



KNOWLEDGE BASED SYSTEMS, INC.

Innovative Ideas and Technologies®

Employee Benefits & Perquisites (2021-2022)

HEALTH / DENTAL / VISION INSURANCE

Full-time employees only

- Coverage begins the 1st of the month following 30-days of employment.

The current **semi-monthly** employee contributions are as follows:

Coverage Tier	Health		
	High Deductible Plan	Dental	Vision
Employee Only	\$0.00	\$0.00	\$0.00
Employee/Child	\$176.00	\$23.72	\$2.25
Employee/Spouse	\$235.18	\$17.84	\$2.14
Employee/Family	\$411.87	\$45.67	\$5.37

HEALTH REIMBURSEMENT ACCOUNT (HRA)

Full-time employees only who are enrolled in KBSI's Medical Plan
KBSI provides non-taxable reimbursements to employees for medical expenses applied to the calendar year deductible based upon the % shown:

Individual Deductible (\$6,650)

60% of deductible applied expenses up to \$3990, incurred from 1/1/2022 to 12/31/2022

Family Deductible (\$13,300)

60% of deductible applied expenses up to \$7980, incurred from 1/1/2022 to 12/31/2022

This results in lowering the employees' effective calendar out of pocket maximum to \$2660-individual/\$5320-family per year.

FLEXIBLE SPENDING ACCOUNT (FSA)

Full-time employees only

KBSI offers employees the option to enroll in a Health Care Spending Account (\$2850/yr.) and/or Dependent Care Spending Account (\$5,000/yr.). This account allows you to pay for qualified expenses with tax-free dollars.

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 on the 1st of the month following 30 days of employment
- 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 with Guardian coverage only

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

BONUS PLAN

Bonus Program

Periodic 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
- Up to 4% company matching (subject to a vesting table)
- Loan options available

IRS maximum contribution limits apply.

PERSONAL/MEDICAL/VACATION LEAVE

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.

- Full-Time Employees receive 2 days of personal leave annually on Jan 1
- Full-Time Employees receive 5 days of medical leave on annually Jan 1
- Part-Time Employees receive 1 hr. of Medical Leave for each 30 hours worked, up to 56 hrs.
- Full-Time Employees accrue vacation leave as follows:

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

*All leaves are 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

*If occurs on a weekend holiday may be moved to another day during the year.

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.

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.

SAM'S CLUB MEMBERSHIP

Complimentary Sam's Club memberships for ease of purchasing necessary office supplies, at the first available enrollment date, following 180 days of employment. One membership per household.

COMPANY PARTIES & EVENTS

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

SEASON TICKETS

Bombers Summer Collegiate Baseball Team
Spirit Ice Hockey Team