



## 2023 20+

### BENEFITS OVERVIEW

ImpactLife is committed to helping you and your family maintain health and financial wellness. Every effort has been made to offer a full range of benefits that can help protect you and your family as your benefits are an important part of overall compensation! Here's an overview of the benefits available for 20+ status.

#### FAMILY SECURITY BENEFITS 20+

**Life & AD&D Insurance** > 1st of month following 90 days  
ImpactLife provides term life and accidental death or dismemberment insurance for you. ImpactLife covers 100% of the cost for this benefit.

- 20+ receives \$10,000 in paid coverage

**Dependent Life Insurance** 1st of month following 90 days  
ImpactLife provides term life insurance for your dependents at no cost to you, including a \$2,000 benefit for a spouse, \$2,000 for dependent children from 6 months to 26 years and \$500 from 14 days to 6 months.

**Voluntary Life & AD&D Insurance** 1st of month following 90 days  
You can purchase additional term life insurance and/or AD&D at competitive group rates.

#### SUPPLEMENTAL BENEFITS 20+

You can buy supplemental benefits where benefits received can be a helpful to put towards deductibles, living expenses, childcare, and much more when you or a covered loved one experiences a covered event. *Please refer to your product brochures for higher-level details.*

##### Assurity Critical Illness Insurance

Pays a lump sum cash benefit for covered critical illnesses such as: heart attack, stroke, invasive cancer, and 23 other covered illnesses.

##### Assurity Accident Expense Insurance

Pays a cash benefit when you or a covered love one experience an injury. Common injuries covered such as: fractures, dislocations, burns, lacerations, and much more.

##### Assurity Hospital Indemnity Insurance

Pays a cash benefit when you or a covered loved one is admitted into inpatient care for a period of 20 hours or more. Benefits can be received whether a person is admitted due to illness, injury, surgery, and even pregnancies.

#### RETIREMENT & SAVINGS BENEFITS 20+ GF

**401(k) Retirement Plan** 1st of month following 30 days  
ImpactLife matches 100% on the first 4% of your contributions. Employees have the option to make pre-tax and/or Roth contributions. New employees are automatically enrolled into the Plan at a 6% pre-tax contribution rate. Employees may also receive an annual discretionary contribution from ImpactLife based upon organizational performance. *See the 401k Summary Plan Description booklet for full details.*

#### PAID TIME OFF BENEFITS 20+

##### Holidays Upon Hire

ImpactLife recognizes the following 6 days as paid holidays: New Year's Day, Memorial Day, 4<sup>th</sup> of July, Labor Day, Thanksgiving Day and Christmas Day.

##### Paid Time Off (PTO) Upon Hire

PTO is offered for employees needing time away from work for well-being, illness, or personal reasons.

PTO hours are earned based on actual hours worked multiplied by the appropriate factor for years of service. PTO is accrued bi-weekly, and accrual commences on the 1<sup>st</sup> day of employment. *Please see PTO policy for details.*

#### FACTOR SCHEDULE

**Start of 1<sup>st</sup> year** .077 x actual hours worked

**Start of 4<sup>th</sup> year** .1 x actual hours worked

**7 or more years** .124 x actual hour worked

#### Other Benefits 20+

##### Employee Assistance Program (EAP) Upon Hire

Free, confidential counseling services are available for you and your immediate family through PAS EAP. Professional counselors are available 24 hours a day, 7 days a week. PAS EAP also offers Financial Resources and Legal Services.

##### Tobacco Cessation Reimbursement Upon Hire

ImpactLife will reimburse an employee up to \$300 for the cost of an approved tobacco cessation program or aid. Medical coverage also includes coverages for Tobacco Cessation.

##### Health Club Reimbursement Upon Hire

Eligible employees will receive \$50 towards the Health Club Membership every 3 months, with usage of 2 times per week or more. Can be reimbursed on your paycheck or into your Health Savings Account.

##### Employee Referral Award Upon Hire

To hire highly qualified, productive employees, ImpactLife offers a \$1,000 bonus referral award to employees who refer an applicant who is subsequently hired. *See the Employee Referral Policy or contact a recruiter for details.*

#### QUESTIONS? CONTACT:

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