



SABG Benefits Overview

Note: SABG plan year is January 1, 2026 – August 31, 2026. Costs for medical, dental, and vision are shown as the employee’s monthly cost. Divide by two to calculate the per paycheck cost. Employees are paid semi-monthly.

MEDICAL ****NEW 2026**** There are five medical plans offered through Blue Cross Blue Shield. Employees in Hawaii are offered Kaiser Permanente.

Plan Name	Employee Only	Employee + Spouse	Employee + Child	Employee + Family	In Network Deductible (Indiv/Fam) *
1 – PropelHR BlueChoice HDHP 1 / HSA ***	\$198.00	\$678.00	\$511.00	\$690.00	\$2,000 / \$4,000 (Aggregate)**
2 – PropelHR BlueChoice HDHP 2 / HSA ***	\$147.00	\$566.00	\$426.00	\$620.00	\$3,300 / \$6,600 (Embedded)**
3 - PropelHR BlueChoice HDHP 4 / HSA ***	\$98.00	\$381.00	\$349.00	\$515.00	\$5,000 / \$10,000 (Embedded)**
4 - PropelHR BlueChoice PPO 0	\$280.00	\$836.00	\$703.00	\$1,091.00	\$500 / \$1,000 (Embedded)**
5 - PropelHR BlueChoice PPO 3	\$222.00	\$698.00	\$594.00	\$909.00	\$2,000 / \$4,000 (Embedded)**

* Deductibles based on calendar year

** *Aggregate Deductible* – The overall family deductible must be met collectively before the plan begins to pay. *Embedded Deductible* – If one person in the family reaches their individual deductible, the plan will begin paying for that person’s covered services, even if the family deductible has not been met. Once the total spending by all family members reaches the family deductible, the plan pays for everyone, even those who haven’t met their individual deductible.

*** SABG contributes \$1,200 per year (\$100 per month) for employee-only coverage and \$2,500 per year (\$208.33 per month) for dependent coverage plans to each employee’s HSA.

DENTAL There are two dental plans offered through Ameritas.

Plan Name	Employee Only	Employee + Spouse	Employee + Child	Employee + Family	In Network Deductible (Indiv/Fam)	Preventative / Basic / Major
1 – Ameritas PPO: Low Plan - \$1,000	\$12.49	\$24.98	\$26.76	\$40.68	\$50 / \$150	90% / 60% / 50%
2 – Ameritas PPO: High Plan - \$1,500	\$18.64	\$37.82	\$40.56	\$61.40	\$50 / \$150	100% / 80% / 50%

VISION Offered through Ameritas. Note: Basic vision coverage is provided through our Blue Cross Blue Shield medical plans.

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

401(k) PLAN ****UPGRADED 2026****

SABG’s 401(k) plan provides a matching contribution equal to 100% of an employee’s elective deferrals, up to 8%. The company match follows a vesting schedule of 20% per year, with employees becoming fully vested after five eligible years. To receive credit for a vesting year, an employee must work at least 1,000 hours in the calendar year.

PROFIT SHARING ****NEW 2025****SABG contributes a portion of the company’s profits to employees through their 401(k) accounts, allowing employees to share in the company’s success. Profit-sharing contributions vest at 33% per year on a three-year rolling schedule. To earn credit for a vesting year, an employee must work at least 1,000 hours in the calendar year.

FLEXIBLE SPENDING ACCOUNTS (FSA)

- Allows employees to set aside pre-tax dollars to pay for health care, dependent care, and commuter (parking/transit) expenses.
- The 2026 annual maximum contribution for health care FSA is \$3,400/year; dependent care FSA is \$7,500/year; and commuter FSA is \$340/month for parking and \$340/month for transit.

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 (STD) *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 (LTD) *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).

PAID TIME OFF (PTO)

SABG employees receive 160 hours of paid time off (PTO), accrued on a semi-monthly basis. Employees with five (5) or more years of service accrue an additional week of PTO, for a total of up to 200 hours.

PAID HOLIDAYS

Employees receive eleven (11) paid Federal Holidays. With customer and supervisor approval, a holiday may be floated and used at another time within the same calendar year.

VOLUNTEER TIME OFF (VTO)

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.

PARENTAL LEAVE ****NEW 2026****

Employees receive up to five (5) days of paid parental leave to support time away from work following the birth, adoption, or placement of a child.

MILITARY LEAVE

SABG employees who are members of the United States Armed Forces, including the Reserve or National Guard, are eligible for up to 80 hours of paid military leave per calendar year for periods of temporary active duty, training, or other official military obligations. Employees will receive their regular SABG salary less any military compensation received during the leave period. Full benefits will continue uninterrupted during the period of approved military leave.

BEREAVEMENT LEAVE

SABG employees may request up to three (3) days of paid leave in the event of the death of an immediate family member, including a spouse, parent, child, sibling, parent-in-law, or grandparent.

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.

HEALTH & FITNESS ****UPGRADED 2026****

Employees have access to nine Wellhub membership tiers, from Digital to Diamond. Higher tiers provide access to more fitness facilities, apps, and classes. SABG offers the Digital, Starter, and Starter+ tiers at no cost, which include workout, nutrition, and mindfulness apps, plus access to many gyms and studios. Higher-tier plans are available at a generous discount.

EMPLOYEE ASSISTANCE PROGRAM

- Employees and their eligible dependents have access to personal counseling and life management services, including financial and legal consultations, eldercare and childcare resources, and educational assistance.
- Support is available 24/7/365 at 800-968-8143 or visit www.firstsuneap.com

VOLUNTARY BENEFITS

- Accident Insurance
- Accidental Death & Dismemberment (AD&D)
- Hospital Indemnity Insurance
- Critical Illness Insurance
- Term Life Insurance
- Legal Services
- Identity Theft
- Pet Insurance

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.