



2024-2025 Zenius Benefits Summary

At Zenius, we are committed to supporting our employees' overall well-being and financial security. Our comprehensive benefits package is designed to help you build a strong foundation for health, retirement, and personal fulfillment. Below is a summary of key benefits:

Key Benefits Overview

- **Health Benefits:** Comprehensive coverage supporting employee wellness, preventive care, and protection against serious illnesses or injuries.
- **Retirement Plan:** A robust 401(k) plan, offering a 4% company match from day one, to help you achieve long-term financial security.
- **Income Protection:** Disability insurance that safeguards your income in case of illness or injury.
- **Leisure and Time Off:** Generous vacation, personal leave, and holiday plans to ensure you have ample time for rest and personal pursuits.
- **Flexible Spending Account (FSA):** Tax-advantaged options to manage out-of-pocket medical and dependent care expenses.

Eligibility

All Zenius employees are eligible for applicable benefits starting on their first day of employment. Our health care coverage (medical, vision, and dental) extends to employees, spouses, and eligible children. The 401(k) plan includes a 4% company match from day one.

Health Benefits

- Zenius offers a range of medical, vision, and dental plans, allowing employees to tailor their coverage to their personal or family needs. Employees have 30 days to review and enroll in their plans upon joining. Each year, during the annual enrollment period in the fall, you can make adjustments to your coverage.
- **Zenius Coverage Contribution:** 100% for employee medical coverage, with 75-78% contributed toward family coverage. Employees pay their share through payroll deductions.

Medical Plan Options:



- Aetna C3 Point of Service (POS) with Health Savings Account (HSA)
- Aetna A3 Exclusive Provider Organization (EPO)
- Aetna B3 Exclusive Provider Organization (EPO)
- Aetna A4 Exclusive Provider Organization (EPO)
- Aetna G4 Exclusive Provider Organization (EPO)
- Aetna B5 Point of Service (POS) with Health Savings Account (HSA)

Vision Plan Options:

- Aetna Preferred
- MetLife PPO

Dental Plan Options:

- Aetna DMO
- Aetna PPO/PDN with PPO II Network
- MetLife PDP Plus

Additional Health & Wellness Plans

- **HealthAdvocate Healthcare Support:** Personalized healthcare assistance.
- **One Medical:** On-demand primary care access.
- **Teladoc Virtual Health:** 24/7 access to medical professionals.
- **TalkSpace:** Online mental health therapy.
- **Kindbody:** Gynecology and family-building services.

Ancillary Benefits

- **Health Savings Account (HSA):** A tax-advantaged account available with two HSA-eligible health plans, designed for qualified medical expenses.
- **Flexible Spending Account (FSA):**
 - **Healthcare FSA:** Use pre-tax dollars to pay for medical, dental, and vision expenses.
 - **Dependent Care FSA:** Tax-exempt funds for dependent care services, including preschool, after-school programs, and adult daycare.

Income Protection & Retirement

- **Disability Insurance** (100% employee contribution):



- Short-Term Disability
 - Long-Term Disability
- **401(k) Plan:** Provided through Empower, with a maximum 4% match starting from your first day of employment.

Disability Coverage

- **Short-Term Disability (STD)**
 - **100%** employee-funded and available to enroll at the time of employment.
 - **Statement of Health:** Required for off-cycle enrollment. Obtain the form from JustWorks, who can assist with completion and submission. Turnaround time is ten (10) days.
 - Provides salary continuation if you're unable to work due to illness, injury, or pregnancy for up to 26 weeks in a 12-month period.
 - A 7-day waiting period applies, during which you can use your accrued PTO or vacation time.
 - Covers 60% of your pre-disability earnings, up to \$1,500 per week.
- **Long-Term Disability (LTD)**
 - Also 100% employee funded and available to enroll at the time of employment.
 - **Statement of Health:** Required for off-cycle enrollment. Obtain the form from JustWorks, who can assist with completion and submission. Turnaround time is ten (10) days.
 - Provides income protection for extended periods of disability due to illness or injury.
 - Requires a 180-day waiting period (you must be unable to work for at least 180 days or have exhausted STD benefits).
 - Covers 60% of your pre-disability earnings, up to \$5,000 per month.

Health Care Spending Account

Our Health Savings Account (HSA) is a tax-advantaged savings account for employees enrolled in a high-deductible health plan (HDHP). We offer two HSA-compatible plans.

- Contributions to your HSA are tax-free, and you can use the funds for qualified medical expenses at any time without incurring federal taxes or penalties.
- Any unused funds roll over from year to year, allowing your savings to grow.
- The 2025 HSA contribution limit is \$4,300 for individuals and \$8,559 for families.



Time Off for Leisure

Zenius provides employees with **five (5) days of Paid Time Off** and **ten (10) days of Vacation Leave** annually.

- Up to 5 days of unused vacation leave can be rolled over to the next year.

Observed National Holidays

Zenius recognizes the following holidays:

- New Year's Day
- Martin Luther King Jr. Day
- President's Day
- Memorial Day
- Juneteenth
- Independence Day
- Labor Day
- Columbus Day
- Veterans Day
- Thanksgiving Day
- Christmas Day

401(k) Plan by Empower

Zenius Corporation proudly offers a competitive 401(k) plan to help employees build a secure financial future.

- Starting from day one, we provide a **4% match** on employee contributions, allowing you to maximize your retirement savings immediately.
- This benefit demonstrates our commitment to your long-term financial well-being.

Perks & Events

At Zenius, we celebrate our team with two annual events:

- **Summer Event:** A family-friendly gathering where employees can bring loved ones to enjoy a day of fun, relaxation, and bonding outside the office.



- **Winter Event:** A staff-only celebration to recognize the year's accomplishments, strengthen team camaraderie, and reflect on our successes as we look forward to the new year.

Important Legal Information

This document outlines highlights of certain benefit plans for which you may be eligible. The plan administrator has exclusive authority to interpret the terms of the benefits and programs described. The Company reserves the right to amend, modify, suspend, or terminate any benefit, plan, program, or policy at its sole discretion at any time. Nothing in this document creates an obligation or promise to maintain or continue offering any plan or program. Participation in any benefit does not guarantee continued employment or establish employee status with Zenius Corporation.