

## Summary of Benefits – Paralegals May 2025



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.

### Professional Benefits

#### 1. Association Expenses:

- Annual Dues for Professional Associations related to position.
- Seminars, Meetings, Dinners, Luncheons and other related Professional Functions.

### 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)*

|                              | <b>POS<br/>Non-Tobacco</b> | <b>POS<br/>Tobacco</b> | <b>HDHP<br/>Non-Tobacco</b> | <b>HDHP<br/>Tobacco</b> |
|------------------------------|----------------------------|------------------------|-----------------------------|-------------------------|
| <b>Employee</b>              | \$345 per month            | \$395 per month        | \$125 per month             | \$175 per month         |
| <b>Employee + Spouse</b>     | \$795 per month            | \$845 per month        | \$292.21 per month          | \$342.21 per month      |
| <b>Employee + Child(ren)</b> | \$670 per month            | \$720 per month        | \$219.94 per month          | \$269.94 per month      |
| <b>Family</b>                | \$1,070 per month          | \$1,120 per month      | \$314.20 per month          | \$364.20 per month      |

*Archer & Greiner Health Plan (Non-Wellness)*

|                              | <b>POS<br/>Non-Tobacco</b> | <b>POS<br/>Tobacco</b> | <b>HDHP<br/>Non-Tobacco</b> | <b>HDHP<br/>Tobacco</b> |
|------------------------------|----------------------------|------------------------|-----------------------------|-------------------------|
| <b>Employee</b>              | \$375 per month            | \$425 per month        | \$155 per month             | \$205 per month         |
| <b>Employee + Spouse</b>     | \$825 per month            | \$875 per month        | \$322.21 per month          | \$372.21 per month      |
| <b>Employee + Child(ren)</b> | \$700 per month            | \$750 per month        | \$249.94 per month          | \$299.94 per month      |
| <b>Family</b>                | \$1,100 per month          | \$1,150 per month      | \$344.20 per month          | \$394.20 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**

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

**3. Vision Insurance: National Vision Administrators**

|                              |                   |
|------------------------------|-------------------|
| <b>Single</b>                | \$5.82 per month  |
| <b>Employee + Spouse</b>     | \$11.64 per month |
| <b>Employee + Child(ren)</b> | \$18.62 per month |
| <b>Family</b>                | \$22.10 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 Paralegal through payroll deduction. (See policy provisions for coverage for those 65 and over.)
- **Short-Term Disability Policy** – Paralegals are covered under the Firm's self-funded Short-Term Disability. A doctor's written medical certificate explaining the nature and cause of the disability, which prevents a Paralegal from working, is required for payment under this policy. There is a 90 day waiting period for newly hired employees. Paralegals receive 100% of base salary [less payments by the State of New Jersey, State of New York or Lincoln Financial (NY, PA and DE employees), or any Social Security payments]] for up to twelve weeks of a disability. For the next twelve weeks, for those Paralegals employed less than three years, 60% of base salary [less payments by the State of New Jersey, State of New York or Lincoln Financial insurance (NY, PA and DE employees), or any Social Security Payments]]. For those Paralegals having more than three years of service, 80% of base salary [less payments by the State of New Jersey, State of New York, Lincoln Financial (NY, PA and DE employees), or any Social Security Payments]].
- **Long-Term Disability Policy** – The Firm provides 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.

#### 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 "Paralegal 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. Vacation:.**

- 1 – 2 years of service - 3 weeks of vacation
- 3 or more years of service - 4 weeks of vacation