

Exhibit A – Benefits Summary

This benefit summary provides a snapshot of the Plus3 IT Systems benefit offerings for
December 1, 2018 – November 30, 2019.

Full-time employees are eligible to participate on the 1st of the month following date of hire.



Medical Insurance

Plus3 IT Systems currently offers three (3) medical plans through United Healthcare. The company will cover the cost of Employee coverage regardless of plan choice. If electing an HSA plan, the company will also contribute \$100 monthly to employee's HSA. The cost of adding dependent coverage will depend on the type of benefit and level of coverage you elect.



Dental & Vision Insurance

Plus3 IT Systems currently offers one dental and one vision plan through Guardian. Dental and Vision are not bundled and may be elected separately. The company currently covers 100% of the employee's dental and vision coverage, employees may add dependent coverage to both plans at the employee's full cost.



Health Savings Account (HSA)

An employee who elects to participate in one of the company's High-Deductible Health Plans (HDHP) may elect to enroll in a Health Savings Account (HSA) through Zenefits. This account is designed to allow the employee to set aside pre-tax funds* to pay for common qualified medical expenses not covered by their health insurance.

*2019 Maximum HSA Contributions

- Individual contribution: \$3,500
- Family contribution: \$7,000
- Catch-up contribution (over age 55 and not enrolled in Medicare): \$1,000



Flexible Spending Account (FSA)

An FSA is an account that allows you to make pre-tax contributions to pay for certain qualified expenses. An employee has the option to participate in one or more of the following:

- **Medical Flexible Spending Account**

This account will help you and/or your qualified beneficiaries pay for common qualified medical, dental, & vision expenses. Participation is limited to those employees **who are not** electing to participate in a High-Deductible Health Plan (HDHP).

*2019 Maximum Contributions \$2,700

- **Dependent Care Flexible Spending Account**

This account will help pay for certain expenses incurred by qualified dependents. A qualified dependent is "a child under the age of 13, or someone who is mentally or physically incapable of taking care of themselves." If applicable, both spouses must be working in order to contribute to this account.

*2019 Maximum Contributions \$5,000



Commuter Benefit

An employee who elects to participate in Commuter Benefits program may contribute a portion of their pay, pre-tax, to an account which can be used to pay for eligible work-related commuting expenses. This benefit allows the employee to save up to 40% on these expenses.

*Maximum Commuter Benefit Contributions

- Parking Expense: \$265 per month
- Transit Expense: \$265 per month



AMERICAN FUNDS®

401(k) Retirement Savings

All employees are eligible for enrollment in a company sponsored 401(k) traditional and roth plans hosted by American Funds. For those employees who choose to enroll in the 401(k) plan, Plus3 IT Systems will provide a qualified matching contribution equal to 100% of each employee’s elective deferral up to 3% of their pay with an additional matching contribution equal to 50% of each employee’s elective deferrals of the next 3% of pay. Employees may enroll and make changes to their 401(k) at any time throughout the year.



GUARDIAN

Guardian Anytime

Group Term Life

Term life and accidental death and dismemberment insurance from Guardian helps employees take care of their loved ones by providing benefits in the event of their death or catastrophic injury. Plus3 IT Systems pays for a \$50,000 Life/AD&D policy for each full-time employee.



GUARDIAN

Guardian Anytime

Short Term Disability

Short Term Disability coverage is provided for all full time employees. The Company pays the full premium. Short Term Disability benefits begin on the 8th day and pertain to disability due to injury or sickness. Employees are eligible for up to 60% of pre-disability earnings with a maximum weekly benefit of \$2,000 for up to 12 weeks. Maternity is treated the same as other temporary disabilities.



GUARDIAN

Guardian Anytime

Long Term Disability

Long Term Disability (LTD) coverage is provided for all full-time employees. The Company pays the full premium. LTD benefits begin on the 90th day and pertain to disability due to injury or sickness. Employees are eligible for up to 60% of pre-disability earnings with a maximum monthly benefit of \$7,500 for the duration of the disability or social security age.



Holidays and Paid Time Off

Full-time employees are eligible for ten paid holidays each year, 8 which are scheduled federal holidays and 2 floating holidays. Paid Time Off (PTO) accrues at the rate of 5 hours per full pay period/15 days per year. After 12 months of full-time employment, PTO accrues at the rate of 6.67 hours per full pay period/20 days per year.



Education Assistance

Full-time employees of Plus3 IT Systems may be eligible for reimbursement of tuition for courses taken, outside of normal work hours, at an accredited, public or private not-for-profit college or university to maintain or improve skills related to the employee's present work assignment or to the Company's business. Employees are limited to a maximum reimbursement of \$5,000 annually.



On-Site Ergonomic Improvement

Full-time, on-site employees of Plus3 IT Systems are eligible for a one-time \$200 reimbursement to improve their workspace to provide them more comfort and productivity. Employees must be employed for 6 months and have a dedicated on-site seat to be eligible.