

# 2023 Benefits Summary



## Medical Benefits (Full-Time Employee Teammates)

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**Type of Plan:** Health Reimbursement Plan – Nationwide Health, Dental and Vision reimbursement of Premium Expenses plan (compliant with Affordable Care Act)

**Premium Reimbursement Amount:** Generous reimbursement based on their family class situation (processed through payroll, as a separate payment)

For employee teammates that have access to Tricare, Health Share Plan, or are covered under a spouse/domestic partners plan, out of pocket premium costs are reimbursable on a taxable basis up to the above listed premium amounts depending on level of coverage.

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

## Life, Accidental Death and Disability Insurance (Full-time Employee Teammates)

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**Type of Plan:** Basic Term Life Insurance, Accidental Death & Dismemberment and Long-Term Disability Insurance

**Eligibility:** Effective on the date of hire

**No Cost to Employee:** Basic Term Life Insurance and AD&D (accidental death & dismemberment) = 1x annual salary (Evidence of Insurability required to exceed \$95,000) and Long-Term Disability Insurance (covered at 60% of salary to a max. of \$5,000/month)

## 401(k) Retirement Plan (Full-time & Part-time Employee Teammates)

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**Type of Plan:** 401(k) Retirement Plan

**Eligibility:** The plan is available for enrollment upon your date of hire; Match effective after 12 consecutive months of service (FT employee teammate) and after 1,000 hours of service (PT employee teammate).

**Company Safe Harbor Contribution:** Employee teammate 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 employee 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 is based on a vesting schedule that is 100% vested at five (5) years of service.

## Employee Stock Ownership Plan/ESOP (Full-time & Part-time Employee Teammates)

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**Type of Plan:** An ESOP enables employee teammates to have some ownership benefits at no cost to them! Membership in DSoft Technology's unique employee stock ownership structure allows employee teammate

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participation in the Firm’s financial growth without individual monetary contribution. Years of vesting service to 100% after 3 years or more. You become 100% vested at attaining Normal Retirement Age (i.e., 65) while a teammate, your death while an employee teammate, or becoming disabled while an employee teammate.

**Eligibility:** Employee teammates are automatically enrolled after completing twelve (12) consecutive months (for *full-time* employee teammates) and 1,000 hours of service (for *part-time* employee teammates).

## No Cost to Employee

## Paid Time Off/PTO (Full-time Employee Teammates)

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

**Vacation Time (PTOV)** - Accrues monthly and is based on the following seniority tier categories:

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

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

**Personal Paid Absence (PTOP)** – Accrues on the 1<sup>st</sup> day of the calendar year in the amount of 24 hours total (prorated for new hires on a quarterly basis). Does not carry over from year to year.

Hire Date Between:	Hours Granted
January – March	24
April – June	20
July – September	16
October – December	8

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

Standard Paid Holidays
New Year’s Day (Observed on January 2, 2023)
Memorial Day (May 29, 2023)
Independence Day (July 4, 2023)
Labor Day (September 4, 2023)
Veteran’s Day (Observed on November 10, 2023)

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Thanksgiving Day (November 23, 2023)
Day after Thanksgiving (November 24, 2023)
Christmas Day (December 25, 2023)

**Other PTO** – Jury Duty, Bereavement Leave, and Public Health Emergency Leave are also available as applicable.

## Paid Sick Time (Part-Time Employee Teammates)

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All part-time employee teammates will earn one (1) hour of paid sick time for every 30 hours worked, up to 48 hours per year. The maximum carry over is capped at 48 hours.

## Flex Time and Remote Work (Full-time & Part-time Employee Teammates)

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

## Miscellaneous Benefits and Perks (Full-time & Part-time Employee Teammates)

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- Periodic teambuilding off-site events for employee teammate and family
- Professional development, which includes tuition reimbursement and continuing education course/certification reimbursements.
- Potential for new employee teammate referral bonus for new personnel hired to DSoft Technology and retained for six (6) months – Currently in the amount of \$5,000 subject to program terms.
- 10% tuition discount with Colorado Christian University
- Potential for new business development bonus, based on performance.
- Inclusion in the DSoft Technology Pay-for-Performance bonus plan opportunity.