

SMARTERTRAVEL BENEFITS AT A GLANCE

SmarterTravel strives to provide the best possible employee benefit program for you and for your family. Our objective is to offer an attractive, comprehensive program that includes many benefits paid 100% by SmarterTravel!

Employees working 30 hours or more are eligible to participate in the following benefits as of your date of hire:

- 100% employer paid Medical, Dental and Vision Coverage and Prescription Drug Insurance
- 15 days of vacation and 11 company holidays
- 401(k) Savings Plan
- Personal Protection Insurance—100% employer paid basic plans with opportunities to buy up
- \$300/month company stipend on food, student loans, continuing education & more
- \$400/month for parking or commuting



















Eligible Dependents for Medical, Dental and Vision Coverage

- Your spouse or domestic partner
- Your eligible children under age 26 by birth, foster placement or legal guardianship, including eligible children of your spouse or domestic partner.
- Your eligible disabled child(ren) age 26 and over, including eligible child(ren) of your spouse or domestic partner

This brochure is intended to be a brief overview of the benefits being offered by SmarterTravel via TriNet for June 1, 2021—May 31, 2022. Any discrepancies between this brochure and the actual plan documents will be governed by the plan documents. Please consult the Human Resources staff with any questions not addressed here.

Medical Insurance

We are pleased to offer medical insurance to all of our eligible employees through TriNet. Our goal is to provide you and your eligible dependents with excellent healthcare products and services nationwide. Below you will highlights for three plans that are covered 100% by SmarterTravel and are offered to MA hires. Upon hire, you'll receive details on plans specific to your location through TriNet.

	 TUFTS Health Plan	 TUFTS Health Plan	 TUFTS Health Plan
BENEFITS	Tufts Freedom EPO 0	Tufts PPO 500	Tufts HMO 20
 Provider Network	Freedom Network	National Network Plans CareLink	Tufts Standard Network Plans - HMO
 Deductible Single / Family	\$0 / \$0	\$500 / \$1,000	\$0 / \$0
 Deductible Single / Family OON	Not covered / Not covered	\$500 / \$1,000	Not Covered / Not Covered
 Out-of-Pocket Max Single / Family	\$1,500 / \$3,000	\$1,500 / \$3,000	\$3,000 / \$6,000
 Out-of-Pocket Max Single / Family OON	Not covered / Not covered	\$1,500 / \$3,000	Not Covered / Not Covered
 Co-Insurance	0%	10%	0%
 Co-Insurance OON	Not covered	30%	Not Covered
 Doctor Visits/Specialist Visits	\$20 / \$35	\$20 / \$20	\$20 / \$35
 Lab & X-Ray	\$0	10% after ded	0%
 Emergency Room Visit	\$125	\$100	\$100
 Urgent Care Visit	\$20	\$20	\$20
 Hospital Outpatient (Facility/Surgery)	\$350 / \$0	10% after ded / 10% after ded	0% / 0%
 Hospital Inpatient (Overnight)	\$350	10% after ded	\$250
 Rx Deductible (Non-Generic)	N/A	N/A	N/A
 Prescriptions (Rx Tier 1 / 2 / 3)	\$10 / \$40 / \$60	\$15 / \$30 / \$50	\$10 / \$30 / \$45

Flexible Spending Accounts

We offer both Healthcare and Dependent Care FSAs. By using a Flexible Spending Account you are able to set aside pre-tax dollars to pay for healthcare and dependent care expenses that are not otherwise covered under your medical, dental or vision plan so that you and your spouse can work.

Dental Insurance

We are pleased to offer dental insurance to all of our eligible employees through TriNet. Below you will highlights for three plans that are covered 100% by SmarterTravel and are offered to MA hires. Upon hire, you'll receive details on plans specific to your location through TriNet.



BENEFITS	Guardian Dental 100		Aetna Dental 50		MetLife Dental 50	
	In	Out	In	Out	In	Out
Network						
Annual Deductible	\$100/Individual; \$300/Family	\$150/Individual; \$450/Family	\$50/Individual; \$150/Family	\$100/Individual; \$300/Family	\$50/Individual; \$150/Family	\$100/Individual; \$300/Family
Deductible Waived For Preventive	Waived	Waived	Waived	Waived	Waived	Waived
Coinsurance (Prev./Basic/Major)	100/70/50	100/50/50	100/90/65	100/80/50	100/90/65	100/80/50
Waiting Period	None	None	None	None	None	None
Annual Max	\$1,000	\$1,000	\$1,500	Combined With In-Network	\$1,500	\$1,500
Orthodontia	Not Covered	Not Covered	50%	50%	50%	50%
Orthodontia Lifetime Max	Not Covered	Not Covered	\$1,500	Combined With In-Network	\$1,500	Combined With In-Network
Endo/Perio/Oral Surgery	Basic/Basic/Basic		Major/Major/Basic		Basic/Basic/Major	
National Network Specifics	Dental Guard Preferred		Nationwide		Nationwide Except LA, MS, MT, TX	

Vision Insurance

We are pleased to offer vision insurance to all of our eligible employees through TriNet. Below you will highlights for two plans that are covered 100% by SmarterTravel and are offered to MA hires. Upon hire, you'll receive details on plans specific to your location through TriNet.



BENEFITS	VSP Vision		Aetna EyeMed Plus	
	In	Out	In	Out
Network				
Exam Copay	\$10	Reimbursed Up To \$45	\$10	Reimbursed Up To \$50
Materials Copay	\$25	Reimbursed Up To \$45/\$65/\$85 Single/Bifocal/Trifocal	\$25	Reimbursed Up To \$50/\$75/\$100 Single/Bifocal/Trifocal
Frames Allowance	\$130	Reimbursed Up To \$47	\$150	Reimbursed Up To \$75
Exam Frequency	Every 12 Months		Every 12 Months	
Lens Or Contact Lens Frequency	Every 12 Months		Every 12 Months	
Frames Frequency	Every 24 Months		Every 12 Months	

PERSONAL PROTECTION INSURANCE

Short Term & Long Term Disability

SmarterTravel provides 100% employer paid Short Term and Long Term Disability insurance to employees working at least 30 hours per week who is disabled due to an illness or an accident.

Life and AD&D

Employees receive basic life insurance 100% employer paid equal to one time their basic annual earnings, In addition to the above company provided benefit, employees and their dependents may elect to purchase up to an additional \$500,000 for themselves, \$250,000 for their spouse, and up to \$10,000 per child through payroll deductions.

Life Assistance Program

This program is a 100% company provided, voluntary, confidential counseling service which provides professional help to employees and their families. The program is available to help you and your family find solutions to many of life's challenges and restore your peace of mind.

401k Savings Plan

Our 401(k) plan is offered through TransAmerica. You can choose from a variety of top investment options to invest both your pre-tax traditional or post-tax ROTH contributions.

Parental Leave

SmarterTravel wants to ensure their employees are supported through all stages of life. We are pleased to provide a generous 16 week company paid parental leave.

Ancillary Benefits

In partnership with the PEO, TriNet, that SmarterTravel leverages, employees have access to additional benefits through the TriNet Marketplace:

- Employee Assistance Program (EAP) - free to all employees
- AFLAC personal accident, hospitalization, and major medical insurance
- Pet Insurance
- Calm 57% off 1 year subscription (mindfulness and meditation)
- Talk Space \$25 off your first month of Unlimited online therapy
- Splendid Spoon \$25 Off plant-based program
- Aaptiv Fitness App Save 25% on membership
- Additional entertainment discounts, shopping savings, restaurant savings, vacation savings, etc.