

# Planet Technologies Benefits Summary 2022 – 2023

Life. Work. Balance. Taking Care of Our Most Important Resource. Our People.



## Group Health Plans – Keeping You and Your Family Healthy

- › Cigna (Health, RX) – Advantage, OAP or HSA Accounts. Company pays up to 74% of the monthly premium. Full time employees are eligible the first day of employment.
- › MetLife (Vision) – 100% employee paid. Full time employees are eligible the first day of employment.
- › MetLife Dental (Dental) – PPO plan. Company pays 50% employee pays 50%. Full time employees are eligible the first day of employment.



## Flex Spending Account – Helping You Save Tax Free Money

- › Full time employees are eligible to participate in our FSA program – which lets you set aside money from your paycheck on a pretax basis to use for eligible out-of-pocket expenses, eligibility is also dependent by the type of health plan an employee is enrolled in.



## Paid Time off (PTO) and Holidays – Providing You Necessary Breaks

- › Full time employees are provided 3 weeks (15 days) accrued paid time off per year and at least 10 paid holidays per year. (federal employees follow federal guidelines for holidays)



## Paid Maternity/Paternity leave – Giving You Time with Your Growing Families

- › Full time employees are eligible to receive paid maternity leave which offsets short term disability salary loss for 5 to 7 weeks.
- › Paternity/Adoption leave provides for 2 weeks paid leave for full time employees.



## 401K – Investing in Your Future

- › Planet Technologies participates with PNC with a variety of investment and fund choices, online enrollment linked directly to payroll, and discretionary employer match. Planet currently matches 50% of the first 4% employees contribute. Employees are eligible first paycheck following 30 days of employment. Our 401K plan is on a 4 year vesting schedule 25/50/75/100



## Short Term/Long Term - Disability Plans – Protecting You if Needed

- › Planet provides a robust Short Term and Long Term Disability coverage, which begins 90 days after date of employment.
- › Short Term benefits are up to 60% of your weekly salary, not to exceed \$1500.
- › Long Term benefits are up to 60% of your monthly salary, not to exceed \$10,000.



## Life – Looking Out for Your Family

- › Planet provides a Life and Disability policy – at no cost to our employees of \$50,000 in life insurance. Eligibility for this coverage begins 90 days after date of employment.
- › Employees for an additional fee, have the option to purchase and increase the coverage to
  - \$500,000 through the same carrier, with a \$200,000 guaranteed issue limit.
- › Employees requesting coverage between \$201,000 and \$500,000 will need to complete a simplified medical questionnaire.
- › We also offer the option to purchase life and disability policies for a spouse and child(ren).
  - spouse coverage limit is up to \$250,000 with a guaranteed issue limit of \$30,000
  - child(ren) limit is \$10,000.



## MetLife Workplace Voluntary Employee Paid Benefits – Covering You in an Emergency

- › Accident
- › Critical Illness
- › Hospital Indemnity



## MetLife Legal Plan – Watching Out for Your Legal Needs

The MetLife Plan includes these and many other commonly needed legal services:

- › Advice and Consultation
- › Consumer Disputes
- › Vehicle and Driving
- › Identity Theft Assistance
- › Wills and Estate Planning
- › Family and Personal
- › Elder Care Issues
- › Home and Real Estate
- › Employees are solely responsible to pay the premiums, which are deducted from their paycheck



## Verizon Wireless Phone Plan Discounts – Keeping You Connected

- › If you have your cellular phone service with Verizon Wireless, you are eligible for a access fee discount of up to 8%. Speak with a in store representative and ask for details or navigate to their discount page and enter your go-planet email to qualify.



## Smart Dollar Program – Helping You Eliminate Potential Debt

Smart Dollar is a program that has helped millions of people get on a plan and take control of their money. With Smart Dollar, you'll get:

- › A proven, step-by step plan - Learn about the 7 Baby Steps that have helped millions of people get out of debt, invest, build wealth, and give generously.
- › Video lessons and expert advice - Learn from the experts! Through video lessons and real-world content applications, our team of experts, including Dave Ramsey, will inspire you to take action and reach your dreams.
- › Online tools accessible 24/7 on any device - Jump start your finances as quickly as possible with our budgeting tool, savings tracker, and debt snowball tool.
- › All this for free



## Pet Insurance – Caring for All of Your Family Members

Providing insurance coverage options to employees with furry family members:

- › Accident and Illness coverage
- › Customizable to every pet
- › Cover multiple pets on a single policy