



SABG Benefits Overview

Note: SABG Plan Year is June 1, 2024 – May 31, 2025. Costs for medical, dental, and vision are shown as the employee's monthly cost. Divide by two to calculate per paycheck cost. Employees are paid twice per month.

MEDICAL: There are three medical plans offered through United Healthcare in the continental United States.

| Plan Number / Name | Employee Only | Employee + Spouse | Employee + Child | Employee + Family | In Network Deductible (Indiv/Fam) * |
|---|---------------|-------------------|------------------|-------------------|-------------------------------------|
| 1 – UHC-CPHSA-DMTL-5000 / HSA ** | \$98.44 | \$381.50 | \$349.44 | \$515.35 | \$5,000 / \$10,000 |
| 2 – UHC-CPHSA-DMT9-3200 / HSA ** | \$111.18 | \$430.87 | \$394.66 | \$582.05 | \$3,200 / \$6,400 |
| 3 - UHC-CP-BTUX-2000 / POS \$2,000 | \$241.51 | \$715.75 | \$645.84 | \$1,087.72 | \$2,000 / \$6,000 |
| 4 - UHC-CP-BTUW-1500 / POS \$1,500 | \$317.81 | \$878.74 | \$798.07 | \$1,324.27 | \$1,500 / \$4,500 |

* Deductibles based on calendar year

** SABG contributes \$1,200 annually (\$100.00 monthly) for employee only coverage and \$2,500 annually (\$208.33 monthly) for family coverage to your HSA account.

DENTAL: There are three dental plans offered through Aetna. *Plan Number 3 is NOT available to those living in Alabama.*

| Plan Number / Name | Coverage | Employee Only | Employee + Spouse | Employee + Child | Employee + Family | In Network Deductible (Indiv/Fam) | Prev / Basic / Major |
|--------------------------------|----------|---------------|-------------------|------------------|-------------------|-----------------------------------|----------------------|
| 1 – AET-P PPO MAX 1,000 | \$1,000 | \$12.49 | \$24.98 | \$26.76 | \$40.68 | \$50 / \$150 | 90% / 60% / 50% |
| 2 – AET-APPO DEN 1,500 | \$1,500 | \$18.64 | \$37.82 | \$40.56 | \$61.40 | \$50 / \$150 | 100% / 80% / 50% |
| 3 – AET-DMO 100/80/50 | No Limit | \$7.69 | \$14.97 | \$16.18 | \$24.68 | \$0 / \$0 | 100% / 80% / 50% |

VISION: Offered through VSP.

| Employee Only | Employee + Spouse | Employee + Child | Employee + Family |
|---------------|-------------------|------------------|-------------------|
| \$3.23 | \$6.46 | \$6.92 | \$11.06 |

401(k) PLAN

SABG 401(k) includes a company match up to 8%. SABG will make matching contributions equal to 100% of an employee's elective deferrals up to 4%, plus SABG will match an additional 50% on each dollar for deferrals greater than 4%, but not more than 12%.

FLEXIBLE SPENDING ACCOUNTS

- Allows employees to set aside pre-tax dollars to pay for health care expenses that are not covered under any other plan
- The 2023 Annual Maximum Contribution for Medical Reimbursement Account is \$3,200/year; Dependent Care Reimbursement is \$5,000/year

LIFE INSURANCE 100% paid by SABG

SABG offers eligible employees life insurance coverage of **1X annual salary** (reduced amount for ages 65 and older).

SHORT TERM DISABILITY 100% paid by SABG

SABG offers eligible employees short term disability insurance. STD insurance pays up to 60% of covered weekly earnings up to a weekly maximum of \$1,000 for up to thirteen (13) weeks.

LONG TERM DISABILITY 100% paid by SABG

SABG offers eligible employees long term disability insurance. LTD insurance pays up to 60% of covered monthly earnings (to a maximum benefit of \$5,000 per month) to age sixty-five (65).

ANNUAL LEAVE

SABG employees receive 160 hours of annual leave. Annual leave is accrued semi-monthly. Additionally, employees of five (5) or more years accrue an additional week of leave up to 200 hours. Employees receive eleven (11) Federal Holidays, and you may float the holiday to use within the same calendar year with customer and supervisor approval.

VOLUNTEER TIME OFF

SABG employees receive eight (8) hours of paid time off to volunteer with any 501(c)(3) organization, and an additional eight (8) hours to volunteer with a 501(c)(3) organization whose mission is to benefit women or veterans, for a total of sixteen (16) hours per calendar year.

MILITARY LEAVE

SABG employees who are members of the U.S. Armed Forces Reserve Unit will be granted up to 80 hours of leave per calendar year for temporary active duty. Salary based on forty (40) hours per week, less compensation from the military. Full benefits will continue at SABG during the leave period.

BEREAVEMENT LEAVE

SABG employees may request up to three (3) days from SABG Management for time off due to the death in immediate family (including: spouse, parents, children, siblings, parents-in-law, grandparents).

PROFESSIONAL DEVELOPMENT/EDUCATION

SABG offers \$4,000 a year for professional development, education, or training.

EMPLOYEE REFERRAL AWARD PROGRAM

If an employee refers a candidate who is hired by SABG, they are eligible to receive a bonus. The bonus amount is tiered based on the level of the position. The referral award for entry (basic) level positions is \$1,000, mid (intermediate) level positions is \$1,500, and senior (advanced) level positions is \$2,000. The referral award is paid out on the first payroll following the referred employee's date of hire.

ADP MY LIFE ADVISOR

- Any questions about Healthcare plans, payroll deductions or HR questions, W2, address changes, password reset
- Phone number: 1-844-448-0325 or email at MyLifeAdvisor@adp.com

EMPLOYEE HEALTH ADVOCATE

- Helps resolve insurance claims, obtains approvals for needed services, assists with billing mistakes, clarifies benefits
- Phone number: 1-866-695-8622 or email at answers@healthadvocate.com

EMPLOYEE ASSISTANCE PROGRAM

- Employees and each of their qualified dependents may see a licensed professional for confidential counseling services up to three sessions per episode, for a maximum of three episodes, at no charge
- Phone number: 1-866-574-7256

VOLUNTARY BENEFITS THROUGH METLIFE

SABG employees are eligible to enroll in these benefits by visiting the Benefits Resource Center in ADP TotalSource. Part-time employees are eligible for voluntary benefits. For questions, contact MetLife at 877-ADPTS01 (877-237-8701).

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|---|--------------------------------|-------------------------------|
| • Accident Insurance | • Hospital Indemnity Insurance | • Term Life Insurance |
| • Accidental Death & Dismemberment (AD&D) | • Critical Illness Insurance | • Short Term Disability (STD) |
| | • Legal Services | |

ADDITIONAL VOLUNTARY BENEFITS

For information about these and all other discount programs, please log in to ADP, hover over "My Company", select "Discount Programs", then click the green "Save" button.

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|----------------------------|------------------------|--------------------------------|
| • Movie Ticket Deals | • Technology Discounts | • Cell Phone Service Discounts |
| • Amusement Park Discounts | • Child Care Discount | • Rental Car Discounts |

The benefits offered by SABG may change at any time with or without notice. For more detailed information, please refer to the plan documents. In the event of a discrepancy, the plan documents always rule. Individual deductibles listed are per person per calendar year. The document should not in any way imply a contract of employment.