OAC Servies, Inc.

# **Benefits**

# **HEALTH**

#### Medical, Dental, and Vision:

- 100% company paid premiums for enrollment in the Medical, Dental,
  Vision plan for employees
- 70% company paid premiums for any dependent children, spouse, and/or significant other enrolled in the Medical, Dental, & Vision plan
- Coverage begins the first day of the month following or coinciding with date of hire
- The choice between two medical coverage options. A PPO plan or High Deductible Health plan (HDHP) with a Health Savings account (HSA)
  - Any Health Spending Account (HSA) also receives \$125 dollars per month contribution from OAC
- Flexible Spending Accounts (FSA) for Medical Reimbursement Plan and Dependent Care Plan
- On-demand virtual doctor's visits with certified physicians through the 98point6 mobile app

## Short Term and Long Term Disability:

- Pays 60% of an employee's salary (to a maximum of \$2,000 per week for short-term and \$10,000 per month for long-term)
- Elimination period is 7 days for short-term and 90 days for longterm

## Life Insurance and Accidental Death & Dismemberment:

- OAC pays 100% of premium for life insurance and accidental death and/or dismemberment
- Benefit is 1X annual base salary to a max of \$250,000 for life insurance and accidental death and/or dismemberment
- In the event of an accidental death basic life insurance coverage will be doubled

### Supplemental Benefit Programs:

- Voluntary Life & AD&D coverage are also available to all employees and their family.
- Voluntary Life and AD&D coverage also provides a guaranteed issue of up to \$100,000 for employees when you first enroll
- Voluntary ID Theft Protection with LifeLock helps protect employees and their family identities and monitors personal accounts











## RETIREMENT

#### 401k Plan:

- Always 100% vested in employees and OAC contributions
- OAC has a company dollar for dollar match program. Offering a yearly match up to 5% of your annual salary.
- OAC partners with Gallagher Financial Services to offer investment guidance and planning to all employees

# **Employee Stock Ownership:**

- OAC is proud to be 100% employee owned
- Employees are eligible to purchase company stock after one year of employment
- Allocations are varied based on the firm's financial performance

# **WORK/LIFE BALANCE**

#### Time Off & Vacation:

- Three weeks of paid vacation per year starting out
- Eight paid holidays per year
- Six and a half days of sick pay per year to regular full time employees
- Six weeks of paid parental leave for the primary care provider and two weeks for the secondary provider

## Vacation Donation and Selling:

- Provides employees the option to transfer vacation to assist employees who are experiencing financial hardship due to severe health condition or family emergency
- Employees can sell back vacation once a year, but must leave at least 80 hours in your account

# Additional Employee Benefits:

- Bring your dogs to work (Seattle Office)
- Allow flexible scheduling of hours by location with supervisor approval
- OAC allows employees to telecommute as part of their regular work week
- Commuting Benefit for transit (bus, train, trolley or ferry) or parking costs
- Company purchased iPhone or \$60 a month reimbursement of cell phone when choosing to use your personal phone
- 50% reimbursement of fitness membership up to \$500 annually
- Charitable donations matching up to \$500 per year
- Annual salary review (based on company and individual performance)
- Potential annual bonus based on the performance of the firm & individual

