



FORTERA

2023 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 offers industry leading employer contributions** on medical, dental & vision plans, paying 100% of employee premiums and 80% for dependents on all our non-platinum plan options. In addition, we offer several perks and programs that help you grow in your career and make Fortera a great place to work!

MEDICAL PLAN OPTIONS (IN-NETWORK COSTS)

Plan	Deductible (Ind/Fam)	Out-of-Pocket Maximum (Ind/Fam)	Copay	Emergency Room Copay	Prescription Drugs (Tier 1 / Tier 2)
Blue Shield Gold PPO 500/30	\$500/\$1,000	\$8,500/\$17,000	\$30	\$250 (waived if admitted) +20%	\$15/\$50 after \$100
Blue Shield Platinum 90 PPO 0/10	\$0/\$0	\$4,700/\$9,400	\$10	\$150 (waived if admitted) +10%	\$5/\$30
Kaiser Gold 80 HMO 0/30	\$0/\$0	\$7,500/\$15,000	\$30	\$250 (waived if admitted)	\$15/\$50
Blue Shield Silver Full PPO Savings 2300/25%	\$2,300 ind. only/ \$2,800 ind. w/family/ \$4,600 family	\$7,500/\$15,000	25% after deductible	\$150 (waived if admitted) + 25% after deductible	\$25 after deductible / \$70 after deductible
With this plan, Fortera contributes \$1,500 to Health Savings Account					

DENTAL PPO

	In-network	Out-of-network
Annual deductible	\$50 per Individual	\$50 per Individual
Annual plan maximum	\$1,500	\$1,500
Diagnostic and preventive	No charge 2xs per year	No charge 2xs per year
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



	In-network	Out-of-network
Benefit		
Examination (every 12 months)	\$10 copay	Reimbursed up to \$45
Materials (every 12 months)	\$10 copay	Reimbursed up to schedule
Frames (every 24 months)	\$150 allowance, 20% off over allowance	Reimbursed up to \$70
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 \$105

LIFE/AD&D

Plan	Coverage	Maximum / Minimum
Life/AD&D	100% of annual salary up to \$250,000	(Guaranteed Issue amt: \$250,000) / 10,000

SHORT-TERM DISABILITY

Plan	Coverage	Duration
Short-Term Disability	60% of your earnings up to \$3,500 weekly, benefits after 8 th day	Up to 12 weeks

LONG-TERM DISABILITY

Plan	Coverage	Duration
Long-Term Disability	60% of your earnings up to \$10,000 monthly, benefits after 90 days	Varies based on age when you become disabled, see schedule

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.	\$3,050/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 \$22,500 (2023 IRS maximum) of compensation for retirement planning. Individuals 50 years and over and those turning 50 in the current year may defer an additional \$7,500 catchup amount.

ADDITIONAL PERKS

- ❖ Collaborative, respectful work environment with emphasis on work-life balance
- ❖ 12 paid Holidays & unlimited vacation time (*All active full-time non-exempt employees are eligible for vacation accrual*)
- ❖ Fully subsidized license for LinkedIn Learning Hub, an on-line training platform with a variety of topics to help with personal & professional development
- ❖ 1x1 sessions with stock option advisors
- ❖ Snacks & drinks on the house
- ❖ *On-site fitness center (to work off those free snacks) 😊
- ❖ *On-site game room

**Only available in San Jose location.*