

ALLIED NATIONAL GENERAL INFORMATION AND INSURANCE BENEFITS SUMMARY

Full-Time Employees

Full-Time employees are defined as those employees regularly scheduled to work 37.50 hours per calendar week.

PAID TIME OFF (PTO): PTO is an accrued bank of hours accumulated by each employee to be used for vacation, personal hours, and sick leave during employment. Full Time Employees accrue Personal Time based on full calendar months of service with Allied as follows:

Less than 5 years of service	5 hours per paycheck
5 or more years of service	6.62 hours per paycheck

Personal time accrual is effective the first payroll after the date of employment. However, use of personal time during the first 90 days is strongly discouraged except in the event of illness or emergency.

HOLIDAYS: Allied Observes New Year's Day, Martin Luther King, Jr. Day, Good Friday, Memorial Day, Juneteenth, Independence Day, Labor Day, Thanksgiving Day, and the Friday after, Christmas Eve, and Christmas Day, for a total of 11 PAID holidays this year.

401K PLAN: 401(k) - Employees are eligible to participate in the Blue Cross and Blue Shield of Alabama Salary Deferral Plan (Plan) at the first of the quarter following six months of continuous service. The Plan allows participants to make both pre-tax and/or Roth contributions. Once eligible, you will be automatically enrolled in the Plan with 5% of your salary contributed each pay period on a pre-tax basis. You may also elect to contribute at a different rate or decline participation. If you are a rehire the automatic enrollment may not apply due to past participation and re-enrollment would be required. Prior to eligibility, you will receive a notice through Paylocity with more information about how to access your account to make changes, choose funds or decline participation. You will also be eligible to receive the great match the plan offers - 100% of the first 3% and 50% of the 4th and 5th percent of your base pay that you contribute to the plan! The BCBSAL 401(k) plan is administered by Empower. A user ID and password will be a part of the registration. All 401(k) changes are made in Empower.

DRESS CODE: Allied allows casual attire Monday through Friday.

WORK HOURS: Allied observes a 7.5-hour workday, 37.50-hour workweek. Business hours of operation are no earlier than 7:00 a.m. and no later than 5:00 p.m., Monday through Friday. Flexible time bands are 7:00 a.m. to 9:00 a.m. and 3:00 p.m. to 5:00 p.m. Associates may vary their arrival and departure times within the flexible time bands. However, departmental needs determine the amount of flexibility you have within these flexible time bands. There are some positions that require a fixed schedule.

SMOKING: Allied observes a smoke-free and vape-free work environment. Smoking, vaping, etc. is permitted only outside the building in the designated smoking area during lunch hours or before and after the workday.

INSURANCE BENEFITS: Allied's benefit package includes health, dental, vision, life, and disability insurance coverage for full time employees.

HEALTH: Coverage is effective the first day of the month following the date of employment. Allied's employee group health benefit plan is administered by Blue Cross Blue Shield of Alabama.

The Company's spousal carve-out policy requires your employed or retired spouse to carry primary individual medical, dental and vision insurance through their employer. More detailed verbiage is included in benefit events and on Employee Self Services.

\$300 Individual/\$900 Family Calendar Year Deductible; Calendar Year Out-of-Pocket Maximum \$8,150 Individual/\$16,300 Family, RX \$15/50/75/75% allowed amount specialty drugs.

DENTAL: Coverage is effective the first day of the month from date of employment. Allied's employee group dental benefit plan is administered by Blue Cross and Blue Shield of Alabama and has a Benefit Maximum of \$2,000 per member each calendar year. This includes Orthodontic coverage at 50% subject to lifetime maximum of \$2,000. Providers must be part of the Access Plus Dental Network.

VISION: Coverage is effective the first day of the month from date of employment and is administered by VSP.

The following rates are effective January 1, 2024:

Full-time PER CHECK Associate Benefit Contribution			
	Medical	Dental	Vision
Individual	\$69.15	\$ 8.21	Free
Self + 1	\$141.95	\$17.13	\$4.38
Family	\$219.43	\$26.92	\$9.36

DEPENDENT CARE ASSISTANCE PLAN (DCAP): The IRS allows participation for a qualified Dependent Care Assistance Plan.

POP PLAN: Premiums for medical, dental and vision plans can be deducted from your paycheck on a pre-tax basis.

LIFE, SHORT AND LONG-TERM DISABILITY: Additional benefit information for Life, Short and Long-Term Disability will be provided. These benefits are for full-time status employees.

NOTE: This is a brief summary only, and does not contain all information regarding policy provisions, limitations, or exclusions and is subject to change.