



2024 Summary of Employee Benefits

Updated December 2023

Full Visibility LLC (FV) offers a comprehensive suite of benefit choices to meet employees' needs at an affordable cost. This document provides an overview of these programs and options for our employees. The benefits described in this document and our full benefit summaries are governed by insurance contracts, plan documents and/or Full Visibility policies. Should you find a discrepancy, the full plan insurance contracts or policy document shall govern. Receipt of this document does not constitute eligibility; it is for information purposes only.

BENEFIT	COST STRUCTURE	ELIGIBILITY	BENEFIT DESCRIPTION
Medical Insurance	The cost is shared between you and Full Visibility. Your portion of payment will be payroll deducted on a pre-tax basis.	Date of hire for eligible employees.	Cigna medical insurance, with a choice of two nationwide PPO plan designs, both with a large, nationwide network of providers.
Dental Insurance	The cost is shared between you and Full Visibility. Your portion of payment will be payroll deducted on a pre-tax basis.	Date of hire for eligible employees.	Cigna offers Traditional Dental coverage, which allows you the freedom to see any dentist you choose as well as a premium option that expands the Dental Network and out-of-pocket maximum. Both options include Orthodontist coverage.
Supplemental Vision Insurance	The cost is shared between you and Full Visibility. Your portion of payment will be payroll deducted on a pre-tax basis.	Date of hire for eligible employees.	Professional vision services including routine eye examinations, eyeglasses and contact lenses offered by Cigna Vision.
401k Plan	Company matches 100% of first 4% of employee contributions. These contributions are vested immediately.	Eligible employees can contribute first full month after date of hire Company matches on one year enrollment anniversary.	Plan administered by ADP Retirement Services.
Paid Time Off (PTO) and Company Holidays	Company paid.	Eligible employees will begin accruing PTO on their date of hire.	Paid time off each year to be used for vacation, sick, or personal days - dependent on years of service. Further details are available in the <i>FV Company Policies</i> .

Flex Time	Company paid.	Date of hire for eligible employees.	Full Visibility is committed to work/life balance and allows for flex time to supplement existing vacation allowances in conjunction with client support needs.
BENEFIT	COST STRUCTURE	ELIGIBILITY	BENEFIT DESCRIPTION
Tax Free Flexible Savings Account	Your portion of payment will be payroll deducted on a pre-tax basis.	Date of hire for eligible employees.	Managed through TASC, this plan allows employees to elect pre-tax contributions for eligible health care (up to \$2400) and dependent care expenses (up to \$5000).
Short and Long Term Disability Insurance	Company paid.	Date of hire for eligible employees.	Mutual of Omaha Coverage. You will receive income protection that is 60% of your monthly salary once subject to policy maximum. Further details are available on request through the <i>FV Mutual of Omaha Policy</i> .
Supplemental Life and AD&D Insurance (Fully Company Paid)	Company paid.	Date of hire for eligible employees.	Mutual of Omaha Coverage. Life Insurance/AD&D is 1x annual salary subject to policy maximums. Further details are available on request through the <i>FV Mutual of Omaha Policy</i> .
Supplemental Life and AD&D Insurance for Employee and Dependents (Beyond Company Paid Base Policy)	Your premium will be payroll deducted.	Date of hire for eligible employees.	Mutual of Omaha Coverage. Additional higher limit policies for employee and dependents are available at a monthly cost to the employee. Further details are available on request through the <i>FV Mutual of Omaha Policy</i> .
Voluntary Accident Coverage	Your premium will be payroll deducted.	Date of hire for eligible employees.	Voluntary accident coverage through Mutual of Omaha pays you a cash benefit to help with your expenses - your deductible or copays, transportation, groceries and more - if you or a covered family member are injured due to an accident. The money is yours to use as you choose.
Voluntary Critical Coverage	Your premium will be payroll deducted.	Date of hire for eligible employees.	Voluntary Critical illness coverage through Mutual of Omaha pays you a cash benefit to help with your expenses - your deductible or copays, transportation, groceries and more - if you or a covered family member are diagnosed with a covered critical illness. The money is yours to use as you choose.

Annual Technology Allowance	Company paid.	Date of hire	FV is committed to advancing knowledge of cutting edge technologies and fostering entrepreneurial spirit within the company. In support of this goal, FV offers employees an annual \$300 technology allowance towards the purchase of any new hardware, software, or related technological resource that supports an employee's professional development. More details available in the <i>FV Technology Allowance Policy</i> .
Annual Wellness Allowance	Company paid.	Date of hire	Full Visibility LLC (FV) is committed to helping its employees maintain a well-rounded, healthy lifestyle. To support this effort, FV will reimburse up to \$250 per year for eligible services and activities that contribute to your well-being.
Annual Happiness Allowance	Company paid.	Date of hire	Full Visibility LLC (FV) is committed to providing its employees with anything that brings them joy. To support this effort, FV will reimburse up to \$250 per year for eligible services and activities that contribute to your happiness.
Continuing Education and/or Training Reimbursement	Company paid.	60 days following date of hire for eligible employees.	Employees may obtain up to \$5000 per calendar year for continuing education and/or training. More details available in the <i>FV Continuing Education Assistance Policy</i> .
Employee Referral Bonus	Company paid.	Date of hire for all employees.	Receive a referral bonus for candidates that you refer and are hired. Bonus is paid out 90 days after the referred employee starts and maintains continuous employment. More details available in the <i>FV Employee Referral Program Policy</i> .
Pet Insurance	Your premium will be payroll deducted.	Date of hire for eligible employees.	Administered by Pet Assure, employees receive a discount on in-network veterinary bills as well as significant Rx savings.

Full Visibility LLC may, at any time, amend, modify, suspend or terminate any benefit program. The Company may also reduce its' contributions, or increase the employee's contributions, toward the cost of any benefit programs. The establishment of a benefit does not impose upon the Company any contractual obligation to continue the benefit in the future.