

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

## 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;<br>\$300/Family | \$150/Individual;<br>\$450/Family | \$50/Individual;<br>\$150/Family | \$100/Individual;<br>\$300/Family | \$50/Individual;<br>\$150/Family | \$100/Individual;<br>\$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<br>Single/Bifocal/Trifocal | \$25              | Reimbursed Up To \$50/\$75/\$100<br>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.