

W2 BENEFITS PACKAGE OVERVIEW **2019-2020**

Saratoga Software Solutions, Inc. (Saratoga) offers the following competitive benefits package to employees.

401(K) with American Funds Retirement Planning – Not Matched

- Eligible after (3) months of service.
- Date of entry is the 1st of the month following the date of eligibility.
- The first contribution will be deducted from the mid-month payroll following the date of entry.
- Not matched by Saratoga.

Medical, Vision, Dental, Life Insurance

- Benefits effective on the 1st of the month after date of hire
- Saratoga offers 3 medical insurance plan options through United Healthcare.
Please see Page 2 for rate information.
- The company provides \$20,000 of LIFE INSURANCE for ALL eligible full-time employees.

Section 125 Premium Only Plan (POP)

- Pre-tax premium contributions to eligible insurance plans offered by the company.

SWACU (Southwest Airlines Federal Credit Union)

- Our employees get tangible credit union benefits for as long as they bank with SWACU.

2019-2020 EMPLOYEE HEALTH INSURANCE RATES

United Healthcare

Below rates reflect the Employee costs broken down by pay period.

Option-1 P150030ek0 PPO UHC Choice+	
1500/\$3000 100%	Pay Period
Employee Only	\$156.39
Employee & Spouse	\$470.21
Employee & Child(ren)	\$413.15
Family	\$755.49

Option-2 P30003060ek0 PPO UHC Choice+	
\$3000/\$6000 100%	Pay Period
Employee Only	\$137.87
Employee & Spouse	\$410.92
Employee & Child(ren)	\$361.27
Family	\$659.15

Option-3 P600060ek0) PPO UHC Choice+	
\$6000/\$12000 100%	Pay Period
Employee Only	\$113.09
Employee & Spouse	\$331.66
Employee & Child(ren)	\$291.92
Family	\$530.34

Humana

Dental	
Humana Dental Traditional+ 14	Pay Period
Employee Only	\$10.79
Employee & Spouse	\$32.36
Employee & Child(ren)	\$44.23
Family	\$65.81

Vision	
Humana Vision 160	Pay Period
Employee Only	\$2.26
Employee & Spouse	\$6.77
Employee & Child(ren)	\$6.32
Family	\$11.22

Life – Paid by Saratoga - \$20,000