrollment

KINDERCARE

IAPMO partners with KinderCare to offer a 60% child care subsidy

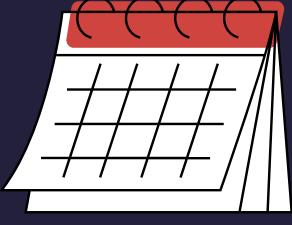
ELIGIBILITY REQUIREMENTS

Benefits, with the exception of KinderCare, are available to employees who enroll at a payroll deduction

BENEFITS CON'T

14 PAID HOLIDAYS

Full time/permanent employees are always eligible from date of hire.



FITNESS

IAPMO partners with **Fitness Your Way** to offer employees an affordable membership that grants access to a network of thousands of gyms nationwide and online classes.

401 K

The 401k is a combined contributory plan where **IAPMO** matches (dollar for dollar) up to 5% of your gross annual wages.

IAPMO Contributes up to

5%

(dollar for dollar match contribution)

Automatic 3% enrollment unless another % is selected by you. You may extend your % of contribution, so long as it doesn't exceed the annual IRS limits. You become eligible upon date of hire and are entered into the program on the second payroll cycle following your hire date.

There is a six-year graduated vesting schedule. Loan and hardship withdrawal availability is included in the plan

Years of Eligibility	0-1	2	3	4	5	6
Vesting %	0%	20%	40%	60%	80%	100%

HRA

\$3.350 Single
\$6.650 Family

Cha-ching! The first dollars you pay toward the high deductible health plan are from our pocket, not yours. It's our way of saying thanks! These amounts may be prorated your first year, you understand.

SICK & VACATION

120 HOURS

15 sick days per calendar year (reduced benefit if you are a part-time or temporary employee).

2 WEEKS

10 days (80 hours) vacation per year; accrued from first day of work: accrual increases at 5 and 10 years of service.

ELIGIBILITY REQUIREMENTS

- Earned vacation time caps at 400 hours
- Earned sick leave caps at 800 hours
- New hires may utilize their sick time benefits beginning on the 91st day of employment.

PROFIT SHARING

IAPMO Contributes
8%

Profit Sharing plan contributions are made solely by **IAPMO** at 8% of your gross annual salary. You become eligible upon date of hire and are entered into the program on the second payroll cycle following your hire date

ELIGIBILITY REQUIREMENTS:

Eligible employees become 100% vested in the company's profit sharing plan upon reaching the end of the 6th consecutive year

WELFARE BENEFITS

AAA

Automotive Roadside Assistance reimbursement for Classic Plan

TICKETS AT WORK

Access to entertainment discounts

EMPLOYEE DISCOUNTS

AT&T., Verizon, and many others

For a full view of employee discounts visit our discount page: www.iapmohr.org/discount!

Need more information? Get some popcorn and watch our benefit shorts with your family at:

<https://www.iapmohr.org/benefit-videos>

