

OVERVIEW OF ALL BENEFITS

HEALTH INSURANCE

ZyQuest offers a modified “cafeteria” program through Humana Insurance. The program gives the employee the flexibility to choose from 3 different health plans or to waive health insurance benefits:

- **Option 1: \$1500 deductible – office/drug co-pays**
 - ZyQuest pays 79% of health insurance premium
 - Doctor Visit Co-pay: \$30
 - Drug Co-pay: \$10 / \$40 / \$65 / 25%
 - ZyQuest contributes \$15 per month to the employee’s Health Reimbursement Account
- **Option 2: \$2500 deductible – office/drug co-pays**
 - ZyQuest pays 87% of health insurance premium
 - Doctor Visit Co-pay: \$30
 - Drug Co-pay: \$10 / \$40 / \$65 / 25%
 - ZyQuest contributes \$25 per month to the employee’s Health Reimbursement Account
- **Option 3: \$2500 deductible**
 - ZyQuest pays 94% of health insurance premium
 - Pays 100% of Prevention/Wellness
 - ZyQuest contributes \$40 per month to the employee’s Health Reimbursement Account
- **All Health Insurance Plans provide:**
 - POS – Open Access to in-network providers
 - Preventative / Annual Wellness Exams 100% paid or office co-pay, depending on Plan chosen
 - Personal Account access on Humana website
 - Vision discount benefits thru EyeMed
- **Waiving Health Insurance:**
 - ZyQuest contributes \$110 per month to the employee’s Health Reimbursement Account
- **Health Reimbursement Account**
 - Administered by Diversified Benefit Services, Inc.
 - Helps cover 50% of Medical Eligible Out-Of-Pocket Expense
 - Unused account balances are rolled over from year to year

SHORT TERM DISABILITY

- Starting the first day after accident or the 5th consecutive work day of absence due to illness
- Benefit is 60% of gross income, to a maximum benefit of \$3,600 per month
- Up to 13 weeks of coverage, which carries the employee until they are eligible for Long Term Disability benefits
- Premium paid by ZyQuest

LONG TERM DISABILITY

- Coverage starts after 13 weeks
- Benefit is 60% of gross income, to a maximum benefit of \$3,600 per month
- Insured by SunLife Financial
- Premium paid by ZyQuest

HOLIDAY PAY

- ZyQuest observes Six (6) paid holidays:
 - New Years
 - Memorial Day
 - Fourth of July
 - Labor Day
 - Thanksgiving
 - Christmas
- Scheduling of these holidays may vary depending on the client’s holiday schedule

PAID TIME OFF (PTO)

- First 0 to 48 months of service – 12 PTO days
- 49 months to 120 months of service – 17 PTO days
- 121+ months of service – 22 PTO days

BONUSES

- ZyQuest pays bonuses for billable time over 40 hours per week

TRAINING FACILITY

- Training, seminars, and conferences may be available at the discretion of ZyQuest

TUITION REIMBURSEMENT

- ZyQuest will reimburse Consultants up to 100% of tuition costs for job related courses, with manager pre-approval

401(K) SAVINGS PLAN

- A choice of investment options is offered with 24 funds, administered by Fidelity, and managed by Ameriprise Financial Advisors in Green Bay
- Participation can be from 1% to 60% of income
- ZyQuest may offer a discretionary match, with a five-year vesting schedule

PROFIT SHARING PLAN

- ZyQuest may offer discretionary profit sharing
- To qualify, each eligible employee must be employed by ZyQuest on 12/31 of the plan year and must have worked 1000 hours in the plan year
- Distribution is in the form of a 401(k) contribution with a 5-year vesting schedule

VOLUNTARY DENTAL INSURANCE

- Insured by Humana Dental
- 100% Preventive Services coverage (in-network)
- 80% Basic Services coverage (in-network)
- 90% UCR coverage for out-of-network providers
- Personal Account access on website

VISION INSURANCE

- Insured by Humana Vision
- Covers: examinations, lenses, frames, and contacts
- Examination and lenses every 12 months, frames every 24 months
- \$10 Co-pay for examinations
- \$0 Co-pay for lenses
- \$130 allowance for frames

VOLUNTARY TERM LIFE INSURANCE

- Insured by Assurant
- Guarantee Issue \$50,000 without proof of good health
- Employee may purchase additional Life Insurance for self, spouse & dependent(s)
- Purchase up to 5 times annual salary, to a maximum of \$500,000
- Employee may add AD&D

FLEXIBLE SPENDING ACCOUNTS (FSA)

- Insured and administered by Diversified Benefit Services
- Personal Account access on website
- Out-of-pocket health expenses eligible including insurance co-pays, deductibles, etc.
- Dependent care expense for qualified dependents