



OPTIONAL EMPLOYEE BENEFITS SUMMARY FOR FULL-TIME

HEALTH INSURANCE (MEDICAL, PRESCRIPTION DRUG, VISION & DENTAL COVERAGE):

ASCEND offers a defined employer contribution and the following products:

- 5 Medical plan options with 3 tiers of coverage
- 3 Dental plan options
- Access to additional benefits
- Comprehensive Vision Benefit
- Voluntary Whole Life Insurance
- Voluntary Cancer Select Plus
- Voluntary Accident Coverage
- Voluntary Short-Term Disability
- Voluntary Critical Illness Coverage
- Voluntary Legal Plan
- Voluntary Telemedicine service
- Flexible Spending Account
- Health Savings Account

EMPLOYER PAID BENEFITS:

- Group Long-Term Disability Insurance
- Group Life and Accidental Death & Dismemberment Insurance
- \$500 towards HSA if in a high deductible plan
- Up to \$1,000 contribution towards dental/vision for those that do not elect medical coverage

| <u>DEFINED CONTRIBUTIONS:</u> | <u>MONTHLY AGENCY CONTRIBUTION PER EMPLOYEE (2025)</u> |
|--------------------------------------|---|
| Employee Only Health | \$735.00 |
| Employee + Spouse Health | \$1,275.00 |
| Employee + Child(ren) Health | \$1,100.00 |
| Family Health | \$1,810.00 |

PAID TIME OFF:

- Employees earn one week of vacation after six months of employment.
- Employees earn two weeks of vacation after one year of employment.
- Employees can earn up to 5 weeks of vacation.

- Employees are paid for 11 holidays (8 hours each) per calendar year.
- Employees earn 2 floating holidays per year.
- Employees earn 2.5 hours of sick time per pay period.
- Employees receive 32 hours of personal time per year.

SAVING FOR RETIREMENT:

- Employees have the option to invest their own funds in our 401(k) or Roth 401(k) plan administered by ARROW Bank.
- Based on ASCEND's financial performance for the year, ASCEND may contribute additional funds toward our profit-sharing plan on the employee's behalf after 6 months (1000 hours of work). The employee must meet certain eligibility requirements. See the plan document for additional details.