

Benefits at a Glance

2024



You & your benefits

A partnership for good health





The rewards for working at R&Q Solutions include more than just a job and a regular paycheck. They support your well-being through valuable benefits for your health, financial security, and life outside of work.

Your health

Our health care benefits provide coverage when it's needed — with a focus on programs that support and encourage healthy living and overall well-being for you and your family. The health care benefits also include coverage for Domestic Partners.

Medical and prescription benefits

R&Q Solutions employees have a choice of three medical plans administered by Cigna:

- **Open Access Plus Plan (OAP)**
- **Standard HDHP with HSA Plan**
- **Value HDHP with HSA Plan**

Each medical plan provides comprehensive, affordable coverage, including:

- In-network preventive care covered at 100%
- Prescription drug benefits
- Extensive provider network
- Freedom to visit out-of-network providers, where higher deductibles & coinsurance apply

Health Savings Accounts (HSA)

The HSA Open Access Plus plan includes an employer Health Savings Account (HSA) contribution of \$1,500 / \$3,000 (Individual / Family). Employees in this plan have the option to contribute additional funds to the HSA pre-tax up to IRS limits.

Dental benefits

Affordable dental coverage through United Concordia helps keep you smiling. Your plan covers preventive, basic, and major care, as well as children's orthodontia services.

Vision benefits

You have access to vision coverage through VSP. Your vision plan helps cover the cost of eye care, including standard vision exams, eyeglass frames and lenses, and contact lenses.

Flexible Spending Accounts (FSA)

Save tax-free on health care, dental, vision, and dependent care expenses — while reducing your taxable income. Contribute up to IRS limits for each FSA plan. Keep in mind, FSAs are "use-it-or-lose-it" accounts, and you will forfeit any amount remaining in the account at the end of the plan year run-out period.

*** For full plan details, please refer to the benefits guide and plan documents**

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Your financial security

R&Q Solutions makes retirement saving easy and rewarding with a 401(k) Savings Plan. The company also offers benefits to help you protect your family's financial future against unforeseen events.

401(k) savings plan

The R&Q Solutions 401(k) Plan is funded by employee contributions and contributions from the company.

- Must be at least age 21 and have completed 3 months of service to participate
- 100% company match of your elective deferrals up to 4% of your eligible earnings
- Auto enrolled at 2% of eligible earnings within 30 days of eligibility, if you have not elected otherwise
- 100% vested in your Elective Deferral, Safe Harbor Matching and Rollover (if any) Contribution Accounts

Life & Disability benefits

Plan	Coverage
Basic Life Insurance and AD&D	<ul style="list-style-type: none"> • 1x base salary (up to \$300,000)
Group Voluntary Life and AD&D Insurance	Opportunity to purchase additional coverage: <ul style="list-style-type: none"> • Employee – up to 3x base salary or \$500,000 • Spouse – up to \$100,000 • Children – \$1,000 to \$10,000
Disability Benefits	<ul style="list-style-type: none"> • Short-Term Disability replaces up to 66.67% of weekly salary up to \$1,500 as income • Long-Term Disability replaces up to 60% of monthly pay up to \$10,000 as income in the event of a disability lasting longer than 13 weeks

Your life away from work

R&Q Solutions also provides you with additional benefits and programs to help you find the right balance in a busy world.

- 22 Vacation days (<4 years)
- 5 Carryover vacation days
- 10 National holidays
- Health Advocate
- Employee Assistance Program
- The Hartford Critical Illness, Hospital Indemnity, and Accident plans
- 27 Vacation days (4+ years)
- 16 Hours paid time to volunteer
- Floating holidays
- Pre-tax Commuter plan
- Parental Leave