



FORTERA

2022 BENEFITS AT A GLANCE

Welcome to Fortera! We give our employees the tools to succeed both on and off the job. Our generous benefits package provides comprehensive coverage to help you protect your health and earning power and prepare for the future. **Fortera covers up to 100% of the premium** on select medical plans for employees and their dependents. In addition, we offer a number of perks and programs that help you grow in your career and make Fortera a great place to work!

MEDICAL PLAN OPTIONS

| Plan | Deductible (Ind/Fam) | Out-of-Pocket Maximum (Ind/Fam) | PCP OV Copay | Emergency Room Copay | Prescription Drugs (Generic/Brand) |
|--------------------------------------|----------------------|---------------------------------|--------------|----------------------|------------------------------------|
| Blue Shield Gold PPO 350/25 | \$350/\$700 | \$7,800/\$15,600 | \$25 | 20% | \$15/\$50 |
| Blue Shield Platinum PPO 0/15 | \$0/\$0 | \$4,500/\$9,000 | \$15 | \$200/visit | \$10/\$25 |

GUARDIAN DENTAL PPO

| | In-network | Out-of-network |
|----------------------------------|-----------------------------|-----------------------------|
| Annual deductible | \$50 per Ind; \$150 per Fam | \$50 per Ind; \$150 per Fam |
| Annual plan maximum | \$1,500 | \$1,500 |
| Diagnostic and preventive | No charge | No charge |
| Basic services | 20% after deductible | 20% after deductible |
| Major services | 50% after deductible | 50% after deductible |
| Orthodontia services | | |
| Orthodontia (Children only) | 50% coinsurance | 50% coinsurance |
| Lifetime maximum | \$1,500 | \$1,500 |

GUARDIAN (VSP) VISION

| | In-network | Out-of-network |
|---|-----------------------------|---------------------------------|
| Benefit | | |
| Examination (every 12 months) | \$20 copay | Reimbursed up to \$50 |
| Materials (every 12 months) | \$20 copay | Reimbursed up to schedule |
| Frames (every 24 months) | \$150 allowance | Reimbursed up to \$48 |
| Lens (every 12 months) | | |
| Single vision, bifocal, trifocal lenses | Included in materials copay | Reimbursed up to \$30/\$50/\$65 |
| Contacts (elective, instead of glasses) | \$150 allowance | Reimbursed up to \$120 |



| Plan | Coverage | Maximum |
|-----------|---------------|----------|
| Life/AD&D | Flat \$50,000 | \$50,000 |

FLEXIBLE SPENDING ACCOUNT (FSA)

Flexible Spending Accounts (FSAs) allow you to set aside pre-tax dollars by payroll deduction to pay for eligible expenses. Each year, you must elect the amount you want to contribute to each account. Please note, the “use it or lose it” rule applies for the healthcare and dependent care accounts, so it’s important to plan your contributions carefully. At the end of the plan year, any unused funds will be forfeited.

| Plan | Coverage | Maximum Contribution |
|--------------------|---|----------------------|
| Health Care FSA | Pay for eligible health care expenses such as copays, deductibles, and coinsurance for medical, dental, and vision care. | \$2,750/year |
| Dependent Care FSA | Pay for daycare expenses for children age 12 and under, or for elder dependents unable to care for themselves. The care must be necessary for you and your spouse to remain employed. Care may be provided through live-in care, babysitters, and licensed daycare centers. | \$5,000/year |

Stock Options

All employees are granted tax favorable incentive stock options.

GUIDELINE 401(k)

You may defer up to \$20,500 (2022 IRS maximum) of compensation for retirement planning. Individuals 50 years and over and those turning 50 in the current year may defer an additional \$6,500 catchup amount.

ADDITIONAL PERKS

- ❖ Collaborative, respectful work environment with emphasis on work-life balance
- ❖ 12 paid Holidays, vacation & sick days
- ❖ Fully subsidized license for LinkedIn Learning Hub, an on-line training platform with a variety of topics to help with personal & professional development