At TekSynap, our employees are our most valuable asset, and we are therefore personally committed to ensuring you and your family stay healthy, feel secure and enjoy a positive work / life balance. Our managers, HR Team and senior leadership are equally dedicated to enabling our workforce to focus on supporting our customers, unhindered by concerns over the adequacy or reliability of their benefits.

To help us achieve these goals, we have worked hard to assemble a variety of effective and dependable benefit plans, backed by some of the industry’s most reputable providers, as you will see in the following pages.

Our promise to you is that we will continue to refine and improve our benefits offerings, keeping pace with industry trends and innovations, and ultimately, to maximize their effectiveness and value for you - our most valued asset.
NEW HIRES
New hires who are regularly scheduled to work a minimum of 30 hours per week are eligible for benefits. Medical, Dental and Vision benefits will be effective on the first day of the month following your date of hire. All enrollment forms must be completed no later than 25 days after date of hire. Life and Disability benefits will be effective on your date of hire.

OPEN ENROLLMENT
Each year, we have an annual “open enrollment” period for benefit plans. During “open enrollment”, you may make changes to your benefit program (elect new coverage, add or delete eligible dependents). All changes take effect on October 1.

QUALIFYING EVENTS*
Employees are only able to make changes during Open Enrollment unless they experience a Qualifying Life Event throughout the plan year. Below are examples of Qualifying Life Events:

- Birth, adoption, placement for foster care, legal custody of a child
- Marriage, divorce, legal separation
- Gain or loss of spouse’s coverage due to change in employment
- Gain or loss of coverage under Medicare or Medicaid
- Death of spouse or child
- COBRA coverage expires
- Gain or loss of coverage during spouse’s annual enrollment

*Please note: Documentation is required to show loss of coverage to include name and date

HOW LONG DO I HAVE TO REQUEST ENROLLMENT DUE TO A QUALIFYING EVENT?
You or your dependent must request enrollment within 30 days after losing eligibility for coverage or after a marriage, birth, adoption, or placement for foster care.

You or your dependent must request enrollment within 60 days of the loss of coverage under a State CHIP or Medicaid program or the determination of eligibility for premium assistance under those programs.

ELIGIBLE DEPENDENTS
Your eligible dependents include:
- Legal spouse/domestic partner (same or opposite sex)
- Your child(ren) including those of your spouse/domestic partner
  - Children must be natural, legally adopted, or placed with you for legal adoption
  - Children are covered up to the age of 26
Cigna’s Open Access Plus network gives members access to an extensive national network of health care professionals and facilities. You have the option of using any doctor in-network or out-of-network; however, you will pay less when seeing an in-network provider. Referrals are not required to see a specialist.

When you enroll in the Cigna medical plan, TekSynap will contribute the entire amount of your medical plan deductible, $5,000 for an individual and $10,000 for a family, to your Health Reimbursement Account. These funds can be used for eligible medical and prescription drug expenses.

**Note:** Deductibles and Out of Pocket Maximums are calculated on a plan year basis.

Visit [www.mycigna.com](http://www.mycigna.com) to locate participating providers.

### MEDICAL PLAN BENEFITS

<table>
<thead>
<tr>
<th></th>
<th>IN-NETWORK</th>
<th>OUT-OF-NETWORK</th>
</tr>
</thead>
</table>
| **Annual Deductible**| Individual: $5,000*  
Family: $10,000* | Individual: $10,000  
Family: $20,000 |
| **Out of Pocket Maximum** | Individual: $6,550  
Family: $13,100 | Individual: $13,100  
Family: $26,200 |
| **Coinsurance**       | 0%          | 30% (after deductible) |
| **Preventive Care**   | No charge   | 30% (after deductible) |
| Adult physical exams  | No charge   | 30% (after deductible) |
| Well-baby care        | No charge   | 30% (after deductible) |
| Immunizations         | No charge   | 30% (after deductible) |
| Annual GYN exam       | No charge   | 30% (after deductible) |
| **Outpatient Care**   |             |                 |
| Primary Care Physician office visit | $0 (after deductible) | $0 (after deductible) |
| Specialist office visits | $0 (after deductible) | 30% (after deductible) |
| Outpatient facility surgery | $0 (after deductible) | 30% (after deductible) |
| Laboratory services (diagnostic) | $0 (after deductible) | 30% (after deductible) |
| Advanced Imaging (MRI, CT, PET) | $0 (after deductible) | 30% (after deductible) |
| **Inpatient Hospital Services** | $0 (after deductible) | 30% (after deductible) |
| **Emergency Care**    |             |                 |
| Emergency Room        | $0 (after deductible) | 30% (after deductible) |
| Urgent Care           | $0 (after deductible) | 30% (after deductible) |
| **Prescriptions**     |             |                 |
| Retail Pharmacy (30-day supply) | $10/$40/$60/20% to $250 max per script (after deductible) | 30% (after deductible) |
| Mail Order (90-day supply) | $25/$100/$150/NA (after deductible) | Not Available |
Open Access Plus Plans

HOW IT WORKS FOR YOU

Do I have to choose a primary care physician (PCP)?
No, but it is recommended. A PCP gives you and your covered family members a valuable resource and can be a personal health advocate.

Do I need a referral to see a specialist?
You do not need a referral to see an in-network specialist. If you choose an out-of-network specialist, your care will be covered at the out-of-network level.

What is the difference between in-network and out-of-network coverage?
Each time you seek medical care, you can choose your doctor - either a doctor who is in the Cigna network, or someone who is not. When you visit an in-network doctor, you receive “in-network coverage” with lower out-of-pocket costs. That’s because our in-network health care professionals have agreed to charge lower fees, and your plan covers a larger share of the charges. If you visit a doctor outside the network, your out-of-pocket costs will be higher.

What if I need to be admitted to the hospital?
In an emergency, you have coverage. Requests for non-emergency hospital stays, other than maternity stays, must be approved in advanced or “precertified”. This lets Cigna determine if the services are covered by your plan. Precertification is not required for maternity stays of 48 hours for vaginal deliveries or 96 hours for cesarean sections. Depending on your plan, you may be eligible for additional coverage. Any hospital stay beyond the first 48 or 96 hours must be approved.

Who must get precertification?
Your doctor will help you decide which procedures require you to be admitted to the hospital and which can be handled on an outpatient basis. If your doctor is in the Cigna network, he or she will arrange for precertification. If you use an out-of-network doctor, you must make the arrangements. Look at your plan documents to see which procedures need precertification.

What if I go to an out-of-network doctor who sends me to an in-network hospital? Will I pay in-network or out-of-network charges for my hospital stay?
Your plan will cover authorized medical services provided by an Open Access Plus in-network hospital at your in-network coverage level, whether you were sent there by an in- or out-of-network doctor.

How do I find out if my doctor is in the Cigna network before I enroll?
It’s quick and easy to search for in-network doctors, specialists, pharmacies and hospitals close to home and work. Go to Cigna.com and click on “Find a Doctor”. You can review a doctor’s background, languages spoken and hospital affiliations.
Understanding the Precertification Process

**WHAT IS IT?**

Precertification is a review to determine if a medical service requested by a doctor or other health care professional will be covered under an individual’s health care plan before that service occurs.

When certain elective procedures or services are scheduled, the provider is required to have it pre-certified through Cigna in advance. If your physician is in-network with Cigna, it’s the network physician’s office responsibility to have the service pre-certified. **If the doctor is not in the Cigna network, the individual is responsible for getting precertification - not the doctor.**

It is also important to understand what services have this requirement in advance of it being performed. Confirm with the physician’s office prior to your service date that this step has taken place to avoid delays or non-payments.

- **Inpatient Hospitalization**
- **Outpatient Surgery/Procedures**
- **Outpatient Pain Management/Testing**
- **Advanced Radiology (MRI/CT Scan)**

**Some examples of services that require provider precertification**

**Approvals** - Cigna reviews precertification requests against established criteria for that procedure. If the information provided to Cigna meets the clinical criteria, the doctor will receive an approval and an appointment can be scheduled.

Expected authorization turnaround time for high-tech radiology services (assuming all necessary clinical information has been submitted by the doctor) is approximately 2 to 3 business days for routine requests.

**Cigna resources at your fingertips:**

- myCigna.com and myCigna mobile app - access to Cigna’s prescription drug, advanced radiology, procedure, and facility “Cost Comparison Tool”

- Lost your ID card? It is always available online at myCigna.com. You can also download your ID card on the myCigna mobile app and never have to worry about a paper ID card again

- 24/7 Customer Service and Health Information Line - call 800-244-6224 (Customer Service numbers are listed on the back of your ID card)
Health Reimbursement Account (HRA)

HOW DOES A HEALTH REIMBURSEMENT ACCOUNT WORK?

The Cigna Choice Fund HRA provides a health care plan with a health reimbursement account funded by TekSynap to help pay for some of your covered health care costs.

When enrolled in the HRA plan, TekSynap will fund your HRA account for the plan year as follows:

- $5,000 toward employee only coverage
- $10,000 toward employee + spouse, employee + child(ren) and employee + family coverage

When you receive health care services, your HRA can be used first to pay 100% of your eligible health care and prescription drug costs until the funds listed above are used up. You are then responsible to pay the costs until you reach the out-of-pocket plan maximum. This means that if you spend up to that maximum amount during the plan year, your health plan will pay your covered health care costs at 100% for the remainder of the plan year. Please refer to the plan Benefit Summary for details.

How your Cigna HRA works....

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Your HRA funds are available in full on the first day of coverage. They can be used for eligible medical and prescription drug expenses.</td>
</tr>
<tr>
<td>2</td>
<td>Medical expenses will be auto-paid by Cigna - there is no debit card for medical expenses. You will not provide any payment at time of service or submit claims afterward.</td>
</tr>
<tr>
<td>3</td>
<td>The Cigna debit card will only be needed for prescription drug expenses.</td>
</tr>
<tr>
<td>4</td>
<td>Cigna will initially issue one debit card to the enrolled employee. If you require additional cards for your spouse and/or dependant(s) please call the customer service number on the back of your ID card or go to <a href="http://www.mycigna.com">www.mycigna.com</a>. Additional cards will be issued at no cost.</td>
</tr>
<tr>
<td>5</td>
<td>Unused HRA employer funded contributions do not roll forward into the next plan year.</td>
</tr>
<tr>
<td>6</td>
<td>Your HRA fund dollars will go much farther when you see In-Network providers and use In-Network labs and facilities.</td>
</tr>
<tr>
<td>7</td>
<td>Don’t forget....Preventive Care is covered at 100% when using in-network providers!</td>
</tr>
</tbody>
</table>

TekSynap will contribute the entire amount of your medical plan deductible $5,000 for an individual and $10,000 for a family, to your Health Reimbursement Account!
Choice is good. More choice is even better.

Cigna provides access to telehealth services as part of your medical plan - MDLIVE.

Cigna Telehealth Connection lets you get the care you need - including most prescriptions - for a wide range of minor conditions. Now you can connect with a board-certified doctor via secure video chat or phone, without leaving your home or office. When, where and how it works best for you!

Choose when: Day or night, weekdays, weekends and holidays.

Choose where: Home, work or on the go.

Choose who: MDLIVE doctors.

Say it’s the middle of the night and your child is sick. Or you’re at work and not feeling well. If you pre-register on MDLIVE, you can speak to a doctor to help with:

- Sore throat
- Headache
- Stomachache
- Fever
- Cold and flu
- Allergies
- Rash

MDLIVE is available for medical & behavioral health visits. For covered services related to mental health and substance abuse, you have access to the Cigna Behavioral Health network of providers.

- Go to Cignabehavioral.com to search for a video telehealth specialist.
- Call to make an appointment with your selected provider.
- Register today so you will be ready to use a telehealth service when and where you need it!

Telehealth visits with Cigna Behavioral Health network providers cost the same as an in-office visit.

Register today so you’ll be ready to use a telehealth service when and where you need it!
## Where To Go For Care

Choosing the most appropriate setting for care can also save you money!

<table>
<thead>
<tr>
<th>Where to Get Care</th>
<th>What it is</th>
<th>Type of Care</th>
<th>Cost</th>
</tr>
</thead>
</table>
| **Care24/NurseLine**        | NurseLine connects you with registered nurses 24/7: 1-800-337-4770                                                                                                                                 | • Choosing appropriate medical care  
• Finding a doctor or hospital  
• Understanding treatment options  
• Achieving a healthier lifestyle  
• Answering medication questions                                                                 | No additional cost |
| **Virtual Visit**           |                                                                                                                  | • Allergies  
• Bladder infections  
• Bronchitis  
• Cough/colds  
• Diarrhea  
• Fever                                                                                                        | $$            |
| **LiveHealth Online**       |                                                                                                                  | • Pink eye  
• Rashes  
• Seasonal flu  
• Sinus problems  
• Sore throats  
• Stomach aches                                                                                                   |               |
| **Convenience Care Clinics**|                                                                                                                  | • Pregnancy tests  
• Minor injuries  
• Earache                                                                                                         | $$            |
| **Primary Care Physician**  |                                                                                                                  | • Checkups  
• Preventive services  
• Minor skin conditions  
• Vaccinations                                                                                                      | $$            |
| **Urgent Care**             |                                                                                                                  | • Sprains  
• Strains  
• Small cuts that may need a few stitches  
• Minor burns  
• Minor infections  
• Minor broken bones                                                                                               | $$$$          |
| **Emergency Room**          |                                                                                                                  | • Heavy bleeding  
• Large open wounds  
• Sudden change in vision  
• Chest pain  
• Sudden weakness or trouble talking  
• Major burns  
• Spinal injuries  
• Severe head injury  
• Breathing difficulty  
• Major broken bones                                                                                               | $$$$$         |
Dental Benefits

DENTAL BENEFITS AT-A-GLANCE

With Cigna dental, you can visit the dentist of your choice. You can see an In-Network dentist or an Out-of-Network dentist; however, your out-of-pocket expenses will be much less when you visit an In-Network provider for services. Deductibles and Annual Maximums are determined on a calendar year basis.

Visit: www.mycigna.com to locate an in-network dentist

<table>
<thead>
<tr>
<th>BENEFIT</th>
<th>IN-NETWORK DPPO Advantage</th>
<th>IN-NETWORK DPPO Network</th>
<th>OUT-OF-NETWORK</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Deductible Per Individual</td>
<td></td>
<td>$50</td>
<td></td>
</tr>
<tr>
<td>Annual Deductible Per Family</td>
<td></td>
<td>$150</td>
<td></td>
</tr>
<tr>
<td>Deductible Waived for Preventive</td>
<td></td>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td>Annual Plan Maximum (per covered member)</td>
<td>Year 1: $5,000, Year 2: $5,200, Year 3: $5,400, Year 4: $5,600</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Orthodontic Lifetime Maximum</td>
<td></td>
<td>$2,500</td>
<td></td>
</tr>
<tr>
<td>Age Limit for Dependent Children</td>
<td></td>
<td>To age 26 regardless of student status</td>
<td></td>
</tr>
<tr>
<td>Diagnostic and Preventive Services</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Annual Exam</td>
<td>X-Rays</td>
<td>Teeth Cleanings</td>
<td>Fluoride Treatment</td>
</tr>
<tr>
<td>Basic Services</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fillings</td>
<td>Simple Extractions</td>
<td>Endodontics</td>
<td>Periodontics</td>
</tr>
<tr>
<td>Major Services: Crowns</td>
<td>Implants</td>
<td>60%</td>
<td>50%</td>
</tr>
<tr>
<td>Orthodontic Services (for member &amp; covered dependents)</td>
<td>50%</td>
<td>50%</td>
<td>50%</td>
</tr>
</tbody>
</table>

Cigna’s WellnessPlus Progressive Maximum Program

Preventive care leads to good oral health! You will be rewarded each year for visiting your dentist for scheduled preventive exams, cleanings, and X-rays with Cigna’s WellnessPlus dental program. Cigna’s WellnessPlus program allows you to carry forward up to $200 each year of your unused plan year maximum benefit allowance.

How does it work?
- Have at least one cleaning, oral exam, and X-rays (if scheduled) each calendar year and your annual maximum will increase by $200 the following year.
- See annual plan maximums in the chart above
- For more information about your dental plan with Cigna call 800-Cigna24 (800-244-6224).
Vision Benefits

Get access to the best in eye care and eyewear with TekSynap’s new upgraded VSP Vision Signature plan. Find an eye doctor who is right for you - the decision to use in or out-of-network providers is yours to make. When you make your appointment, let the provider know you have VSP Signature Plan Network - an ID card is not necessary!

*To find a participating eye care specialist, call 800.877.7195 or visit www.vsp.com*

<table>
<thead>
<tr>
<th>VSP Vision BENEFITS</th>
<th>IN-NETWORK</th>
<th>OUT-OF-NETWORK REIMBURSEMENTS</th>
<th>FREQUENCY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eye Examination</td>
<td>$10 Copay</td>
<td>Up to $50 allowance</td>
<td>Every 12 Months</td>
</tr>
<tr>
<td>Prescription Glasses</td>
<td>$10 Copay</td>
<td>N / A</td>
<td>Every 12 Months</td>
</tr>
<tr>
<td>Eyeglass Lenses (instead of contacts)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single Vision</td>
<td>Included in Prescription Glasses</td>
<td>Up to $50 allowance Up to $75 allowance Up to $100 allowance</td>
<td>Every 12 Months</td>
</tr>
<tr>
<td>Lined Bifocal</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lined Trifocal</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Eyeglass Frames</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Standard</td>
<td>$250 allowance</td>
<td>Up to $70 allowance</td>
<td>Every 12 Months</td>
</tr>
<tr>
<td>Featured</td>
<td>$270 allowance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Discounts</td>
<td>20% savings over the allowance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Contact Lenses (instead of glasses)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Elective</td>
<td>$130 allowance Covered in full</td>
<td>Up to $105 allowance Up to $210 allowance Included in lens allowance</td>
<td>Every 12 Months</td>
</tr>
<tr>
<td>Non-Elective</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fitting Fee</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Extra Savings</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Glasses &amp; Sunglasses</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Extra $20 to spend on featured frame brands.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• 30% savings on additional glasses and sunglasses, including lens enhancements, within 12 months of your last WellVision Exam.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Retinal Screening</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• No more than a $39 copay on routine retinal screening as an enhancement to a WellVision Exam.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Laser Vision Correction</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities.</td>
<td></td>
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</tr>
</tbody>
</table>
Life and Disability Benefits

PROTECTING YOUR MOST IMPORTANT ASSET

TekSynap offers 100% Employer paid Basic Life, Short Term Disability and Long Term Disability to all eligible employees through Cigna. You also have the opportunity to purchase additional Voluntary Life Insurance for yourself, spouse and children. These benefits become effective on your date of hire.

Term Life and AD&D Benefits:
TekSynap provides eligible employees with Term Life and Accidental Death and Dismemberment Insurance at no cost to you. The benefit is 1x your annual salary to $200,000 maximum. This benefit does not require any underwriting or medical questions, all amounts of coverage are guaranteed issue. Plan details:

- Benefit reduces at age 65 to 65%; and at age 70 to 50%
- Coverage is Portable and Convertible
- Terminal illness benefit is 75% up to $150,000 for basic life with life expectancy of 12 months or less
- Beneficiary services to include financial, bereavement and legal counseling

Short Term Disability Insurance
Short Term Disability (STD) provides income replacement if you are unable to work due to a short-term illness or disability. TekSynap offers STD at no cost to you, the employee. The Short Term Disability benefit is 60% of your weekly salary up to a maximum of $2,500 per week for 13 weeks. Before benefits are payable, there is a 7 day waiting period for disabilities resulting from an accident, and 14 days for disabilities resulting from sickness. Benefits paid are tax-free.

Long Term Disability Insurance
TekSynap provides eligible employees with Long Term Disability (LTD) insurance coverage, at no cost to you. Long Term Disability provides income replacement if you become disabled and are unable to work for a long period of time. If you remain disabled, after your 90-day STD benefit period, the LTD benefit replaces 60% of your monthly earnings up to a maximum of $11,000 a month. Benefits paid are tax-free.

Voluntary Term Life / AD&D Insurance
Eligible employees also have the opportunity to supplement their company paid Basic Term Life with additional life insurance coverage through our Voluntary Life plan. Please refer to Cigna’s Benefit Summary for plan details and age banded rates.

- Employees - units of $10,000 up to the lesser of 5 times salary or $500,000
- Spouses - units of $5,000 up to the lesser of $250,000 or 100% of employee’s Voluntary Life benefit (spouse coverage ends at age 70)
- Children to age 26 - units of $2,000 to $10,000
Flexible Spending Accounts

**PRE-TAX SAVINGS FOR YOU AND YOUR FAMILY**

**Health Care Reimbursement FSA**

This program allows employees to pay for certain IRS-approved medical, dental, vision, and prescription expenses not covered by your insurance plan with pre-tax dollars. The annual maximum amount for 2020 you may contribute to the Health Care FSA is $2,750 per calendar year. If you and your spouse are both enrolled in your employer’s health FSA, you each may elect up to the $2,750 maximum.

Note: You can rollover $550 for the Medical FSA into the next plan year. Any funds over the rollover maximum will be forfeited.

**Examples of Covered Expenses Include:**

- Hearing services, including hearing aids and batteries
- Vision services including contact lenses, contact lens solution, eye examinations and eyeglasses
- Dental services and orthodontia
- Chiropractic services

**Dependent Care FSA:**

The Dependent Care FSA allows employees to use pre-tax dollars towards qualified dependent care expenses for children under age 13 who are claimed as a dependent for tax purposes, or caring for a disabled spouse or disabled dependent of any age. To be eligible for this type of account, both you and your spouse (if applicable) must work, be looking for work or be full-time students.

The annual maximum amount you may contribute to the Dependent Care FSA is $5,000, (or $2,500 if married and filing separately), per calendar year. If both you and your spouse work, you must coordinate your dependent care enrollments so that together, your total contributions do not exceed the $5,000 annual maximum.

**Examples of eligible expenses include:**

- The cost of child or adult dependent care, in or outside of your home (excluding services provided by one of your dependents)
- Nursery schools and Preschools (excluding Kindergarten)

**Transit and Parking FSA**

The Transit FSA allows you to pre-tax expenses for work related parking and transportation costs. The maximum monthly pre-taxable allowance is $270 for parking and $270 for transit.

When calculating contributions, IRS limits are based on a calendar year.
ANOTHER WAY TEKSYNAP VALUES OUR EMPLOYEES!

As a highly valued employee of TekSynap, you will receive a matching contribution, up to $1,000 each year, towards your own contributions to a 529 Plan OR a Student Loan Repayment Plan.

**Matching Contributions to Your 529 Plan**

Participation in a 529 College Savings Plan is easier than you think! Through the TekSynap plan with SOFI, you can set-up payroll based contributions to your 529 plan, and TekSynap will match your contributions, up to $1,000 per plan year.

**What are the benefits of a 529 Plan?**

1. A huge incentive to save for college! While contributions are not deductible, earnings in a 529 plan grow federal tax-free and will not be taxed when the money is withdrawn to pay for college.

2. In addition federal tax savings opportunities, many states now offer a full or partial tax deduction or credit for 529 plan contributions.

3. As a contributor to the 529 account, you have complete control! The named beneficiary has no legal rights to the funds in a 529 account, so you can be assured the funds will be used for their intended purpose.

4. A very hands-off way to save for education by making “set it and forget it” payroll deductions.

**Student Loan Assistance**

Are you one of the 60% of graduates that have student loan debt? Is this liability preventing you from purchasing a better car? A home? Or, even starting a family?

Let us help you!

TekSynap will match your payroll based payments, up to $1,000 each year, through the student loan repayment plan brought to you by SOFI.

Employer contributions can have a strong impact in reducing the time it will take to payoff the loan, resulting in substantial interest savings for you!

**Enrolling is easy!**

Visit the LEAF Portal: [https://portal.leafsavings.com/teksynap](https://portal.leafsavings.com/teksynap)

Company Code: teksynap
Authorization Code: lightspeed

You will be prompted to:
- Create a LEAF Account
- Enter the name of the 529 plan beneficiary
- Enter 529 Plan Information (leave employee ID blank)
- Choose your per pay period contribution

Questions? Please contact support@leafsavings.com
The TekSynap 401(k) Plan

TekSynap has partnered with ADP Retirement Services to offer our valued employees an array of services and benefits that will make it easier for you to save for your retirement goals.

- **Easy Account Access via Internet and Phone**
  - You may access your account 24 hours a day, 7 days a week through the ADP Participant Website at [http://www.mykplan.com](http://www.mykplan.com), or through the ADP Retirement Services automated voice response system (VRS) by calling 1-866-695-7529. You can also speak to an Employee Service Representative Monday through Friday, 8:00 AM to 8:00 PM, Eastern time.
    - Call 1-866-695-7529 to speak with a Service Representative
    - Customer Service hours daily from 8 AM to 9 PM
    - You can access your account anytime: [www.mykplan.com](http://www.mykplan.com)

- **A Wide Range of Investment Options - You choose how to invest your savings!**

- **Online Investment Guidance**
  - Our plan will provide you with a wealth of retirement planning information and interactive retirement planning calculators. Through the ADP Participant Website, you will also have access to easy-to-use online investment guidance retirement planning tools.

- Employees are eligible to participate in the 401(k) plan within 30 days from their start date. Employees can select their contribution amount by going to their ADP account and navigating to Myself>Benefits>Retirement Savings. The contribution amount can be changed at any time.

- TekSynap will match 100% of your contributions / deferrals, not to exceed 4% of Compensation.
TekSynap greatly values education for all our employees.

We offer each of our employees up to $5,000 each year for educational pursuits relevant to performance in their present jobs or that will enhance the potential for advancement within the company.

The employee shall agree to repay a pro-rated percentage of the value of the reimbursement in the event that they voluntarily leave the company or are terminated within two years from the date of reimbursement.
GIVE YOUR PETS THE CARE THEY DESERVE

Pet Benefit Plan from PetAssure and PETPlus

You can select to enroll in Pet Assure, PETPlus or both!

**Pet Assure Veterinary Discount Plan**

Save on all in-house medical services at participating veterinarians including:

- Office Visits
- Vaccinations
- Dental Procedures
- Emergency Visits
- And More!

- **24/7 Lost Pet Recovery Service is included!**
- Receive an instant 25% discount every time you visit the vet! All pets are eligible - there are no exclusions on breed, age, or pre-existing and hereditary conditions.
- Visit [www.petassure.com/search](http://www.petassure.com/search) to locate a participating veterinarian.

**PETplus Prescription Savings Plan**

- $3.75/month for one cat or dog, or $7.50/month for all cats and dogs in your home!
- Save on brand-name prescriptions and preventatives.
- You can shop online or on the PETplus app, and shipping is always FREE!
- Most prescriptions are available for pick-up at Caremark pharmacies nationwide, including CVS, Target and Walmart.

**Save On:**  ■ Prescriptions ■ Flea & Tick Products ■ Dietary Foods ■ Heartworm Preventatives

*Check out our 24/7 Pet Help Line powered by whiskerDocs veterinary experts!*

*Call 800.891.2565*
Anniversary Travel Benefit

INVESTMENT IN TRAVEL IS AN INVESTMENT IN YOURSELF

TekSynap offers employees a $5,000 Travel Award after every 5 years of employment
Employee Referral Program

OUR EMPLOYEES ARE OUR MOST VALUABLE ASSET

How it works

STEP 1
Go to teksynap.com/careers to view all our available job opportunities.

STEP 2
Send qualified resumes to Careers@TekSynap.com. Remember to include your contact information!

STEP 3
If your referral is hired, TekSynap will pay you when the candidate reaches their 90th day of employment.

TekSynap will grant a $3,000 payment for candidates that fill a cleared position and $1,000 for non-cleared positions.
LesMills Online Fitness

TekSynap has enrolled in a corporate partnership with LesMills to offer all employees a new health and wellness benefit. LesMills offers online fitness classes from beginner to advanced levels of cardio, strength training, yoga, dance, HIIT, meditation and more. Employees will have access to more than 1,000 classes led by world-class instructors from the comfort and safety of their home via an OnDemand app, laptop or by cast to a TV.

To enroll in this membership please go to the employee portal and click on the health and wellness button then complete the following steps:

1. Download and complete the waiver
2. Email the completed waiver to hr@teksynap.com
3. Register for your LesMills account
4. You will be emailed your credentials once your Waiver has been completed

This is a one time approval process.

This is a company paid benefit for TekSynap employees and their families.

If you have any questions please email hr@teksynap.com