



Employee Benefits & Perquisites (2023-2024)¹

HEALTH / DENTAL / VISION INSURANCE

Blue Cross Blue Shield

Full-time, eligible 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	High-Deductible Health Plan	Dental	Vision
Employee Only	\$0.00	\$0.00	\$0.00
Employee/Child	\$176.00	\$25.86	\$2.65
Employee/Spouse	\$235.18	\$19.44	\$2.53
Employee/Family	\$411.87	\$49.78	\$5.53

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 percentages shown:

Individual Deductible (\$6,650)

60% of deductible applied expenses up to \$3,990, incurred from 1/1 to 12/31 of the plan year

Family Deductible (\$13,300)

60% of deductible applied expenses up to \$7,980, incurred from 1/1 to 12/31 of the plan year

This results in lowering the employees' effective out-of-pocket maximum to \$2,660-individual/\$5,320-family per year.

FLEXIBLE SPENDING ACCOUNT (FSA)

Full-time employees only

KBSI offers employees the option to enroll in a Health Care Flexible Spending Account (FSA) and/or Dependent Care FSA. These accounts allow you to pay for qualified expenses with pre-tax dollars.

FREE FLU SHOTS

Annual Flu Shots provided at no cost to employees through BCBS.

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 additional coverage 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

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.

BONUS AWARDS

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

COMPANY PARTIES & EVENTS

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

401(K) PLAN

Fidelity

Full-time and part-time employees completing 12 months, with at least 500 hours of service; and attain age 21.

- Employee contributions vest immediately
- Up to 4% company matching (subject to a vesting table)
- Loan options available
- Both traditional and ROTH options available

IRS maximum contribution limits apply.

WELLCENTS FINANCIAL PLANNING SERVICES

Complimentary wholistic financial planning advice.

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 annually on 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

Some leave types are prorated 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

*May be moved to another day during the year if holiday falls on a weekend.

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 (AT&T 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 & REMOTE WORK OPTIONS

Due to the nature of our business KBSI operates with the opportunity to allow for working remotely and flexible work hours for many of our employees.

COSTCO or SAM'S CLUB MEMBERSHIP

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

SEASON TICKETS

Bombers Summer Collegiate Baseball Team

DASHLANE PASSWORD MANAGER PREMIUM ACCOUNT

Complimentary Premium Account access to Dashlane Password Manager for personal use, including VPN Service, Dark Web Monitoring, & Encrypted File Storage. (Not for company or professional use.)

¹ Employee Benefits offered by KBSI are optional. 3rd-party benefit providers are not affiliated with KBSI. KBSI is not responsible for any technical, legal, or personal issues that may result from such enrollment. It is your sole responsibility to follow any applicable User Agreements and/or Disclosures which may be correlated with participation.