

# Employee Benefits

STP provides a full suite of valuable benefits to employees. Our benefit plans are designed to support the health and welfare of our employees and their families. From comprehensive healthcare to remote work opportunities, STP is proud to offer benefits that work for you.



## Medical

You have a choice of three high-value comprehensive UnitedHealthcare medical plans. Each plan provides nationwide coverage and prescription drug coverage. You can choose from three plan options. Two plans have health savings account (HSA) compatibility, and none of the three plans require you to choose a primary care physician (PCP) or get referrals to see a specialist.

When we choose benefits, we keep your bottom line in mind. We make sure out of pocket maximums work in our employees' favor. We don't want you saddled with a \$30,000 hospital bill if you need an appendectomy. We are thoughtful about plan design because we know it matters to our employees and their families and we know there are real consequences if you're not adequately covered.

### Additional Plan Highlights

- All three plans provide coverage if you need to go out of the network.
- Preventive care is covered 100% in network – all plans, all coverage tiers.
- Prescription drug co-pays range from \$10 - \$50 for up to a 31-day supply for all plans.
- The traditional plan option offers a \$15 co-pay for office visits and there is no co-insurance once the plan deductible is met.
- For both HSA plans there is no co-payment or co-insurance for covered in network services once you meet the plan deductible. Don't forget, HSAs have a triple tax advantage. You contribute tax-free, grow your savings tax-free, and make tax-free withdrawals for qualified medical expenses. You choose the bank and you control the account.

- Get care when you want it! Choose from three virtual visit platforms to connect with one of thousands of board-certified doctors - 24/7 - by phone or video. Virtual visits can be ideal for things like a sinus infection, allergies, or a medication refill.
- You can easily manage your benefits online at myuhc.com® and on the go with the UnitedHealthcare app.



## Dental

We offer a PPO dental plan with UnitedHealthcare featuring no annual deductible for preventive and diagnostic services. Not bad when many of us only go to the dentist for biannual cleanings. For individual coverage there is a \$50 annual deductible for basic and major dental services, like simple extractions and crowns.



## Vision

We offer a vision plan with UnitedHealthcare with annual allowances for eye exams, lenses, and frames. Annual eye exams by in network providers have a \$10 co-pay and a \$25 materials co-pay for eyeglass lenses/eyeglass frames or contact lenses. This is a low-cost benefit with great features for basic vision health.



## Financial

We provide high-quality financial benefits to support our employees with income security and retirement savings. We know that having peace of mind is priceless.

- Competitive, market-based compensation.
- Company paid short-term and long-term disability insurance provided by United of Omaha. Disability benefits provide security when you need it in case you are hurt or become ill and cannot work for an extended period of time. Our plan also offers a hearing discount program through Amplifon for money-saving offers on hearing aids and batteries.
- Company paid group term life insurance and AD&D provided by Lincoln Financial Group. Our life insurance plan includes LifeKeys® services, which provide access to counseling, financial and legal support and TravelConnect™ services, which give you and your family access to emergency medical assistance when you're on a trip 100+ miles away from home.
- 401(k) retirement savings plan with up to a 4% employer match and over 50 diversified Vanguard funds to choose from. Employee contributions and the employer match are vested immediately. Rollovers from qualified retirement plans are welcome and our plan allows pre-tax and ROTH contributions.



## Time away from work

Work-life balance is important, especially when working in a dynamic and fast-paced industry. To help you re-charge and re-connect with family and friends, we provide a generous PTO policy and other time-off benefits. We know you have a life outside of work, don't worry, we'll be here when you get back!

- Paid Time Off (PTO)
- Use PTO for vacation, personal time, or illness, it's your time, use it the way you'd like.
- In case you aren't able to use all of your PTO during the year, we provide a 56-hour carryover allowance.
- Paid Holidays
- Bereavement Leave



## Work from home

No more energy draining, resource depleting commute! Wherever and whenever possible, STP provides a remote work option for employees. We believe that you are far happier and more productive when you are not spending hours each week commuting, searching for parking, paying tolls, and suffering through gridlock.

For benefit eligibility, summaries, exclusions and limitations of the plans and benefits listed, please request more information. You can email us at [HR@stpfederal.com](mailto:HR@stpfederal.com).

**STP**

As we continue to grow and expand, our future is directly tied to the success of our employees.