

**Summary of Benefits
Non-Exempt Employees
May 2026**



The Firm's benefits are subject to the specific provisions of the plan, insurance policies and other documents which set forth the Firm's benefits in greater detail. Benefits may be added, deleted or revised from time to time and are subject to prior approval by the Board of Directors or the Firm's Management Team.

Personal Benefits

1. Health Insurance: Aetna Meritain

Prescription coverage is offered through Express Scripts. The Aetna Meritain network is the Aetna Choice POS II (Open Access).

Archer & Greiner Health Plan (Wellness Discount)

	POS Non-Tobacco	POS Tobacco	HDHP Non-Tobacco	HDHP Tobacco
Employee	\$380 per month	\$430 per month	\$125 per month	\$175 per month
Employee + Spouse	\$995 per month	\$1,045 per month	\$467.21 per month	\$517.21 per month
Employee + Child(ren)	\$795 per month	\$845 per month	\$344.94 per month	\$394.94 per month
Family	\$1,220 per month	\$1,270 per month	\$439.20 per month	\$489.20 per month

Archer & Greiner Health Plan (Non-Wellness)

	POS Non-Tobacco	POS Tobacco	HDHP Non-Tobacco	HDHP Tobacco
Employee	\$410 per month	\$460 per month	\$155 per month	\$205 per month
Employee + Spouse	\$1025 per month	\$1,075 per month	\$497.21 per month	\$547.21 per month
Employee + Child(ren)	\$825 per month	\$875 per month	\$374.94 per month	\$424.94 per month
Family	\$1,250 per month	\$1,300 per month	\$469.20 per month	\$519.20 per month

Coverage includes reimbursement for participation in certain wellness programs including health club memberships.

Please note: Effective May 1, 2016, spouses who have health insurance available to them through their own employers are not eligible for coverage under the Archer & Greiner health insurance policy.

***Wellness Program** – Employees who receive their annual physical and routine bloodwork in the plan year will be eligible for a savings on their contributions.

2. Dental Insurance: Delta Dental

	Low Option	High Option	Enhanced Option
Single	\$27.83 per month	\$43.10 per month	\$51.47 per month
Employee + Spouse	\$55.87 per month	\$87.03 per month	\$103.94 per month
Employee + Child(ren)	\$58.49 per month	\$93.52 per month	\$111.69 per month
Family	\$92.21 per month	\$146.45 per month	\$174.90 per month

3. Vision Insurance: National Vision Administrators

Single	\$6.64 per month
Employee + Spouse	\$13.29 per month
Employee + Child(ren)	\$21.24 per month
Family	\$25.23 per month

4. Insurance:

- **Life Insurance** – The Firm provides Term-Life Insurance equal to two times annual salary rounded to the next highest multiple of \$1,000, not to exceed \$400,000. Additional insurance is available and paid for by the Non-Exempt Employee through payroll deduction. (See policy provisions for coverage for those 65 and over.)
- **Short-Term Disability Policy** – In addition to any state and/or plan-sponsored disability plan, Archer provides short-term disability if you are disabled and unable to work. A doctor's written medical certificate explaining the nature and cause of the disability which prevents a Non-Exempt Employee from working is required for payment under this policy. You must be employed by Archer for at least one year to be eligible for this benefit.

Non-Exempt Employees will receive 100% of their weekly gross pay (non-overtime), less any short-term disability payments received from the State of New Jersey, State of New York, Lincoln Financial (for PA and DE employees only), or Social Security payments, for up to twelve weeks of disability.

Employees who have a need to be out of the office for a short-term related disability must contact the Human Resources Manager to make arrangements and complete the appropriate paperwork. It is required that employees returning from short-term disability notify the Human Resources Manager at least one week in advance regarding their return and submit a Return to Work note.

Employees do not accrue sick, vacation or personal time while on disability leave.

- **Long-Term Disability Insurance** – The Firm provides the option for you to enroll in the group Long-Term Disability Insurance. The insurance provides for benefits after six months of total disability. The insurance pays 60% of basic monthly earnings up to a maximum of \$15,000, less any amounts received from Social Security, disability or any other tax deductible income. Employees must pay a premium to be insured.

5. Parental Leave

The Firm provides twelve weeks of paid parental leave for the bonding of the birth of a child, adoption of a child or placement of a foster child. (Parental Leave is in addition to any maternity leave that is offered to employees through the firm's short-term disability program). The Parental Leave benefit is intended to apply to any birth, adoption or foster child placement that occurs after the employee has commenced employment with the Firm. Two months advance notice must be given prior to the start of any paid Parental Leave. For more details, please contact Human Resources. (This policy is further explained in the "Support Staff Employee Handbook".)

6. Health Savings Plan:

The Inspira (Formerly PayFlex) plan allows employees to pay required health insurance co-payments and other non-insured medical expenses with pretax dollars. This plan is only available to those enrolled in the Meritain HDHP.

7. Flexible Spending Plan:

The Flores plan allows employees to pay required health insurance co-payments and other non-insured medical expenses with pretax dollars.

8. Commuter Benefit Plan:

The Flores plan allows employees to pay parking and transit expenses associated with the daily commute to work with pretax dollars.

9. Profit Sharing and Deferred Compensation Plans:

The Firm offers a 401(k) Plan through Empower that will match \$0.25 for each \$1.00 of your elective deferrals each plan year. The Plan will not match your elective deferrals in excess of 6% of compensation each plan year. The Plan will not match any catch-up deferrals.

The Firm makes an annual Safe Harbor Non-Elective Contribution to the Plan in an amount equal to 3% of your compensation up to the IRS limits for the plan year.

10. Vacations:

The number of vacation days given depends upon your length of employment. New Employees cannot use vacation time during the first 90 days of employment. After your first year of employment, vacation time is calculated on a calendar year basis.

Employment	Total Vacation Entitlement
First 12 months*	2 weeks vacation
First month after completion of 1 st full year	3 weeks vacation
First month after completion of 10 full years	4 weeks vacation
First month after completion of 25 full years	5 weeks vacation

*First year of employment vacation is prorated.