

# EMPLOYEE BENEFITS 2025

# MEDICAL



Cigna provides the medical insurance benefits under the Open Access Plus Plan. Under this plan, you're free to choose your doctor without referrals. Of course, in-network care will usually cost less than out-of-network care. Co-pays are also reasonable and minimal with this plan. The network includes most doctors and hospitals across the nation, so you'll have plenty of choices for your healthcare needs.



Depending on which level of coverage you select (employee only, employee + spouse or dependents, or full family) ARIN employees pay no more than 14% of the full premium expense for this top-rated health insurance plan.

# DENTAL

The MetLife dental plan promotes preventive care as the best way to avoid more extensive and costly treatments down the road. We have recently increased the annual maximum to \$5,000 per person. We offer adult ortho coverage, with a lifetime maximum of \$2,000.



ARIN employees on the MetLife dental plan make a small bi-weekly contribution through a payroll deduction.

## VISION

The VSP vision plan offers comprehensive coverage for exams, lenses and frames through VSP's extensive network of providers. The plan offers a second pair of prescription glasses or the option of contacts instead of glasses (with an allowance of \$130).



ARIN pays the entire cost of this coverage.







You automatically receive coverage equal to three times your annual pay up to \$300,000 if you die or suffer certain injuries as the result of an accident while traveling on company business.





You automatically receive Accident and Sickness, Evacuation and Repatriation benefits when traveling on company business outside your country of citizenship or permanent assignment.



#### LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT

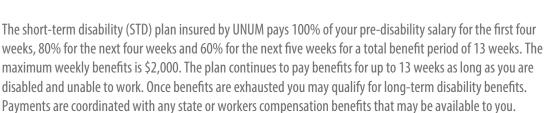
ARIN provides you with company-paid basic life and accidental death & dismemberment (AD&D) insurance equal to twice your annual salary up to \$700,000 of coverage. Coverage will be subject to underwriting approval for amounts over \$400,000.



ARIN pays the entire cost of this coverage.



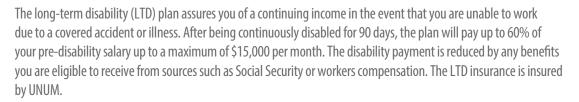
### SHORT-TERM DISABILITY





ARIN pays the entire cost of this coverage.

#### **LONG-TERM DISABILITY**





ARIN pays the entire cost of this coverage.



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#### **LONG-TERM CARE**

ARIN provides you with basic Long Term Care insurance with a \$2,000 per month Facility Benefits. Coverage for Professional Home and Community Care is 100% of the Facility Benefits. The benefits duration is three years; \$72,000 lifetime maximum.



You can choose higher levels of coverage by paying an additional cost. Coverage is also available to the employee's family members.

#### **EMPLOYEE ASSISTANCE PROGRAM**





ARIN pays the entire cost of this coverage.

# FLEXIBLE SPENDING ACCOUNT (FSA)

Participating in the Health Care Flexible Spending Account (FSA) allows you to pay for eligible health expenses on a before-tax basis — so you are actually paying less for your out-of-pocket health care. The FSA allows you to set aside up to \$3,300 annually for out-of-pocket medical, prescription, dental and vision expenses for yourself, your legal spouse and your children.

#### **DEPENDENT CARE ACCOUNT (DCA)**



The Dependent Care Account (DCA) allows you to set aside up to \$5,000 (or \$2,500 if married and filing separate tax returns) per year on a before-tax basis for child day care or elder day care expenses incurred so that you can work.



## **COMPREHENSIVE LEAVE PROGRAM**

Full time ARIN employees accrue comprehensive leave (CL) on a per pay period basis.

- From initial hire through year five four weeks CL annually
- After the fifth year five weeks CL annually



#### **PARENTAL LEAVE PROGRAM**

Full time employees with at least 12 months of service are eligible for six weeks paid parental leave for the birth, adoption, or fostering of a dependent child.



TELUS' Health



#### **401(K) RETIREMENT PLAN**

After one year of employment, ARIN matches employee 401(k) contributions up to 9% of employee's pay. All 401(k) contributions are 100% vested.



#### **OTHER ARIN BENEFITS**

Twelve paid company holidays and one paid floating holiday Computer Loan Program Education, tuition and training are generously funded Costco membership reimbursement Casual dress Free parking, Fitness Center, and Deli on-site Health club reimbursement Pet Insurance Discount through MetLife Monthly cell phone reimbursement Sabbatical Leave Program for employees with 20+ years of combined service



#### **PERFORMANCE REVIEWS, MERIT INCREASES AND BONUSES**

New employees receive a 90 day performance review. Our annual review cycle includes an annual formal review, and a more casual six month review.

Merit increases are generally awarded on an annual basis in January.

Bonuses are awarded for outstanding performance.