

# Everwest Real Estate Investors

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## BENEFITS FOR FULL TIME EMPLOYEES\*\*

### Medical Insurance – choice of:

#### Nationwide:

- UnitedHealthcare Choice Plus PPO
- UnitedHealthcare Choice Plus HDHP

#### California Only:

- UHC of CA Signature Value HMO
- Kaiser Permanente HMO
- Blue Shield of California HMO

#### Massachusetts Only:

- Tufts CareLink Advantage PPO & HDHP
- Tufts Value HMO
- Tufts Advantage HMO & HMO HDHP

\*Not all plans are available in all zip codes

- Health, Vision, and Dental are paid 75% by employer and 25% by employee
  - Enrollment in FSA - optional
- High Deductible Plan - 85% paid by employer and 15% paid by employee
  - Enrollment in HSA - optional

### Dental and Vision Insurance:

UnitedHealthcare Dental and Vision Service Plan (VSP)

### Health Care Flexible Spending Account (FSA)

Pay for eligible medical expenses with pre-tax dollars.

### Health Savings Account (HSA)

Make pre-tax contributions to an HSA when enrolled in an HDHP plan.

### 401K Retirement Plan

Start saving for your retirement with pre-tax dollars. Additional information can be found on Insperty Premier.

### Basic Life & Personal Accident Insurance (CIGNA)

Employee only. Premiums paid by Insperty. Limitations apply.

### Basic Disability Insurance

Employee only. Premiums paid by Insperty. Limitations apply. Includes Short-Term and Long-Term Disability

### Voluntary Life & Personal Accident Insurance

Optional coverage for employees and their families. Premiums paid by employees. Limitations apply. Evidence of insurability may be required.

### Commuter Benefits Program

Pre-tax benefit program for mass transit, commuter vanpools, and parking.

### Flexible Time Off

Unlimited time off for fulltime employees

### Educational Assistance Program

Receive up to \$1500 per calendar year for undergraduate or graduate level courses. Up to \$500 per calendar year for

qualifying continuing education expenses. Maximum reimbursement is \$1500 per calendar year. Limitations apply

### Adoption Assistance

Reimburses employees with at least 6 months of service for qualifying expenses incurred through private adoption or licensed adoption agencies. (\$1500 per qualifying adoption.)

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**Group Health Plan Waiting Period:** Benefits are effective from Insperty date of hire as a Full Time Employee. Eligible employees must enroll within 30 days of eligibility. Participation in the Insperty Group Health Plan is not automatic.

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## BENEFITS FOR ALL EMPLOYEES

### Training and Development

Online training and development opportunities with over 3500 classes available at no cost to employees.

### Employee Assistance Program (OptumCare24)

Confidential counseling & support program for employees and their families.

### Insperty Pay Options

Payroll direct deposit and debit pay card options are available.

### MarketPlace

Connect with a network of companies that is tailored to meet the needs of small businesses and their employees. Take advantage of offers and special discounts on items from flowers and gifts to computers and financial solutions.

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### Insperty Contact Center

For additional benefits information contact the Insperty Contact Center: 866-715-3552 Available 7a – 7p Central Time (Available to employees and potential employees)

### Insperty Premier<sup>sm</sup> / MarketPlace<sup>sm</sup>

Available to employees at work and at home. Requires Internet access. Get connected with online service and information, streamlined transactional capabilities, smart work tools, and purchasing advantages for work and home from Insperty. Log on today and discover the possibilities within your customized Insperty Premier Portal and MarketPlace at:

<https://portal.insperty.com>

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\*\*REGULAR EMPLOYEES WORKING AT LEAST 30 HOURS PER WEEK

Actual benefits are subject to the provision and limitations of the agreements between Insperty and its benefit providers and are subject to change.