



KNOWLEDGE BASED SYSTEMS, INC.

Innovative Ideas and Technologies®

Employee Benefits (2018-2019)

HEALTH / DENTAL / VISION INSURANCE

BlueCross BlueShield Health, Principal Dental, Guardian Vision
Full-time employees only

- Coverage begins the 1st of the month following 30-days of employment for exempt employees and following 60-days of employment for non-exempt employees.

The current monthly employee contributions are as follows:

Coverage	Health		Dental	Vision
	High Deductible Plan	Copay Plan		
Employee Only	\$0.00	\$170.48	\$0.00	\$0.00
Employee/Child	\$284.52	\$534.48	\$40.22	\$4.24
Employee/Spouse	\$380.22	\$653.52	\$30.22	\$4.04
Employee/Family	\$665.86	\$1002.06	\$77.34	\$10.14

HEALTH REIMBURSEMENT ACCOUNT (HRA)

Full-time employees only; MH3 – HDHP Only

KBSI provides non-taxable reimbursements to employees for medical expenses applied to the calendar year deductible based upon the % shown:

Individual Deductible (\$5,000)

60% of deductible applied expenses

Family Deductible (\$10,000)

60% of deductible applied expenses

This results in lowering the employees' effective calendar out of pocket maximum to \$2000-individual/\$4000-family per year.

FLEXIBLE SPENDING ACCOUNT (FSA)

Full-time employees only

KBSI offers employees the option to enroll in a Health Care Spending Account (\$2700/yr. max; \$250/yr. min) and/or Dependent Care Spending Account (\$5,000/yr. max; \$250/yr. min).

FREE FLU SHOTS

Annual Flu Shots provided at no cost to employees.

LIFE INSURANCE

Guardian

Full-time employees only

Basic Life

- \$50,000 Term Life Benefit with an additional \$50,000 AD&D
- Eligibility begins immediately
- KBSI pays 100% of the premium
- Optional life insurance is available at employee's expense

SHORT-TERM AND LONG-TERM DISABILITY

Guardian

Full-time employees only

- KBSI provides 100% premium payment for short and long-term disability benefits
- Eligibility begins 90 days following the Date of Hire
- Benefit is 60% of salary to plan maximum (post-tax).

EMPLOYEE ASSISTANCE PROGRAM

Guardian

Full-time employees only

- WorkLifeMatters Employee Assistance Program offers services to help promote well-being and enhance the quality of life for you and your family. 100% Company-paid.

EMPLOYEE TUITION REWARDS PROGRAM

Guardian

Full-time employees only

Tuition Rewards can be used to pay up to one year's tuition at SAGE Scholar Consortium colleges.

BONUS PLAN

Biannual cash awards based on the performance of the Company and the individual employee.

401(K) PLAN

Fidelity

Full-time employees and part-time employees completing 12 months (with 1000 hours) of service; and attain age 21.

- Employee contributions vest immediately
- Discretionary company matching (subject to a vesting table)
- Loan options available

IRS maximum contribution limits apply.

PERSONAL/MEDICAL/VACATION LEAVE

Full-time employees only

KBSI provides its employees with multiple types of leave to allow employees time off for illness and to attend to personal issues away from work.

- Employees receive 2 days of personal leave annually Jan 1
- Employees receive 5 days of medical leave annually Jan 1

Vacation leave is accrued using the following chart:

Years of Service	Semimonthly Accrual
0-3 (0-36mo)	3.34 hours
3-8 (37-96mo)	5 hours
8+ (97+mo)	6.67 hours

*Prorated leave for employees hired after Jan 1

HOLIDAYS (Full-time employees and part-time employees)

KBSI observes the following Holidays:

- New Year's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Christmas Day

PROFESSIONAL FEES & EDUCATION REIMBURSEMENT

Full-time employees only

KBSI will reimburse employees for approved professional licensing fees and continuing education related expenses (books, seminar fees, courseware, etc.) on a case-by-case basis.

Wireless Phones

Full-time employees

KBSI pays 100% of the service costs of a corporate cell phone plan (Verizon Wireless) for employees with job-specific telecommunication needs. Eligible employees are provided a standardized smartphone device owned by KBSI with required accessories.

LUNCH (College Station, TX employees only)

KBSI provides catered lunch for employees daily.

FLEXIBLE WORK HOURS & DRESS CODE

Due to the nature of our business KBSI operates with a relaxed business casual dress code and provides flexible work hours for many of our employees.

WELLNESS PROGRAM TO INCLUDE:

SPIRIT ICE CORPORATE MEMBERSHIP

Employees and their families can enjoy free ice skating, rock climbing, zorb balls, and free use of the fitness and dance rooms.

Other wellness activities and resources are available to KBSI employees and their family members as well.

SAM'S CLUB MEMBERSHIP

Complimentary Sam's Club memberships

COMPANY PARTIES & EVENTS

Such as holiday parties, skating parties, or athletic events.

SEASON TICKETS

Bombers Summer Collegiate Baseball Team
Spirit Ice Hockey Team