



2025 Benefits At-A-Glance

ACT1 Federal LLC (ACT1) offers team members and their families the best-in-class benefits package designed to support their physical, mental, and financial well-being. Below is a summary of the benefits available to all full-time, regular employees who work 30 hours or more per week at ACT1. Eligibility for all health & welfare benefits is first of the month following date of hire. Eligibility for our 401(k) plan is first of the month following date of hire. If you have any specific questions about our insurance package and would like to discuss further, please request your ACT1 recruiter to schedule a phone call with a member of the Human Resources Department.

MEDICAL

Health/Dental/Vision

Take care of your health and your dependents health with our comprehensive medical insurance which includes three health plans to choose from two dental plans and our vision plan.

- Cigna OAP Buy Up Plan
- Cigna OAP Base Plan
- Cigna OAP HSA Low Plan

HSA

Health Savings Account

Employees enrolled in the Cigna OAP HSA, are also eligible to enroll in our HSA. ACT1 contributes \$1,000 annually/\$41.67 per pay into the HSA.

EAP

Employee Assistance Program

The EAP is 100% Company paid and provides counseling services and a library of resources to help employees and their families with the challenges in their personal and professional lives.

Retirement Planning Services

ACT1 provides employees access to certified financial planners at no cost who provide education, advice, and solutions to help meet personal retirement goals.

Referral Bonus Program

Employees are eligible to receive up to \$2,000 in referral bonuses depending on the level and criticality of the position.

FSA

Flexible Spending Accounts

Employees may elect to have pre-tax dollars deposited into a Healthcare (HSA), Dependent Care (DFSA) and/or Transportation (Transit/Parking) account(s) to use for out-of-pocket expenses.



It's Good to Have Options

Paid Time Off (PTO)

PTO for vacation, illness for self or a family member, emergencies, or other personal leave. Employees are eligible for 14 days/112 hours of PTO per calendar year with up to 80 hours of accrued/unused time eligible for rollover into the following calendar year. PTO accruals increase based on years of service.

401(k)

Employees are eligible to participate in the 401(k) plan first of the month following 30 days of employment. ACT1 contributes a quarterly Safe Harbor match in which employees are immediately 100% vested.

LifeMart Employee Discount Program

Receive discounts on major brands from electronics, groceries, gym memberships, entertainment and much more.

ESOP Employee Stock Option

Considered a retirement benefit plan, the ESOP is designed to provide employees with an ownership stake in ACT1. It rewards employees with shares of stock held in a Trust for remaining with the ACT1 which grow in value as ACT1 grows. It is 100% funded by ACT1 with no contribution from employees.

Life AD&D Life/Accidental Death & Dismemberment

ACT1 pays 100% of your Group Life and AD&D which provides \$100,000 coverage for employees' beneficiaries. Employees may also purchase up to an additional \$500,000 of voluntary Life and AD&D for yourself, and additional voluntary coverage for spouse and child(ren).

LTD & STD Short/Long-Term Disability

ACT1 pays 100% for STD which provides 60% of employees' pay to a maximum of \$1,500 up to 12 weeks as medically necessary. Employees may purchase voluntary LTD which provides 60% of pay to a maximum of \$6,000 monthly up to age 65 (if disabled prior to age 62).

Health Supplemental AI/CI/HC Accidental Injury/Critical Illness/Hospital Care

Employees may purchase AI, CI, or HC supplemental insurances which provide additional coverage and financial protection through cash benefits for expenses associated with unplanned injuries, illness, and hospitalization.

Worldwide Travel Assistance Program

When journeying more than 100 miles on personal or business travel, employees and dependents can receive pre-trip assistance, lost baggage and document replacement assistance, and medical and emergency assistance while on travel.

Other Leave Benefits

- Parental Leave - Up to 80 Hours/10 Days
- Military Leave - Up to 120 hours/15 days
- Jury Duty - Up to 5 days
- Bereavement Leave - Up to 5 days per situation

Flex Time

Employees may be eligible for flex time which allows the freedom and flexibility to work varied work schedules provided the customer and/or a department allows for the benefit. Supervisors will review and approve flex time on a case-by-case basis based on staffing needs and duties.

Company Holidays

ACT1 observes 11 paid holidays: New Year's Day, Martin Luther King Jr Day, Presidents Day, Memorial Day, Juneteenth, Independence Day, Labor Day, Columbus Day, Veteran's Day, Thanksgiving Day, and Christmas Day.

Other Voluntary Benefits

- Pet Insurance
- Legal Resources
- Identity Protection



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