ACS is a place where exceptional people work.

We are proud to offer all the industry-standard benefits you’d expect, plus a few you might not, like Discretionary Time Off.

ACS provides comprehensive, market-competitive benefits that meet the needs of employees and their families, including domestic partners. This brochure is a summary of the programs available to ACS employees.
Medical insurance plans cover you and your eligible family members, including domestic partners and their children, through three national-level health plans. Medical insurance is provided through Cigna. All plans offer prescription drug coverage and access to virtual on-demand doctors.

**Cigna High and Cigna Mid Plans**
- Open Access Plus (OAP) plan options, both with no in-network coinsurance
- In-network deductible: $250 employee / $500 family (High) and $750 employee / $1500 family (Mid)
- Out-of-network services are covered – 30% coinsurance (High) / 20% coinsurance (Mid)
- No referrals required to see a specialist
- No copay for preventative visits, and fixed copays for other visits so you can easily anticipate your costs

**Cigna Low Plan (HSA Eligible)**
- Open Access Plus (OAP) plan
- In-network deductible: $1,400 for employee / $2,800 for family
- 10% coinsurance in-network, 30% coinsurance out-of-network
- No referrals required to see a specialist
- No copay for preventative visits
- Allows you to establish a health savings account (HSA), a tax-favored account that can be used to pay for current and future health expenses

**Prescription Drug Coverage**
(Generic/Preferred/Non-Preferred)

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**Medical Opt-Out Incentive**
If you already have medical coverage through another source, you may waive medical coverage and may be eligible for the 2021 ACS Opt-Out Program: $1600 annual incentive, paid in equal semi-monthly installments during opt-out eligibility period.
Dental options provide access to in- and out-of-network providers, coverage for major dental work, and orthodontia for children and adults.

**Delta Dental PPO High Plan**
- Flexibility to select any dentist; in-network providers offer enhanced benefits
- $50 individual / $150 family deductible
- Preventative services covered at 100%, no deductible
- Basic services covered at 80% after deductible
- Major services (crowns, prosthodontics, implants) covered at 50% after deductible
- $2000 annual maximum benefit
- Orthodontia covered at 50% to a lifetime maximum benefit of $2,000 per person

**Delta Dental PPO Low Plan**
- Flexibility to select any dentist; in-network providers offer enhanced benefits
- $50 individual / $150 family deductible
- Preventative services covered at 100%, no deductible
- Basic services covered at 80% after deductible
- $1000 annual maximum benefit
Vision, Flexible Spending Accounts

Vision coverage is offered to help you and your family see your very best. Flexible Spending Accounts (FSAs) let you set aside pre-tax dollars for eligible expenses.

DeltaVision with KidsCare®
- National VSP network of providers
- Annual WellVision Exam, $10 copay
- Annual routine retinal screening, $39 copay
- Annual contact lens exam (fitting and evaluation)
- Lenses every plan year
- Frames every plan year
- Savings on lens enhancements
- Contact lenses every plan year
- Extra savings on glasses, sunglasses, and laser vision correction
- KidsCare® covers two comprehensive eye exams and an additional pair of covered lenses with a prescription each year

Flexible Spending Accounts
- Health and Dependent Care FSA options through Ameriflex
- Lets you set aside pre-tax dollars for eligible healthcare or dependent care expenses
- Healthcare FSA debit card lets you pay for eligible expenses directly with your FSA funds; no claims and reimbursements
- Rollover up to $550 of unused Healthcare FSA funds at year end
Financial and Survivor Benefits

Benefits should provide you with peace of mind, support you and your family, and help you successfully navigate life events. We took all these factors into account when we developed our financial and survivor benefits.

- **Life and AD&D** coverage is provided—at no cost to you—up to two times your annual base salary, up to a max of $500,000 (guaranteed issue).

- **Long-term Disability** insurance is provided—at no cost to you—and provides income replacement if you are unable to work due to a medical disability for more than 90 days. Long-term disability begins to pay benefits on your 91st day of disability and covers 60% of your annual base salary up to a max of $10,000 per month.

- **Short-term Disability** insurance is provided—at no cost to you—and provides income replacement if you become unable to work due to medical disability. Short-term disability covers 60% of your base salary up to a max of $1,500 per week for up to 13 weeks following the first week of disability due to sickness, or day one of disability due to an accident.

- **Voluntary Short-term Disability**, administered by Aflac, allows you to increase your total income replacement while disabled up to 72% (in total) of your annual base salary up to a max of $6,000 per month. Since this is a voluntary benefit, you are responsible for the cost of this added coverage.
ACS cares about your financial well-being, which includes having the financial resources to enjoy life once you retire. Our 401(k) plan helps you prepare for retirement with a generous match and 100% immediate vesting.

- **Your contributions.** You can contribute 1% to 90% of your base pay (up to IRS limits) on a pre-tax and Roth after-tax basis. You can also contribute additional catch-up contributions, up to IRS limits, if you are age 50 or older in 2019.

- **Company matching.** ACS matches dollar-for-dollar when you contribute on a pre-tax or Roth after-tax basis, up to the first 3% of your contribution, and 50% of the next 2%, up to a max of 4%.

- **Vesting.** You are always 100% vested in—have full rights to—any contributions you make to the 401(k) plan. You are also fully vested in the company’s matching contributions.

- **Profit sharing.** During years when ACS exceeds profit targets, profit sharing is considered. Vesting of company profit sharing contributions occurs after three years of service.
At ACS, your hard work is recognized. In order to give our best and live a well-balanced life, we need to take time off for rest, relaxation, and rejuvenation. We also believe that you should take responsibility for managing your own time and to collaborate and openly communicate with your management to support one another.

**Discretionary Time Off (DTO)**  
No accruals required for paid vacation/sick leave

10 Paid Holidays

Paid Parental Leave

Paid Military, Emergency, & Public Health Service Leave

Paid Jury Duty Leave

Paid Bereavement Leave

Paid Day of Advocacy
Voluntary / Supplemental Benefits

ACS offers a range of voluntary benefits to make sure you have the protection you need. These benefits are voluntary, which means you'll pay the full cost (pre-tax) of the coverage if you choose to enroll.

- **Accident Insurance**, administered by Aflac, ensures that you are prepared for life’s unexpected mishaps. In the event of an unexpected injury, Aflac offers ACS employees and their family affordable insurance that helps with expenses that may not be covered by major medical insurance. Aflac pays cash benefits directly to you, so the cash can be used for anything you want.

- **Critical Care Protection**, administered by Aflac, helps provide financial peace of mind if you experience a serious health event, such as a heart attack or stroke. You will receive a lump sum benefit upon diagnosis of a covered event with additional benefits to be paid for things such as a hospital confinement, intensive care unit confinement, ambulance, transportation, lodging, and therapy.

- **Personal Cancer Indemnity Insurance**. Despite the best efforts of doctors, researchers, and countless organizations, cancer remains a concern for many individuals and families. People from all walks of life are at risk, regardless of age, gender, or ethnic background. Aflac’s Personal Cancer Indemnity insurance policy helps you focus on getting well instead of being distracted by the stress and costs of medical and personal bills.

- **Hospital Insurance**. Hospital Insurance through Aflac helps with the expenses not covered by major medical, which can help prevent high deductibles and out-of-pocket expenses from derailing your life plans. The program pays benefits when a covered person requires hospital confinement for a covered sickness or injury, whether for rehabilitation, in the ER, or the ICU.
Work-Life Benefits

ACS offers a range of work-life benefits that promote flexibility, health, and wellness.

- **Adoption Assistance.** ACS reimburses eligible employees up to a max of $2,500 for eligible adoption expenses. There is a lifetime limit of 2 adoptions per household.

- **College Savings Plan.** With tuition costs rising faster than inflation, many students need assistance paying for their education. To help you save for this important goal, ACS offers you a CollegeAmerica 529 plan as part of your voluntary benefits package. With no up-front sales charges, low plan costs, and greater flexibility, ACS is proud to help you invest in your—and your beneficiaries’—future and education.

- **Commuter Benefits.** If you commute to your workplace each day, ACS will help you make the journey more convenient and affordable. ACS offers you access to a Commuter Reimbursement Account (CRA) through Ameriflex where you can opt to set aside pre-tax dollars to put towards eligible transportation and parking expenses, including uberPOOL and Lyft Line.

- **Education Assistance Program.** ACS reimburses employees for eligible pre-approved expenses related to formal education courses, skill development courses, professional designations, certification programs, and professional memberships.

- **Legal Support, Identity Protection, and Credit Monitoring** is offered through LegalShield.

- **Life Assistance Program.** Free and confidential resources, referral services, and confidential counseling services are available to employees and their dependents. All full-time, benefits-eligible ACS employees are eligible for this program and receive three (3) complimentary face-to-face sessions with a behavioral counselor; a benefit that can be shared by your family members. Enrollment in a Cigna medical plan is not required for eligibility.

- **Mobile Phone Allowance.** Eligible employees are offered a mobile phone allowance of up to $50 per month. Reimbursements are processed monthly.