

ELEMENTS FINANCIAL EMPLOYEE BENEFITS PROGRAM

In addition to a competitive compensation package that includes base pay and incentive and/or bonus opportunities, Elements offers a full range of benefit options for our employees and their families. Below is a brief explanation of benefits offered.

HEALTH INSURANCE

Elements offers a comprehensive benefits program that includes medical, dental, vision and prescription drug coverage options for you and your family. Medical coverage includes preventative care, major illness/injury and prescription drug coverage and is provided at a significant cost reduced premium for eligible employees. Dental coverage also includes preventative care as well as basic and major services including orthodontia coverage. Vision coverage includes yearly exams and employees have the option to select contact lenses in lieu of glasses. Coverage is effective the first day of month following 60 days of employment.

HEALTH SAVINGS ACCOUNT (HSA)

Employees who enroll in a High Deductible Health Plan (HDHP) through Elements are eligible to open an interest-bearing Health Savings Account that can be used to pay for eligible medical, dental and/or vision expenses. Elements makes an employer contribution to employees' HSA account twice a year to help offset eligible expenses. Employees can elect to contribute to their account with pre-tax dollars via payroll deduction. The contribution is pro-rated for new employees based upon the coverage effective date.

REIMBURSEMENT ACCOUNT(S)

Elements offer eligible employees a flexible spending reimbursement account and/or dependent care reimbursement account option. Employees can set aside pre-tax dollars via payroll deduction to help offset eligible expenses and/or pay for dependent care. Employees are eligible to enroll in the program during their initial benefit enrollment and during annual open enrollment.

BASIC LIFE INSURANCE AND ACCIDENTAL DEATH AND DISMEMBERMENT

Term Life Insurance equal to twice the employee's annual salary (up to \$300,000) is provided at no cost to all eligible employees effective on their hire date.

VOLUNTARY LIFE INSURANCE

Term Life Insurance is available for all eligible employees and their families for purchase at group rates and premiums are deducted on an after-tax basis. Coverage may be effective on the first day of

employment if elected within the first 30 days of employment. If coverage is elected after 30 days of employment, coverage is subject to the underwriting standards of the life insurance carrier.

SHORT-TERM AND LONG-TERM DISABILITY

In the event of disability all eligible employees are covered under our short-term and long-term disability policy once they meet the elimination period. Coverage is effective on the first pay of employment and there is no cost to employees for this benefit.

PAID TIME OFF AND HOLIDAYS

All eligible employees received Paid Time Off (PTO) based on years of service and is credited on January 1st of each year. PTO time is pro-rated for new employees based upon their start date. Additional PTO is awarded as of January 1st during the employees fourth year of service. Elements also offers all employees Volunteer Paid Time Off (VOLPTO) that employees can use for volunteer opportunities within Elements or an outside organization. Elements observes 8 paid holidays per calendar year as well as closes early on both Christmas Eve and New Year's Eve.

401(k) PLAN

Employees are eligible to participate in the 401(k) plan the first of the month following their hire date. Employees may make pre-tax contributions and/or after-tax contribution to a 401(k) Roth fund up to the annual IRS limit of their eligible gross wages. Elements provides a 100% match of the first 3% and 50% match of the next 2% for a total match of **4%**. The contributions are made semi-monthly in conjunction with payroll and are immediately vested.

In addition, Elements will contribute **5%** of each employee's eligible gross compensation into the designated investment option offered within the 401(k) plan. The contribution is made annually at the end of each year for all eligible employees and is subject to vesting requirements.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Elements offers an Employee Assistance Program that is available to all employees and members of their household and is available 24/7 for support, provide resources and information. The program offers confidential short-term counseling assistance to help in areas of emotional support, work-life solutions, legal guidance and online support.

WELLNESS BENEFITS

Elements offers a comprehensive wellness program that focuses on Organizational Well-Being including Physical, Financial, Career, Communication and Social well-being. Employees can participate in

individual or group activities, challenges and receive incentives based upon target goals. Elements also has an on-site health coach each week. Employees are eligible for a \$50 reimbursement each calendar year for a gym or fitness center membership, fitness equipment or a walk/race registration. Each year Elements offers free flu shots and annual Biometric screenings to all employees at no cost.

TUITION REIMBURSEMENT PROGRAM

Elements' tuition assistance program provides eligible employees opportunities to obtain additional education or training after completing 6 months of employment. Approved courses offered through an accredited school and/or accredited certification program that are work related may be considered for reimbursement. The annual maximum reimbursement is \$5,250 per year and is based upon hours worked and course grade of C or above and may be applied to cover the cost of tuition, registration fees, textbooks and course materials.

Other perks and amenities Elements employees enjoy are:

- Free parking
- On-site cafeteria
- Employee discounted rates on Elements loan products (subject to qualification)
- Business casual dress code
- On-site ATM
- Employee Events (March Madness, Indianapolis Indians, Colts, Super Bowl events)
- Annual Employee Purpose Day
- Volunteer opportunities with Elements partner organizations
- On-site Fitness center with certified trainer and fitness classes with access 24/7
- Employee discounts on vendors and services (home/auto insurance, legal services, Turbo Tax)
- Auto buying service
- Lunch and Learn seminars
- Health coaching
- Mother's room
- Referral bonus
- Flexible work schedule