



YOUR *employee* BENEFITS



JANUARY 1–DECEMBER 31, 2019

W2 Employee Benefits

Paradigm Technology employees have access to a variety of benefits that become effective after 60 days of employment, including:

- ❖ 7 Observed Paid Holidays and Paid Time Off (PTO)
 - New Year's Day
 - Day after Thanksgiving
 - Labor Day
 - Thanksgiving Day
 - Independence Day
 - Memorial Day
 - Christmas Day
- ❖ Medical Insurance – United Health Care
- ❖ Dental Insurance – Principal
- ❖ Vision Insurance – Principal
- ❖ Health Savings Account – Paylocity HSA
- ❖ Flexible Spending Account – Paylocity FSA
- ❖ Dependent Care Flexible Spending Account – Paylocity Dependent FSA
- ❖ Transit Management Account – Paylocity TMA
- ❖ Life and AD&D Insurance – Lincoln Financial
- ❖ Employee Paid/Voluntary Disability Insurance – Lincoln Financial
 - Short-Term
 - Long-Term Disability
- ❖ 401K Retirement Savings Plan – Voya Financial
- ❖ Online Training Classes – LinkedIn Learning
- ❖ Employee Assistance Program – all at no cost to the employee
 - Confidential counseling service that helps you manage problems before they adversely affect your personal life, health, and/or job performance



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❖ WHO IS ELIGIBLE?

If you are scheduled to work at least 30 hours per week, you are eligible for benefits on the 61st day of employment. Many of the plans allow you to cover your eligible dependents.

❖ MEDICAL INSURANCE

Paradigm Technology offers six medical plan options through UnitedHealthcare (UHC) with two provider networks – Choice Plus and Navigate Plus.

Choice Plus Network

- Broad provider network

Navigate Plus Network

- Select group of providers
- Focus on primary care physician (PCP) point of contact, promoting better health and lower healthcare costs
- Will need to select a primary care physician at the time of enrollment – can be changed at any time
- Referrals to Specialists not required

To search for an in-network provider or facility, visit www.welcometouhc.com Click “Find a Doctor,” choose “Shopping Around,” and then select either Choice Plus, or the “Navigate Plus” option.

What is a PPO plan?

- No cost for preventive care services
- Copays for office visits and prescriptions
- Deductible applies to certain services such as in-patient and out-patient hospitalization
- You can use Flexible Spending Account funds to pay the bill, or you can pay the bill out of your pocket.

What is an HSA eligible plan?

- Preventive care is covered at no cost to you even before you reach your deductible
- For all other services, you’ll pay the in-network discounted rate until you reach your deductible
- Once you reach your deductible, you’ll pay coinsurance until you reach your out-of-pocket maximum
- You can use HSA funds to pay the bill or you can pay the bill out of your pocket

❖ FLEXIBLE SPENDING ACCOUNTS

Paradigm Technology offers two flexible spending account (FSA) options - the health care FSA and the dependent care FSA-which allow you to pay for eligible expenses with pre-tax dollars.

The health care FSA maximum contribution is \$2,700 for the 2019 calendar year. For the dependent care FSA, you may contribute up to \$5,000 for the 2019 calendar year (\$2,500 if married and filing separated tax returns).

❖ HEALTH SAVINGS ACCOUNT

If you enroll in an HSA-eligible plan, you may be eligible to open and fund a health savings account (HSA). An HSA is a savings account that you can use to pay out-of-pocket health care expenses with pre-tax dollars.

For 2019, you can contribute up to \$3,500 for individual coverage and \$7,000 for all other coverage levels. If you are age 55+ by December 31, you may contribute an additional \$1,000.

If you fund an HSA, you cannot contribute pre-tax dollars to the traditional health care flexible spending account (FSA).

❖ DENTAL INSURANCE

Paradigm Technology offers dental insurance through Principal. The plan offers in- and out-of-network benefits, providing you the freedom to choose any provider. Plan includes orthodontia coverage for children up to age 19.

❖ VISION INSURANCE

Paradigm Technology offers vision insurance through Principal. You have the freedom to choose any vision provider. However, you will maximize the plan benefits when you choose a network provider.

❖ LIFE AND AD&D INSURANCE

• BASIC LIFE AND AD&D

Paradigm Technology provides basic life and AD&D insurance through Lincoln Financial to all benefits-eligible employees **AT NO COST**.

- **Life and AD&D benefit:** 1x annual earnings up to \$50,000.

• SUPPLEMENTAL LIFE AND AD&D

Paradigm Technology provides you the option to purchase supplemental life and AD&D insurance for yourself, your spouse, and your dependent children through Lincoln Financial.

❖ DISABILITY INSURANCE

• SHORT-TERM DISABILITY

Paradigm Technology provides you the option to purchase short-term disability insurance through Lincoln Financial.

- **Benefit:** 60% of weekly pay up to \$2,308 per week.

• LONG-TERM DISABILITY

Paradigm Technology provides you the option to purchase long-term disability insurance through Lincoln Financial.

- **Benefit:** 60% of monthly pay up to \$10,000 per month.

❖ EMPLOYEE ASSISTANCE PROGRAM

This program through Lincoln Financial provides a confidential counseling service that helps you manage problems before they adversely affect your personal life, health, and/or job performance **AT NO COST**.

- Unlimited 24/7 assistance for employees and family members, - online or with a toll-free call
- In person guidance – up to four sessions with a counselor per person, per issue, per year
- Information , resources and referrals for
 - Family matters – Marriage, parenting, child and elder care referrals
 - Financial matters – household budgeting, short term and long term planning
 - Legal (family law, estate planning, civil law)
 - Stress Management
 - Substance Abuse

❖ COMMUTER BENEFITS

Offered to any employees eligible to make pretax contributions working 20 hours or more per week. Employees who elect to enroll for commuter benefits may pay for job-related mass transit and/or parking expenses with pretax dollars. Employees may enroll for commuter benefits at any time, and may discontinue participation at any time.

❖ 401(k) PLAN

The Paradigm Technology 401(k) Plan offered through Voya Financial is an important benefit that gives you an easy and powerful way to save for your retirement future. And after you enroll in the plan, you have access to the tools, education and support to help you stay on track and become more financially organized. Because when you understand your big financial picture, you're in a better position to set realistic goals and plan confidently for all of life's financial events, including retirement.

❖ MONTHLY BENEFIT PLAN COSTS

	Choice Plus \$2000 PPO BEJU	Choice Plus \$2000 Navigate PPO AXZ4	HSA \$1500 BEI2	HSA Navigate \$1500 AZXO	HSA \$2700 AS9G	HSA Navigate \$2700 AXZQ	Dental Plan	Vision Plan
Employee Only	\$296.29	\$197.55	\$212.52	\$146.45	\$151.57	\$81.21	\$31.83	\$6.23
Employee + Spouse	\$953.21	\$745.86	\$777.29	\$638.55	\$649.30	\$501.54	\$61.65	\$12.40
Employee + Child(ren)	\$837.58	\$640.10	\$670.04	\$537.90	\$548.14	\$407.42	\$87.75	\$13.98
Employee + Family	\$1,440.13	\$1,124.16	\$1,172.06	\$960.64	\$977.02	\$751.87	\$124.24	\$21.71

LinkedIn Learning

❖ DATA-DRIVEN CURATION

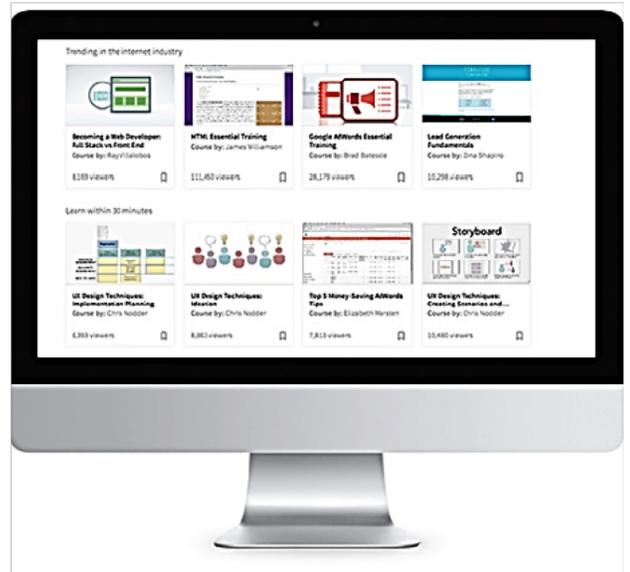
Deliver the right training to every employee through personalized course recommendations based on their job role, skillset, and experience level

❖ TRAINING FOR EVERY FUNCTION, AT ALL LEVELS

Select from thousands of beginner-to-advanced courses across core functional areas – including sales, marketing, finance, operations, IT, software and web development, customer service, and more

❖ HUNDREDS OF SOFT SKILL COURSES

Select from topics covering leadership skills, time management, problem solving, peer relationships, conflict management, project management, communication, and presentation skills



Develop managers and leaders

Only 13 percent of all companies say they do an excellent job developing leaders at all levels.



Upskill your entire workforce

Roughly 35 percent of core job skills will change by 2020. Competitive organizations must adapt.



Keep employees productive

A significant 67 percent of learners said LinkedIn Learning helped make them more comfortable using digital tools.



Accelerate career development

80% of L&D pros agree that developing employees is top-of-mind for the executive team.