



# 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 plans for employees and their dependents. In addition, Fortera is also pleased to offer new lines of fully employer paid disability options. We are sticking with Blue Cross Blue Shield and Kaiser for our medical plans but all dental, vision, life, short and long-term disability will be moving over to Principal. There will be some slight rate changes so please review carefully in the enrollment platform when you make your selections. 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)	PCP OV Copay	Emergency Room Copay	Prescription Drugs (Tier 1 / Tier 2)
<b>Blue Shield Gold PPO 500/30</b>	\$500/\$1,000	\$8,500/\$17,000	\$30	\$250 (waived if admitted) +20%	\$15/\$50 after \$100
<b>Blue Shield Platinum 90 PPO 0/10</b>	\$0/\$0	\$4,700/\$9,400	\$10	\$150 (waived if admitted) +10%	\$5/\$30
<b>Kaiser Gold 80 HMO 0/30</b>	\$0/\$0	\$7,500/\$15,000	\$30	\$250 (waived if admitted)	\$15/\$50
<b>Blue Shield Silver Full PPO Savings 2300/25%</b>	\$2,300 ind. only/ \$3,000 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

### PRINCIPAL DENTAL PPO

	In-network	Out-of-network
<b>Annual deductible</b>	\$50 per Individual	\$50 per Individual
<b>Annual plan maximum</b>	\$1,500	\$1,500
<b>Diagnostic and preventive</b>	No charge 2xs per year	No charge 2xs per year
<b>Basic services</b>	20% after deductible	20% after deductible
<b>Major services</b>	50% after deductible	50% after deductible
<b>Orthodontia services</b>		
Orthodontia (Children only)	50% coinsurance	50% coinsurance
Lifetime maximum	\$1,500	\$1,500

### PRINCIPAL VISION

	In-network	Out-of-network
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**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
<b>Lens (every 12 months)</b>		
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

**PRINCIPAL LIFE/AD&D**

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

**PRINCIPAL SHORT-TERM DISABILITY**

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

**PRINCIPAL LONG-TERM DISABILITY**

Plan	Coverage	Duration
<b>Long-Term Disability</b>	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
<b>Health Care FSA</b>	Pay for eligible health care expenses such as copays, deductibles, and coinsurance for medical, dental, and vision care.	\$2,750/year



<b>Dependent Care FSA</b>	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
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### 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 & 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
- ❖ Snacks & drinks on the house
- ❖ On-site fitness center (to work off those free snacks) 😊
- ❖ On-site game room