

Arbitration Forums, Inc. Employee Benefits (2017)

Medical Insurance

Medical insurance coverage is provided by Cigna Insurance. Coverage is available for employee and family members. The coverage is a high deductible plan. Premium is shared by employee and employer. Employees receive Health Savings Account contributions (to offset the medical plan deductible) by participating in wellness activities. Medical insurance coverage is offered on the first day of the month after hire.

Health Savings Account

Annually, medical plan participants, who under IRS guidelines are eligible to open a Health Savings Account (HSA) and who complete Wellness Plan activities, will receive up to 90% of the health plan deductible dollars deposited into their HSA. Health Savings Accounts are tax-free employer and employee contributions that may be used for medical, dental, and vision expenses.

Dental Insurance

Dental insurance coverage is provided by MetLife. Coverage is available for employee and family. Adult and children orthodontics coverage is included. Premium is shared by employee and employer. Dental insurance coverage is offered on the first day of the month after hire.

Vision Insurance

Vision insurance coverage is provided by Humana CompBenefits. This benefit is employee paid and is available for employee and family. This benefit provides eye exams, discounted glasses, and contacts. Vision insurance coverage is offered on the first day of the month after hire.

Basic Life Insurance and Accidental Death & Dismemberment Insurance

Basic life and AD&D insurance coverage is provided by Mutual of Omaha. This benefit is employer paid. Life Insurance is equal to two times an employee's starting salary or prior year's W-2 earnings rounded to the nearest thousand. Basic Life Insurance and Accidental Death & Dismemberment Insurance coverage begins on the first day of the month after hire.

Voluntary Term Life Insurance

Voluntary Term Life insurance coverage is provided by Mutual of Omaha. This benefit is employee paid. Coverage is available from \$10,000 to \$250,000.

Short-Term Disability Insurance

Short-Term Disability coverage is administrated by Mutual of Omaha. This benefit is employer paid with up to 26 weeks of available time. There is a 2-week waiting period. The third week is payable at 100% of employee's earnings along with subsequent weeks equivalent to years of completed AF service. The remainder of time is payable at 60% of employee's earnings.

Long-Term Disability Insurance

Long-term Disability coverage is provided by Mutual of Omaha. This benefit is employer paid and is available when Short-Term Disability payments have ended. The Long-Term Disability benefit is payable at 60% of employee's earnings.

Flexible Spending Accounts

Flexible Spending Accounts are tax-free employee contributions used for medical, dental, and vision expenses up to \$2,550 per year or Dependent Care reimbursement up to \$5,000 per year. Limited Purpose Flexible Spending Accounts are available to employees with an HSA; tax-free employee contributions are used for dental and vision expenses.

401k Profit Sharing Plan

The 401(k) Profit Sharing Plan is administrated by Fidelity Investments. AF matches 100% of the first 1-3% of employee contributions and 50% of the next 4-6% of employee contributions.

Employee participation is immediate. Company contributions are vested 100%.

401k Profit Sharing Plan – Annual Employer Contribution

Each year since 2009, AF has authorized a 401(k) profit sharing employer contribution of 8% - 10% of an employee's prior-year earnings for employees who were hired after March 1, 2009. The Company's annual contribution is vested 20% for each year of an employee's service. An employee with 5 years of service is vested at 100%.

Paid Time Off

New employees receive 15 days of Paid Time Off (PTO) after working for the Company 30 days. PTO begins accruing one year after an employee's hire date. Employees receive an additional 40 hours accrual (one week) of Paid Time Off every five years up to their twentieth year of employment. The amount of time accrued per paycheck depends upon an employee's years of service.

Employees may purchase up to five additional days off (40 hours of PTO) per year.

Company-Paid Holidays

2017 AF Company-paid holidays include the day after New Year's Day, Memorial Day, AF Appreciation day (Monday July 3rd), Fourth of July, Labor Day, Thanksgiving, Day after Thanksgiving Day and Christmas Day. Based upon the holiday calendar, two additional days off included as additional PTO to be utilized on days of an employee's choosing.

Voluntary Paid Time Off

Employees receive one hour of paid time off for every three hours of personal time used volunteering in their community. Employee may earn up to 40 VTO time off per year.

Matching Gifts

AF will match employee charitable contributions in the amount of \$25 to \$150 per year to an eligible organization. Unlimited matching of charitable contributions is made to American Red Cross, Hope Children's Home, The Spring of Tampa Bay and Metropolitan Ministries.

Tuition Reimbursement

Employees are reimbursed 100% for tuition (credit hour cost maximums apply) and 50% for fees including registration, books, lab, recreation, athletic, and building use fees. Up to \$5,250 may be reimbursed per calendar year. Employees who have completed 6 months of employment are eligible for this benefit.

Professional Education and Development

Arbitration Forums, Inc. (AF) is committed to investing in its Human Capital by providing 100% coverage of costs associated with Professional Education and Development. Professional Education and Development includes professional certification, designations, seminars, conferences, continuing education courses and training. Employees who have completed 6 months of employment are offered this benefit.

Parental Leave & Adoption Benefit

The purpose of this benefit is to provide leave time to employees who experience a birth in their immediate family or who adopt a child into their immediate family. Additionally, the Company will reimburse a portion of an employee's adoption expenses.

Employees will receive 80 hours of paid leave at the time of the child's birth..

Employees are eligible for reimbursement of up to \$6,075 in covered adoption expenses and 80 hours of paid leave.