

ACCREDITED»

INSURANCE PROGRAM MANAGEMENT

U.S. Benefits at a Glance



2024

Your Health

Our health care benefits provide coverage when it's needed – with a focus on programs that support and encourage healthy living and overall well-being for you and your family. We partner with Resourcing Edge to deliver comprehensive, price-competitive coverage. The health care benefits also include coverage for Domestic Partners.

Medical and Prescription

Accredited employees have a choice of four United Healthcare medical plans – two PPO plans and two high-deductible plans (HDHP) in the Choice Plus Network. Each medical plan provides comprehensive coverage including:

- In-network preventive care covered at 100%
- Prescription drug benefits
- Extensive provider network
- Virtual doctor visits
- Wellbeing benefits
- Freedom to visit out-of-network providers (deductibles and coinsurance apply)

At Accredited we understand that financial security is important to total health and well-being. The company provides benefits to help you manage healthcare expenses, plan for retirement, and protect your family's financial future against unforeseen events.

Health Savings Accounts (HSA)

If you elect a HDHP medical plan, you can sign up for an HSA. Accredited will contribute \$1,500/\$3,000 (Individual/Family) annually to your HSA. You have the option to contribute additional funds to the HSA pre-tax up to the IRS limits. This plan is offered by Optum Bank.

Flexible Spending Accounts (FSA)

Save tax-free on health care, dental, vision and dependent care expenses while reducing your taxable income. Contribute up to IRS limits. FSAs are “use-it-or-lose-it” accounts, and you will forfeit any balance in the account at the end of the plan year run-out period. Plans are offered by Connect Your Care, an Optum Financial Company.

Your Life Away From Work

- 22 Vacation days (27 days with 4+ years)
- 5 Carryover vacation days
- 10 National holidays
- Floating Holidays
- Parental Leave
- Commuting Benefits
- Health Advocate
- Employee Assistance Program
- Legal, Pet, & more Voluntary Benefits



Dental

Two affordable dental coverages through MetLife help keep you smiling. Both plans cover preventive, basic, and major care, as well as orthodontia services.

Vision

Accredited employees have access to two MetLife vision plans. Your plan covers the cost of standard vision exams,

Your Financial Security

401(k) Savings Plan

The Accredited 401(k) Plan is offered by Slavic 401(k) and is funded by employee and employer contributions.

- Must be 21 and have completed 3 months of service
- 100% company match of your elective deferrals up to 4% of your eligible earnings
- Auto enrolled at 3% of eligible earnings within 30 days of eligibility, if you have not elected otherwise
- 100% vested in your Elective Deferral, Safe Harbor Matching and Rollover (if any) contribution accounts

Life & Disability

Plan	Coverage
Basic Life Insurance and AD&D	\$50,000 for all employees PLUS 1x base salary (up to \$300,000)
Group Voluntary Life and AD&D Insurance	Opportunity to purchase additional coverage for employee, spouse, and children
Disability Benefits	Short-Term Disability replaces up to 66.67% of weekly salary up to \$1,500 Long-Term Disability replaces up to 60% of monthly pay up to \$10,000

**For full plan details, refer to the benefits guide and plan documents*