

DSoft Technology, Engineering & Analysis, Inc.

Benefits Summary

Health Reimbursement Plan– Full-time Teammates

DSoft Technology's unique plan is a nationwide Health, Dental, and Vision *reimbursement of Premium Expenses* plan (completely compliant with the Affordable Care Act and under the management of Design Health). Teammates may select an individual insurance policy from hundreds of available plans, which can be customized to their family needs. We offer the assistance free of charge to work with a health care broker to find the right plan for our family. The *premium expense reimbursement* benefit becomes available the first day of the next calendar month following a 30-day waiting period from your date of hire. **For more information you can contact Design Health at (888) 906-4288 www.designhealth.com.**

DSoft Technology reimburses the *premium expenses* for teammates based on their family class situation through payroll processing, as a separate payment, as follows:

- Teammate only (EE) - \$450/month
- Teammate plus spouse (ES) - \$675/month
- Teammate plus children (EC) - \$675/month
- Teammate plus family (EF) - \$1025/month

(Option) Health Savings Account through KeyBank for those that choose a qualified High Deductible Healthcare Plans (HDHP).

Life, Accidental Death and Disability Insurance – Full-time Teammates

DSoft Technology offers full-time teammates Life and Disability Insurance through Unum, providing Basic Term Life Insurance at 1x salary at no cost to the teammate, starting with the date of hire. In addition, DSoft Technology provides Long-Term Disability covered at 60% of salary to a maximum of \$5,000/month. Teammates have the option to 'buy-up' additional Life, AD&D, and Long-Term Disability insurance coverage if required.

401(k) Retirement Plan – Full-time and Part-time Teammates

DSoft Technology offers a 401(k) Retirement Plan which is currently administered by Vanguard. Well known for their index investing, low cost funds and innovative participant and plan sponsor services, Vanguard aligns well with our dynamic organization as it continues to grow.

The plan is currently available for enrollment upon your first day with the company. After completing twelve (12) consecutive months (for *full-time* teammates) and 1000 hours of service (for *part-time* teammates) teammates will be eligible for our employee match, paid monthly:

Company Safe Harbor Contribution: Teammates who choose to enroll in DSoft Technology's 401(k) plan will participate in the Firm's matching contribution benefit in an amount equal to: (i) 100% of contributions that are not in excess of 3% of compensation, plus (ii) 50% of the amount of contributions that exceed 3% of compensation but that do not exceed 5% of compensation. Company Safe Harbor Contributions made on your behalf are always 100% vested.

Company Profit Sharing Contribution: At the end of each year, DSoft Technology will determine if a profit-sharing contribution will be made into each teammate's 401(k) plan. Such contribution, if made, will be allocated in an amount designated by the Firm as allocated to similarly-situated eligible participants. A company profit sharing contribution made on your behalf are based on a vesting schedule that is 100% Vested at 5 years of service.



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Inclusion in the Employee Stock Ownership Plan (ESOP) – Full-time and Part-time Teammates

Membership in DSoft Technology’s unique employee stock ownership structure allows teammate participation in the Firm’s financial growth without individual monetary contribution. Teammates are automatically enrolled after completing twelve (12) consecutive months (for *full-time* teammates) and 1000 hours of service (for *part-time* teammates). Years of Vesting Service to 100% after 3 years or more. You become 100% vested at attaining Normal Retirement Age while an employee, your death while an employee or becoming disabled while an employee.

Paid Time Off (PTO) – Full-time Teammates

DSoft Technology provides a robust paid time off benefit that begins at the start of a teammate’s employment.

Vacation Time - Accrues monthly and is based on the following seniority Tier categories:

- Junior: up to 40 hours
- Senior: up to 120 hours
- Staff: up to 80 hours
- Principal: Up to 160 hours

Sick Time – Accrues monthly up to 48 hours/year, and the maximum carry over is capped at 48 hours.

Personal Paid Absence - To enhance teammate time management and flexibility, 32 hours of PPA time is granted and available at the beginning of each calendar year. If a new teammate starts after March, PPA hours are granted on a prorated basis as below:

Hire Date Between:	Hours Granted
January – March	24
April - June	18
July - September	12
October - December	6

Holidays - DSoft Technology teammates receive eight (8) paid holidays as below:

Standard Holidays
New Year’s Day
Independence Day
Memorial Day
Labor Day
Veteran’s Day
Thanksgiving Day
Day after Thanksgiving
Christmas Day

Other PTO – Jury Duty and Funeral Leave are also available as need.



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Flex Time and Remote Work – Full-time and Part-time Teammates

Flex time and remote work is offered as a non-traditional work scheduling practice, which allows teammates to choose their individual start and end times, generally within the Firm's core hours of 9 a.m. – 3 p.m. Teammates are given the opportunity to work from home when appropriate and approved in advance by their manager.

Miscellaneous – All Teammates

- Periodic teambuilding off-site events for teammate and family
- Professional Development, which includes tuition reimbursement and continuing education course/certification reimbursements
- Potential for new teammate referral bonus for new personnel hired to DSoft Technology and retained for six (6) months
- Potential for new business development bonus, based on performance
- Inclusion in the DSoft Technology Pay-for-Performance bonus plan opportunity.

