Benefits at FLYR Inc.

At FLYR Inc., one of our highest priorities is addressing the health and welfare needs of our employees and their family members. Our benefits package includes health and wellness programs that support the physical and mental health of you and your family members; company-paid income protection benefits, so you can rest assured your family will be protected; along with taxsaving opportunities and financial planning resources to help you save for the future.

This provides a quick snapshot of the benefits available to FLYR Inc. employees.

Eligibility

Any active, regular, full-time employee working a minimum of 30 hours per week will be eligible for benefits. The following family members are eligible: spouse, domestic partner, dependent children up to age 26, and any dependent child who reaches the age limit and is incapable of self-support because of a mental or physical disability.

How to Enroll

You may enroll during Open Enrollment, or if you are a new hire, you have 30 days from your eligibility date to enroll. If you experience a qualified life event (marriage, divorce, birth of a child, adoption, or loss of coverage), you may make changes to your enrollment within 30 days of the life event. To enroll for benefits, visit **benefits.plansource.com**.

Health & Wellness

You have the choice of three national medical plans through Blue Shield. If you reside in California, Oregon, or Washington, you also have the option to participate in an HMO plan through Kaiser. All plans provide 100% coverage for in-network preventive care.

- Blue Shield PPO 500
- Blue Shield PPO 1000
- Blue Shield HSA: This plan includes a Health Savings Account (HSA)
- Kaiser California
- Kaiser Northwest

DENTAL & VISION

You have the choice of a high or low dental plan through Guardian. The high plan includes orthodontia coverage, the low cost plan does not include coverage for orthodontia.

You also have the option to enroll in vision benefits through Guardian.

WELLNESS

- Employee Assistance Program (EAP) through Guardian: Free, confidential, 24/7 assistance help is available to you and your family members. Assistance includes counseling for personal or job-related concerns, substance abuse, legal or financial advice, and referrals for child or elder care.
- Mental health and wellness support via Ginger: Access to Ginger's wellness programs and live coaching services at no cost to you.

Tax-Advantage Accounts

- Health Savings Account (HSA): This account is only available to those enrolled in the Blue Shield HSA. You can make contributions to the account.
- Health Care and Dependent Care FSA: When you enroll in FSAs, you can set aside pre-tax money to pay for eligible health care and/or dependent daycare expenses up to the IRS annual limit.
- Commuter benefits: Commuter benefits are a pre-tax way to pay for eligible parking & transit expenses before taxes, up to the monthly limit.

Income protection

LIFE AND AD&D

FLYR provides basic life and accidental death & dismemberment (AD&D) insurance through Guardian. Life and AD&D insurance is designed to provide protection for you and your family against loss of income due to death.

- You are automatically enrolled in basic life and AD&D coverage at no cost to you.
- You have the option to purchase additional life and AD&D insurance for yourself, your spouse/ domestic partner, and your child(ren).

DISABILITY

- You are automatically enrolled in both short- and long-term disability coverage at no cost to you.
- Short-term disability provides income protection at 60% of salary up to \$2,308/week for 3 months for an approved disability. After 3 months, longterm disability will continue at 60% of salary, up to \$10,000/month, to SSNRA.



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Voluntary Health Benefits

You have the option to purchase additional protection from Guardian, including:

- Critical Illness
- Accident Protection
- Hospital Indemnity

Additional Benefits

- MetLife Legal
- AllState Identity Theft
- Pet Insurance

Perks

- Generous PTO policy and company holidays
- Learning & Education stipend
- Linkedin Learning for all employees
- Work from home stipend
- Commuter benefit
- Access to coaching via Ginger
- 12 weeks of paid parental leave

Retirement Savings

 401(k) via Guideline: All US employees are automatically enrolled at 1% contribution and employer match.



COVERAGE	GROUP #	PHONE	WEBSITE
Health & Wellness			
Blue Shield PPO Plans	W0120609	888-256-1915	www.blueshieldca.com
Kaiser California	731027	800-464-4000	www.kp.org
Kaiser Northwest	25121	503-813-2000	www.kp.org
Dental	00027503	888-482-7342	www.guardiananytime.com
Vision	00027503	888-482-7342	www.guardiananytime.com
EAP	00027503	800-386-7055	www.ibhworklife.com Username: Matters Password: wlm70101
Ginger	NA	NA	Your Ginger welcome email has enrollment instructions and access code
Tax-Advantage Accounts			
HSA, Health Care and Dependent Care FSA, and Commuter Benefits	463271119	800-473-9595	www.benefitresource.com
Income Protection			
Life, AD&D and Disability	00027503	888-482-7342	www.guardiananytime.com
Critical Illness, Accident, Hospital Indemnity	00027503	888-482-7342	www.myaip.com/signin
Additional Benefits			
MetLife (Metlaw) Legal	407-0012	800-821-6400	www.legalplans.com
AllState Voluntary ID Theft	6621	800-789-2720	www.allstateidentityprotection.com
TravelAid	NA	800-527-0218	www.ibhtravelaid.com
PetsBest	NA	877-738-7237	www.petsbest.com
Retirement			
401(k)	Look for the welcome email from Guideline	888-344-5188	https://my.guideline.com/login