



STELL

Employee Benefits



# Opportunity

Our success is your success

As part of the Stell team, we want you to enjoy coming to work. Without you, we would not be helping to sustain the planet for future generations, preserving nature and history, and enabling our community and national defense. We realize your hard work and commitment to exceptional customer service benefit our customers, suppliers, and partners. And we want you to enjoy excellent benefits.

Eligible full-time employees have access to:

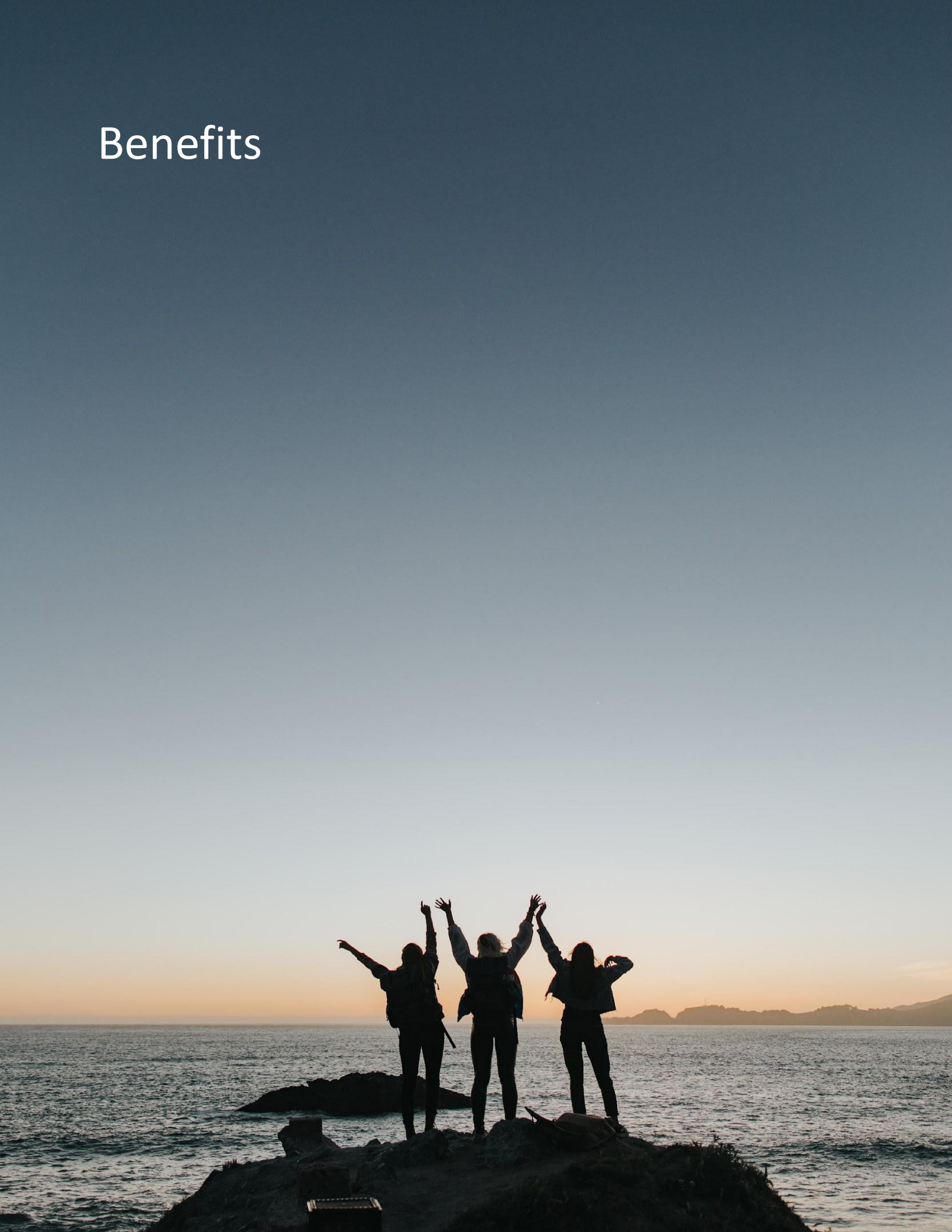
- Competitive base pay, recognizing your skills, experience, and performance
- Comprehensive health coverage (medical, dental, and vision)
- Competitive 401(k) savings plan, with company match
- A detailed Performance Compensation Program

It doesn't stop there. . .

We complete our benefits offering with:

- Health Savings Account
- Life and short-term and long-term disability insurance
- Telemedicine program
- Supplemental health plans
- Flexible Time Off and holidays
- Work from home ability
- Personal credit card coverage of annual fee
- Professional membership dues and fees coverage
- Professional certification registration
- Technical paper bonus program reimbursement
- Continuing Education reimbursement

# Benefits



# Benefits

Stell's employee benefit plan offerings are specifically designed to benefit you and your family. Because our employees are critical to our success, we have taken considerable time and financial resources to design and fund plans that will provide protection for you and your family.

## ELIGIBILITY

Full-time employees working 30 or more hours per week are eligible for benefits the 1st of the month following the first day of employment. You may also enroll your eligible dependents, including your spouse and children.

## ENROLLMENT

Upon hiring, a Benefits Guide is provided to you with detailed descriptions of all benefit options and you elect coverage via an online benefits portal. Once elections are made, you will not be able to change them until the next open enrollment period unless you have a qualified change in status. The annual open enrollment period is mid-March with plan enrollment effective as of April 1. The benefit plan year runs from April 1 through March 31.

## MEDICAL

We offer three medical plans—two are high deductible plans and one is a co-pay plus deductible option. The three plans are provided by Independence Blue Cross (IBX). Stell partially funds the coverage. Our medical plans include coverage for hospitalization, office visits, lab and x-rays, emergency care, prescription drugs, mental health, and more.

## VISION

Vision coverage is included in the medical plan for eye exams and glasses or contacts.

## DENTAL

We offer one dental plan, which covers preventive, basic, and major services. Stell funds the employee coverage.

## HEALTH SAVINGS ACCOUNT (HSA)

Employees on a high deductible health plan can participate in an HSA. All contributions to the plan are on a pre-tax basis. Money in the account can be used for current or future qualifying health expenses. Contributions roll over year to year and are owned by the employee, and the employee can take the account with them when leaving the company. Stell may contribute toward the HSA depending on the medical plan and coverage level chosen.

## LIFE INSURANCE

Stell offers \$50,000 of life insurance for each eligible employee as well as \$50,000 in Accidental Death & Dismemberment (AD&D). This is fully paid for by Stell.

## DISABILITY INSURANCE

Our disability plans provide partial replacement of lost wages when an employee is unable to work due to an illness or accident/injury. Stell pays the full amount of the coverage.

**Short-Term Disability (STD)** Covers up to 60% of an employee's salary for up to 13 weeks. Coverage starts on the 1<sup>st</sup> day of an accident/injury and the 8<sup>th</sup> day of an illness. The maximum weekly benefit is \$500.

**Long-Term Disability (LTD)** Covers up to 60% of an employee's salary after 90 days of disability and up to 2 years for your own occupation and age 65 for any occupation. LTD picks up where STD ends. The maximum monthly benefit is \$5,000.

## TELEMEDICINE PROGRAM

Telemedicine offers employees the ability to visit with a doctor from their home, office, or on the go for certain conditions and have a prescription called in to the nearest pharmacy if needed. The program includes a drug/Rx discount, medical bill negotiation service, MRI savings, and elective surgery and blood work savings. The services can be used in conjunction with your health benefits under your medical insurance. Cost for this program is fully funded by Stell.

## SUPPLEMENTAL HEALTH PLANS

Supplemental plans are designed to help put cash back in your pocket and offset the higher co-pays and deductibles associated with health insurance. Supplemental plans are not co-mingled with health insurance and are separate plans paid in addition to health insurance. These plans are portable, which means you are able to take the plan with you when you leave your company. You can elect to cover spouse and/or children as well. Even if you waive medical coverage through Stell, you can still elect coverage in the plans. Stell offers both an Accident and Hospital Indemnity plan. They are paid for fully by the employee.

# Savings and Time Off



## 401(K) SAVINGS PLAN

Stell's 401(k) plan is an easy way to grow your savings through pre-tax deferrals, Roth deferrals, Safe Harbor Contributions, and Profit Sharing Contributions. We make a matching contribution equal to 100% of the amount of your contributions that are not in excess of 3% of your compensation, plus 50% of the amount of your contributions that exceed 3% of your compensation but do not exceed 5% of your compensation.

## PAID TIME OFF (PTO)

Stell's PTO is based on position and length of service. It includes vacation and sick days. Beginning the first day of employment, eligible full-time employees accrue the following paid time off each year:

Years of Continuous Service	Paid Time Off	Monthly Accrual
Less than 3 years	3 weeks	10 hours
3 to 4 years	4 weeks	13.334 hours
5 to 7 years	5 weeks	16.667 hours
8 or more years	6 weeks	20 hours

Employees are eligible to take paid time off after 6 months of continuous service.

Stell also provides sick time for part-time and government contract employees where required by state and federal law.

## HOLIDAYS

Holidays are based on an 8-hour day at normal pay rate and begin on the first day of employment. The paid annual holidays for full-time employees are New Year's Day, Martin Luther King Day, President's Day, Memorial Day, Independence Day, Labor Day, Veterans Day, Columbus Day (for client-site employee), Thanksgiving Day, Christmas Day, and one floating holiday (for home-site employees).

## FLEXIBLE WORK SCHEDULE

Employees regularly work with their managers on a case-by-case basis to evaluate flexible work arrangements, including part-time and telecommuting, based on employee and Stell business needs. If flex-work is important to you, let's discuss your opportunity at Stell and how to work together for a schedule that works for you.



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