



Keiter

Benefits Summary

January 1, 2023 - December 31, 2023

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The Essentials

Employees are eligible for benefits on date of hire- there is no waiting period.

Medical Plans- UMR

Per pay period (semi-monthly) employee deduction	Core Essential HMO – HSA Qualified*	Choice Plus HMO – HSA Qualified*
Employee only	26.45	76.93
Employee + Spouse	166.15	279.35
Employee + Child	120.52	220.47
Employee + Children	144.99	244.94
Employee + Family	231.49	384.53

*Enrollment in the Firm’s medical group insurance automatically qualifies you for a Health Savings Account. After setting up your account, the Firm will begin to make contributions. Benefits are based on a full benefit year beginning January 1 and will be prorated depending on start date. Please see page 7 for more information on the program.

MEDICAL PLAN HIGHLIGHTS		HSQP – CORE Essential		HSQP – Choice Plus HMO	
		In-Network	Out-of-Network	In-Network	Out-of-Network
Preventive Care		COVERED 100% - DEDUCTIBLE WAIVED	N/A	COVERED 100% - DEDUCTIBLE WAIVED	20% After Deductible
Medical Services		After Deductible - Varying Copays	N/A	After Deductible - Varying Copays	20% After Deductible
“Embedded” Deductible	Employee	\$3,000	N/A	\$3,000	\$5,000
	Employee + 1 or more	\$6,000	N/A	\$6,000	\$10,000
Prescription Drugs	Retail	After deductible: \$10/\$35/\$60; Deductible waived for designated preventive care drugs; no out of network coverage		After deductible: \$10/\$35/\$60; Deductible waived for designated preventive care drugs	
	Home Delivery	After deductible, \$25/\$87.50/\$150	N/A	After deductible, \$25/\$87.50/\$150	N/A
Out of Pocket Maximum	Employee	\$4,000	N/A	\$4,000	\$10,000
	Employee + 1 or more	\$8,000	N/A	\$8,000	\$20,000

Health Savings Account:

We offer a Health Savings account for eligible employees who are interested in paying for medical, dental, vision, with tax free dollars. Elections are deducted per pay period and most benefits are available 1-2 days from date of contribution.

Contribution and Out-of-Pocket Limits for Health Savings Accounts and High-Deductible Health Plans			
	2023	2022	Change
HSA contribution limit (employer + employee)	Self-only: \$3,850 Family: \$7,750	Self-only: \$3,650 Family: \$7,300	Self-only: +\$200 Family: +\$450
HSA catch-up contributions (age 55 or older)	\$1,000	\$1,000	No change (set by statute)

	Automatic Base Contribution	Max Incentive Contribution	Max Matching Contribution \$1 for \$1	Total Employee Contribution	HSA Target Total Contribution
Single	\$750	\$250	\$1,000	\$1,000	\$3,000
2 Adults	\$1,500	\$500	\$2,000	\$2,000	\$6,000
Non-Single	\$1,750	\$250	\$2,000	\$2,000	\$6,000

Base Contributions

- Single - \$750 annually
- 2 Adults (Employee + Spouse or Family) - \$1,500 annually
- Employee + Child/Children - \$1,750 annually

Match Contributions

- Single – up to \$1,000 annually
- Non-Single – up to \$2,000 annually
- Match will be provided each pay period equal to the amount of the employee contribution.
Employee

Physician Verification Contributions

- Single - \$250 per benefit year
- 2 Adults (Employee + Spouse or Family) - \$250 each adult (\$500 max) per benefit year
- Employee + Child/Children - \$250 per benefit year

Physician Verification Guidelines

- Employee must submit to HR a completed “Physician Verification Form” signed by a licensed primary healthcare provider to verify a preventive wellness visit.

Flexible Spending Account (FSA):

We offer a flexible spending account for eligible employees who are interested in paying for medical, dental, vision, and/or childcare, with tax free dollars. Elections are deducted per pay period and most benefits are available immediately. Those enrolled in an HSA eligible medical plan may not participate in a Medical FSA; a Limited FSA for dental and vision expenses only, is available. We do allow a \$610 rollover of the FSA into the next benefit year.

Medical FSA - \$3,050 benefit year max

Limited FSA (high-deductible plans only) - \$3,050 benefit year max

Dependent Care FSA (childcare expenses) - \$5,000 benefit year max

Dental Plan- Delta Dental

Dental insurance is through Delta Dental. Two networks are offered depending on service needs, provider preference, and budget.

- The PPO has a \$1,500 benefit year limit, a \$50 deductible per person. This plan includes a benefits for implants, tooth covered fillings and adult orthodontia benefit.
- The EPO network covers the same PPO network, but excludes out of network services. This plan covers preventive care exams and minor dental work, such as fillings, but has not coverage for major dental work, like crowns, bridges, implants or orthodontia.

Employee deduction	PPO	EPO network
Employee only	-	-
Employee + Spouse	17.83	1.03
Employee + Child(ren)	18.64	1.46
Employee + Family	41.93	13.83

	PPO + Premier	EPO
Annual Deductible	Plan Year Deductibles & Limits	Plan Year Deductibles & Limits
Ind/Family	\$50/\$150	50/\$150
Annual Maximum	\$1,500 per person	\$1,000 per person
Covered Services		
Preventive & Diagnostic	100%, no deductible <i>Exams, Cleanings, X-rays, fluoride, sealants, palliative treatment</i>	100%, no deductible <i>Exams, Cleanings, X-rays, fluoride, sealants, palliative treatment</i>
Basic	80%, after deductible <i>Fillings, endodontics, periodontics, oral surgery, general anesthesia</i>	80%, after deductible <i>Fillings, endodontics, periodontics, oral surgery, general anesthesia</i>
Major	50%, after deductible <i>Crowns, Bridges, Dentures, Implants</i>	
Orthodontia	50%, no deductible \$1,000 lifetime maximum; Adults and children	

Vision Plan- Vision Service

Providers (VSP)

Vision insurance is a 12 month benefit. It includes a co-pay for exams, lenses, and an allowance towards frames or contact lenses.

Per pay period (semi-monthly) employee deduction	VSP Signature Network
Employee only	5.66
Employee + One	9.53
Employee + Child(ren)	9.73
Employee + Family	15.69

Vision Plan Benefits

Benefit	Description
Your Coverage with a VSP Provider	
WellVision Exam	<ul style="list-style-type: none"> • Focuses on your eyes and overall wellness
PRESCRIPTION GLASSES	
Frame	<ul style="list-style-type: none"> • \$130 allowance for a wide selection of frames • \$150 allowance for featured frame brands • 20% savings on the amount over your allowance • \$70 Walmart®/Costco® frame allowance
Lenses	<ul style="list-style-type: none"> • Single vision, lined bifocal, and lined trifocal lenses • Polycarbonate lenses for dependent children
Lens Enhancements	<ul style="list-style-type: none"> • Standard progressive lenses • Tints/Photochromic adaptive lenses • Premium progressive lenses • Custom progressive lenses • Average savings of 35-40% on other lens enhancements
Contacts (Instead of glasses)	<ul style="list-style-type: none"> • \$130 allowance for contacts; copay does not apply • Contact lens exam (fitting and evaluation)
PRIMARY EYECARE	<ul style="list-style-type: none"> • As a VSP member, you can visit your VSP doctor for medical and urgent eyecare. Your VSP doctor can diagnose, treat, and monitor common eye conditions like pink eye, and more serious conditions like sudden vision loss, glaucoma, diabetic eye disease, and cataracts. Ask your VSP doctor for details.

Keiter 401(k) Plan:

- Employees are eligible to participate on the first day of hire.
- Employee can defer up to 100% of their compensation, limited to the maximum allowable deferral as set by the Internal Revenue Service.
- Keiter will contribute **3% of compensation** on a per pay period basis.
- Employee deferrals are automatically set to a 7% payroll deferral on the first payroll of eligibility.
- Employees must log online to the Empower Retiresmart account management site to update deferrals, investments and other personal information.
- Keiter has a **6 year, tiered vesting schedule**: employer contributions are 20% vested after 2 years of service, 40% after 3 years, 60% after 4 years, 80% after 5 years, and 100% after eligibility in the sixth year of employment is met.

Additional Firm Paid Benefits

Short Term Disability – Sun Life/Keiter

Short Term Disability - Starts on 1st day for accident, 8th day for illness, extends for 13 weeks, pays you 70% of what you make per week, maximum pay out per week is \$3,000. Maternity leave starts on 1st day and extends from 6-8 weeks, pays 100% of what your weekly pay is. SunLife will approve claims, while Keiter will process the payments.

- Long Term Disability - Starts as soon as short term 13 weeks has expired, pays you 60% of what you make per month, maximum pay out per month is \$20,000. SunLife handles both the determination and the payments.

Group Life Insurance – AICPA/Aon Insurance

- Full time employees are eligible for an employer-paid life and accidental death & dismemberment (AD&D) insurance policy through the AICPA with a value of three times their base salary.

Employee Assistance Program – LifeWorks

- Keiter is committed to the health and well-being of its employees. If you or someone in your family is struggling with a personal issue, our EAP can help tackle issues and provide online, telephonic or face-to-face counseling and resources. Usage is anonymous and employees are not charged for services provided through the EAP.

Financial Education Services

- Keiter provides one-on-one access each year to the Firm's Investment Advisors. Keiter's investment advisors are also on-site several times a year for educational trainings surrounding retirement and financial planning.

Voluntary Benefits (Employee Paid)

Voluntary Term Life and AD&D Insurance – SunLife

Additional insurance can be purchased for employee, spouse and/or dependent and is portable whenever employment is terminated. Employee is responsible for all cost of coverage, which is based on age, amount of coverage, etc.

Accident and Critical Illness Insurance – SunLife

The accident plan assists employees and their dependents and/or spouses with paying out of pocket medical expenses for accidents. The critical illness benefit can be selected from \$10,000 to \$40,000 plan for employees and spouses, and children from \$5,000 to \$20,000 that can be purchased and is paid out in the event of a serious illness. These plans are portable at termination. Employee is responsible for all cost of coverage, which is based on age, amount of coverage, etc.

Legal Assistance – Legal Resources

Keiter offers participation in Legal Resources, which is a legal assistance program that provides participants with an “attorney on retainer” for a \$19/month. Services covered include general advice and consultation on wills and estate matters, minor traffic violations infraction assistance, family law, real estate matters, elder law as well as other fully covered services. Other services are offered at a discounted rate.

Work/Life Balance

Paid Time Off (PTO)

Paid time off or PTO, combines vacation, sick and personal time into leave called PTO. PTO accrual is based on tenure and management level. PTO is accrued based on your full months worked for the calendar year. Up to 40 hours can be carried forward to the next year. No negative balances will be allowed.

- 0 to less than 10 years tenure with the Firm: 160 hours per year (6.67 hours per pay period)
- All managers and more than 10 years tenure with the Firm: 200 hours per year (8.33 hours per pay period)

Holidays

The firm observes the following holidays on an annual basis:

New Year's Day
Friday prior to Memorial Day
Memorial Day
Independence Day
Labor Day
Thanksgiving Day
Day after Thanksgiving
Christmas Eve
Christmas Day

Whenever any of the above holidays falls on a Saturday or Sunday, the Partners will decide whether we will celebrate on Friday or Monday, respectively.

Hourly employees who are benefits eligible are eligible for holidays. Employees may enter up to their normal hours on the scheduled day of the week. If an employee does not work on the day that the holiday falls, then they would not be able to observe that holiday for time entry purposes.

Caregiving Leave

Caregiving Leave provides an additional eighty (80) hours of leave for employees to care for themselves and family members due to an FMLA qualifying event. This helps to provide paid leave when Short Term Disability is not available.

Parental Leave

Parental leave provides an additional eighty (80) hour of paid leave for employees to take within the first twelve (12) weeks of a child's birth or adoption.

Compensation

Pay periods for all employees are based on a semi-monthly period, and checks are distributed on the 15th and last day of the month. If either of these days falls on a Saturday, Sunday, or Holiday, checks will be distributed on the Friday preceding such date.

Annual salary reviews occur July 1 of each year (or January 1 for VFS) and any changes are placed into effect at that time. Anniversary date or date of employment will not be considered as all matters pertaining to compensation (i.e. starting salary, raises, etc.) must be planned and implemented effective July 1 of each year.

Dress Standards

We have a “Dress for your Day” dress code at Keiter. This allows employees some discretion on what type of clothing they wear depending on the day’s schedule and interaction. You can choose to dress either Professional, Business Casual, or to dress down with jeans, depending on your client interactions and schedule for the day. This provides flexibility so that you can prepare better for your “high profile” days (working at a client, prospect meeting, networking, etc.), but comfort for days that are less interactive.

It is still the expectation that regardless of style, our employees’ appearance will still reflect the Firm’s professional image and we require that even “dress down” outfits are clean, tailored, and in good shape.

Wellness Incentive

The Firm offers an incentive of \$60.00 per month that can be used to offset the costs of any wellness related activities. This can include gym memberships, meditation apps, yoga studios, home equipment, etc. Employees must participate in a wellness related activity at least eight (8) times per month to be eligible. This incentive is paid monthly, and may be submitted for activities up to four months old.

Cell Phone Reimbursement

Client Service staff may submit an expense reimbursement request up to **\$45/month** for their smartphone expenses to access company email and for general usage of their phone to conduct business. Reimbursement requests may be submitted for invoices up to 2 months old.

Tuition Reimbursement

All staff who receive approval are eligible for up to \$7,500 per calendar year for qualified educational expenses. You can find more details in our Employee Handbook, section 3.4.

CPA Designation

CPA Exam Review Reimbursement

Keiter will reimburse eligible employees one time for exam review materials up to a maximum amount we have predetermined (please check with HR to obtain current reimbursement amounts and to obtain a list of discounted vendors.) A signed agreement is required.

CPA Exam Bonus

Eligible employees may be awarded a \$3,000 bonus upon successful completion of all four sections of the CPA Exam. There is a \$1,000 additional incentive for those who pass within one year of joining the Firm as a full-time employee, for a total of \$4,000.

Workplace Discounts & Perks

Concierge Services

Car Detailing

First Place Car Care

Basic car detailing fees: \$45-\$50

Additional service offerings available

This service will be available every other Thursday.

Contact: Chris Cray | 437.4373 | cscottcray@aol.com

Busy Season Perks

Food Truck visits for lunches

Chair massages on-site twice during busy season

After deadline firm sponsored Happy Hours

Instructor led workouts twice weekly

Dinners for late nights

Snacks for an afternoon pick-me-up

Saturday Partner breakfasts

Other Perks:

Reward to your LifeWorks account for Birthday and Anniversary

Community involvement day

On-site flu shot clinic each fall

Verizon Discount

\$250 Alternative Workstation Reimbursement