

# 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 two high-value comprehensive Aetna medical plans. Each plan provides nationwide coverage and prescription drug coverage. Both plans do not 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

- Both plans provide coverage if you need to go out of the network.
- Preventive care is covered 100% in network – both plans, all coverage tiers.
- Prescription drug co-pays range from \$3 - \$75 depending on the brand of drugs.
- The plans offer a \$30 co-pay for PCP office visits and a \$60 co-pay for specialist office visits. There is no co-insurance once the plan deductible is met.
- Get care when you want it! Find in-network doctors, including those offering virtual care services, as well as walk-in clinics and urgent cares near you.
- You can easily manage your benefits online at the Aetna website, or you can use the Aetna Health SM app on your phone.



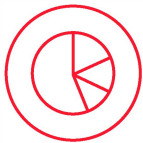
## Dental

We offer a PPO dental plan with Humana 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 Humana with EyeMed Vision discounts for your routine and contact lens exams, frames, and more. Annual eye exams by in-network providers have a \$10 co-pay and a \$15 materials co-pay for single/bifocal/trifocal 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 Principal. 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.
- Company paid group term life insurance and AD&D provided by Principal, which offers a replacement for lost income in the event of your untimely death, thereby providing an inheritance for heirs and funds for final expenses.
- Additional benefits by Principal include:
  - Employee Assistance Program (enhanced w/legal) with access to free, confidential resources to help handle life's everyday - and not so everyday - challenges.
  - Travel Assistance for you, your spouse and dependent children provides access to travel, medical, legal and financial assistance plus emergency medical evacuation benefits provided by AXA Assistance when traveling domestically or internationally more than 100 miles from home for up to 120 consecutive days.
- 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.