

# Benefits @ expel<sup>®</sup>



First things first  
(yeah...that's you)

## Flexible work hours and locations

Work and life aren't two different things... you've got 24 hours every day and we want you to make the best of these hours. Start early. Stay late. Step away for a few hours in the afternoon. Or maybe you just need a change of scenery so you'd like to work from a nearby patio, coffee-shop or beach. Being accessible to your team doesn't mean you're tied to your desk every morning at 8:30 am sharp... so, we're flexible!

## Unlimited time off

We can only deliver a great experience for our customers if the team delivering it isn't exhausted and burnt out. We take the need for time off to rest, relax, and recharge pretty seriously. Sure, there's work to be done... but if we notice you've not taken a break for a while, we'll actually encourage you to take some restorative time away. This includes vacation, personal days, and an annual company-wide restorative day.

## 24 weeks parental leave

Spending time together as a new family is critical. That's why we offer 24 weeks of parental leave when you, your spouse or your domestic partner gives birth to a child, adopts a child or becomes a foster parent. The first 12 weeks of parental leave are paid. Thereafter, parental leave is unpaid. Staying with the theme of flexibility, we believe you should be able to manage this time off any time during the first 12 months following the event.

## Military leave

If you're serving in the armed forces, we feel it's important to support your service the whole way. We provide differential pay once you're activated so you can maintain 100 percent of your base salary for up to six months. During this time, your benefits will remain active and no different from a cost perspective than if you were working full time. We also understand your activation impacts your family. Our team will stay in touch, ready to help with little things that pop up. You'll also receive a "communications and support" stipend to help you stay in touch with your family to pay for things that might lessen the stress.

## Paid annual conference

We want people who are obsessed and energized when they're learning new things, and we'd like to invest in that passion. So, we'll reimburse you up to \$2,500, and frankly encourage you, to attend at least one conference every year that helps you move your career forward.

## Sabbatical

Speaking of taking time off to recharge, Expel encourages all employees to take a one month sabbatical after hitting their 5 year anniversary.

## A week without meetings

Can you go a week without meetings? We do! One week each quarter all Expel employees are challenged to reduce the number of internal meetings on their calendar all the way to zero. You'll have time to focus, catch up, think strategically, and breathe. This isn't a week without each other, simply a week to work differently with each other.



## The basics

### Medical insurance

We provide medical insurance through the Cigna Open Access Plus HRA plan. Like many employers, we use a high-deductible plan to keep monthly contributions low. Our employees pay anywhere between \$77.76 (employee-only) and \$544.31 (family) per month depending on the plan. Unlike many employers, Expel covers 100 percent of your in-network deductible. That means in most cases your monthly contributions are your only out-of-pocket expense.

### Dental insurance

Guardian provides our dental insurance with a low \$50/\$150 (individual/family) deductible that pays up to \$2,500 per person plus year-to-year rollover in coverage. Dental benefits include covered services for preventive, basic and major services, including orthodontia for children and adults.

### Vision insurance

Through Guardian, we get access to the popular VSP network, which provides access to optometrists and ophthalmologists across a network of over 50,000 locations around the country. Benefits include a \$130 frame or contact lens allowance every year plus discounts on most of your vision needs.



## In and around the office benefits

### Team touchdowns

In our hybrid world, we find it crucial that teams come together in person. Expel Teams are encouraged to come together, quarterly for planning, for connecting, for energizing and maybe a little fun. Team touch downs happen in HQ so that when teams are here they can connect with those on and outside of their team.

### Fitness stipend

Moving our bodies is good for physical and mental health and we know movement means something different for every body. We pony up \$25 as a monthly stipend in your paycheck as a way to help cover the costs of the exercise that works best for you. We also have multiple slack channels where people encourage and motivate each other.

### Cell phone stipend

These days, most of us check in on social media and text pretty frequently. If we're in an old-fashioned mood, maybe we'll even do some email ... or call someone. With work connectivity, we may find ourselves keeping tabs on Slack, calendars or even responding to work-related emergencies from time to time. To help offset this burden of being constantly connected, we add \$75 to every paycheck. No receipts. No expense reports required for this one.



## Our bennies even have bennies

### Employee assistance program (EAP)

Our EAP service offers confidential, caring and professional help for a broad range of concerns from routine problems to serious life issues. The full cost of the program is paid for by Expel.

### Telemedicine

With Cigna's Telehealth Connection, you can talk to a doctor or therapist via phone or online and they'll be able to provide diagnosis, treatment options and prescription if necessary. All telehealth visits are covered under our medical plan. Additionally, employees and dependents have access to the popular mental health platforms, Ginger and Talkspace. You'll never have to leave the couch! No, wait, definitely leave the couch, it's good for your health... but skip the trip to the doc's office.



## We've got you covered

### BenefitHub

BenefitHub is a web portal where Expel employees can enjoy discounts, cash back rewards and perks on thousands of brands in a variety of categories! Whether it's discounts on everyday items, health and financial wellness or even benefits for your pet, there are all kinds of things to help facilitate a healthy work-life balance available on BenefitHub!



## Money matters

### Retirement 401(k) account

We offer access to a 401(k) account provided by Principal to help you save for retirement. Our plan allows you to take traditional pre-tax and/or Roth post-tax deferrals up to Federal maximums. We'll also match 100% up to the first 3% of your contribution.

### Health reimbursement arrangement (HRA)

Along with the medical plan, Cigna administers Expel's Health Reimbursement Arrangement. If you participate in our medical insurance plan, you'll be enrolled in the HRA. This is pretty important since Expel funds \$7,500 (individual) or \$15,000 (family) to help pay for deductible expenses.

### Flexible spending account

We've got both medical and dependent care Flexible Spending Accounts (FSAs). These FSAs help you pay for medical expenses (up to \$3,050 annually) and dependent care expenses (up to \$5,000 annually) tax-free.

### Student loan refinancing

Save on your student loans! We've partnered with SoFi to help you refinance your student loans and save money. Members save \$316 per month on average. Plus, you get access to great perks, like career strategy services and local member events.

### Life insurance and AD&D

We provide every employee with a life insurance policy equal to \$50,000. We also provide the opportunity for you to purchase additional voluntary life insurance through Guardian.

### Short-term disability

We provide every employee with short-term disability insurance. If you become disabled immediately following an injury or for more than seven days due to illness, this provides 60 percent of your gross earnings, up to \$2,000 per week for up to 13 weeks.

### Long-term disability

We provide every employee with long-term disability insurance. If you become disabled, this insurance provides 60 percent of your monthly base salary up to \$10,000 per month. If you become permanently disabled, you'll receive this benefit until age 65.

### Critical Illness

No one plans on getting sick but it happens all too often. Through Guardian, our Critical Illness Insurance can help you and your family breathe a little easier with expenses that medical insurance doesn't cover, like deductibles or out-of-pocket costs. Our Critical Illness plan helps offset those unplanned costs. The plan offers a lump sum benefit that is paid out when you need it most, upon diagnosis.



## Questions?

If you've got any questions about our benefits not covered here, please feel free to give us a call!

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