



DIGITAL PROSPECTORS

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BENEFITS SPOTLIGHT





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For the most complete information, please refer to all Plans and SBCs available at <https://digitalprospectors.com/benefits>

Should you have any questions about these benefits,
Please contact Human Resources at hr@digitalprospectors.com.



CORE BENEFITS:

Digital Prospectors offers a large selection of benefits:

MEDICAL PPO (OAP):

PPO - www.cigna.com - (800) CIGNA24

Benefits: 5/1/2019 - 4/30/2020

PPO: In-Network \$20 Office Visit Co-Pay, \$100 Emergency Room Co-Pay, \$2,000 deductible per member, no more than \$6,000 per family per calendar year and 20% coinsurance up to \$4,500 per member, no more than \$7,000 per family per calendar year. Prescription \$15/30/60 (Please refer to Schedule of Benefits and Coverage forms for more details)

Eligibility: First of the month following first day of employment.

Premium: Digital Prospectors pays up to \$875/mo. If premium is greater than \$875, employee pays the difference on an optional pre-tax basis.

MEDICAL PPO WITH H.S.A BENEFIT (HDHP OAP):

PPO (Health Savings Account [HSA] Option) - www.cigna.com - (800) CIGNA24

Benefits: 5/1/2019 - 4/30/2020

PPO: In-Network \$3000 per individual/\$6000 per family Deductible. Co-Insurance - Employee pays 20% up to \$2000 per individual/\$4000 per family per year. Prescription subject to deductible then \$15/35/50 (Please refer to Summary of Benefits and Coverage forms for more details)

Eligibility: First of the month following first day of employment.

Premium: Digital Prospectors pays up to \$875/mo. If premium is greater than \$875, employee pays the difference on an optional pre-tax basis.

MEDICAL HMO (OAPIn) In-Network Only:

HMO - www.cigna.com - (800) CIGNA24

Benefits: 5/1/2019 - 4/30/2020

HMO: In-Network \$25/\$50 Specialist Office Visit Co-Pays, \$250 Emergency Room Co-Pay after deductible, \$2,000 deductible per member, no more than \$6,000 per family per calendar year. Prescription \$15/30/50. (Please refer to Summary of Benefits and Coverage forms for more details)

Eligibility: First of the month following first day of employment.

Premium: Digital Prospectors pays up to \$875/mo. If premium is greater than \$875, employee pays the difference on an optional pre-tax basis.

DENTAL (ORTHODONTIA OPTION):

Cigna - www.cigna.com - (800) CIGNA24

Benefits: 5/1/2019 - 4/30/2020

Coverage A Preventative & Diagnostic 100%, Coverage B Basic 80% Coverage C Major 50%, \$50/50 Deductible, \$1,500 Maximum, Child Orthodontia option. (Please see attached Summary of Benefits for more details)

Eligibility: First of the month following first day of employment.

Premium: Digital Prospectors pays 100% of employee and dependents' premium.

VISION INSURANCE

Cigna - www.cigna.com - (800) CIGNA24

Benefits: 5/1/2019 - 4/30/2020

\$20 copay for Eye Exam every 12 mos., Lenses every 12 months, Frames every 24 mos. (Please see attached Summary of Benefits for more details)

Eligibility: First of the month following first day of employment.

Premium: Digital Prospectors pays 100% of employee and dependents' premium.



SHORT TERM DISABILITY INSURANCE

Cigna - www.cigna.com - (800) CIGNA24

Benefits: 5/1/2019 - 4/30/2020

Elimination Period 8th day accident 8th day sickness duration 26 weeks 60% of covered payroll to maximum of \$2000/week. (Please refer to Benefit Summary for more details)

Eligibility: First of the month following first day of employment.

Premium: Digital Prospectors pays 100% of employee's premium.

LONG TERM DISABILITY INSURANCE

Cigna - www.cigna.com - (800) CIGNA24

Benefits: 5/1/2019 - 4/30/2020

90-day elimination period 60% of covered payroll to a maximum of \$10,000/monthly (Please refer to Benefit Summary for more details)

Eligibility: First of the month following first day of employment.

Premium: Digital Prospectors pays 100% of employee's premium.

GROUP TERM LIFE INSURANCE

Cigna - www.cigna.com - (800) CIGNA24

Benefits: 5/1/2019 - 4/30/2020

Flat \$50K, decreasing after age 70. (Please refer to Benefit Summary for more details)

Eligibility: First of the month following first day of employment.

Premium: Digital Prospectors pays 100% of the premium

VOLUNTARY TERM LIFE INSURANCE

Cigna - www.cigna.com - (800) CIGNA24

Benefits: 5/1/2019 - 4/30/2020

Up to \$300K for employee, Up to \$100K for spouse, Up to \$10K for child(ren). (Please refer to Benefit Summary for more details and premiums)

Eligibility: First of the month following first day of employment.

Premium: Employee pays 100% of competitive premium rates, post-tax.

VOLUNTARY CRITICAL ILLNESS INSURANCE

Guardian - www.guardiananytime.com - (888) Guardian

Benefits: 1/1/2020 - 4/30/2020

Up to \$25K for employee, Up to \$12,500 for spouse, Up to \$6,250 for child(ren). (Please refer to Benefit Summary for more details and premiums)

Eligibility: First of the month following first day of employment.

Premium: Employee pays 100% of competitive premium rates, post-tax.

VOLUNTARY ACCIDENT INSURANCE

Guardian - www.guardiananytime.com - (888) Guardian

Benefits: 1/1/2020 - 4/30/2020

Up to \$10K for employee, Up to \$5K for spouse, Up to \$5K for child(ren). (Please refer to Benefit Summary for more details and premiums)

Eligibility: First of the month following first day of employment.

Premium: Employee pays 100% of competitive premium rates, post-tax.



COMMUTER PARKING/COMMUTER TRANSIT

Wageworks – <https://www.wageworks.com/employees/commuter-benefit-accounts/> - (877) WageWorks

Benefits: 1/1/2020 – 4/30/2020

Defer up to \$265/month each in pre-tax deductions to use for government-approved parking and/or transit for work. Employee can deduct up to \$530/month total. (Please refer to Benefit Summary for more details)

Eligibility: First of the month following first day of employment and monthly thereafter.

Premium: Employee selects dollar amount with a minimum of \$100 per month they choose to participate.

RETIREMENT - 401(k)

401(k) Retirement Plan with ADP - www.mykplan.com - (800) 695-7526

Eligibility: After your first paycheck, up to a 4% match.

DEPENDENT CARE ASSISTANT PROGRAM (DCAP)

BASE - www.BASEonline.com - (888) 386-9680

Benefits: 1/1/2019 – 12/31/19

Defer up to \$5000 of pre-tax money aside to pay for government-qualified dependent care.

Eligibility: Immediately or at Open Enrollment

PAID TIME OFF (PTO)

Digital Prospectors' employees typically receive 10 holidays (6 holidays upfront [New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving and Christmas], plus 4 floating holidays accrued annually). In addition, employees typically accrue 15 days of Paid Time Off (inclusive of vacation, sick, and bereavement time) to equal a total of 5 weeks paid time off annually.

BENCH TIME

Digital Prospectors' employees typically accrue up to five days (40 hours) of paid bench time per year to be used for situations such as the time in-between assignments and weather conditions that results in the client closing (snow days, tornadoes, hurricanes, etc.).

PRICING:

Digital Prospectors pays the first \$875/month of each employee's health insurance premium, and any additional premium will be covered on an optional pre-tax basis by the employee each pay period. Following are the employee cost details for each plan:

Employee premium contribution taken out per paycheck below (26 annual paychecks)

	PPO	PPO w/ HSA	HMO
Single:	\$0.00	\$0.00	\$0.00
Parent/Child(ren):	\$160.22	\$87.78	\$187.50
Couple:	\$154.94	\$83.16	\$181.97
Family:	\$454.80	\$344.52	\$496.34