



2026-2027 Full-Time Employee Benefits Summary

Paid Time Off (PTO)

Total yearly accrual of 15 days (1.25 days accrued per month). Yearly accrual increases to 20 days after 5 years of employment.

Paid Holidays

The company offers approximately 10-12 specific paid holidays

Monthly Service Day

Employees are eligible to take 4 hours paid to volunteer per month with prior manager approval.

Location Flexibility

Hybrid remote work schedules depending on location and position.

401(k) Plan

Employees are eligible to participate in the first open enrollment period following date of hire. Open enrollments occur quarterly.

Profit Sharing Plan

A discretionary Profit-sharing award is determined by SmithGeiger's after the final close of each fiscal year-end. Full-time employees are eligible for the next plan year after meeting the one-year eligibility requirement. The amount of any award represents a fixed percentage of employees' eligible base earnings.

Group Health Insurance

SmithGeiger subsidizes 80% of the premium cost of the full-time employee's medical insurance premium in a base plan commonly known as an "HMO Plan." Plus, SmithGeiger will contribute \$200 per enrolled dependent spouse and child with a cap of \$600 for children per month. Employees may elect to buy up to a more premium plan (HAS, PPO, or another HMO plan).

Dental Insurance

SmithGeiger will pay the full cost for employee coverage in a PPO dental insurance plan; dependents are paid for by the employee.

Vision Services

Optional coverage for Vision Service Plan (VSP) employee can choose to add at own expense.

Life Insurance

Full-time employees enrolled in the Group Health Insurance plan are covered by our Group Life Insurance (for \$25,000 coverage). Additional voluntary coverage is available at employees' own expense.

FSA/Dependent/Limited

Optional coverage for FSA, Dependent Care, or Limited Spending employee can choose to add at own expense.

Educational Assistance Program

Tuition assistance for courses that are directly related to the employee's position or are a part of a planned degree program in a field that has applicability to company business for up to \$1,500 per year. Refer to the employee manual for further details.

Performance and Salary Reviews

Performance reviews are generally conducted 6 months into employment, 1 year after employment, and annually thereafter. Employees may be eligible for salary adjustments based on performance, depending on the specific employment agreement details.