



Corporate Headquarters
 11440 Commerce Park Dr.
 Suite 400
 Reston, VA 20191

Employee Benefits

2023 SUMMARY

Health Savings Account

A health savings account (HSA) allows you to save money for qualified medical expenses that you're expecting, including contact lenses or monthly prescriptions, as well as unexpected ones - for this year and the future. You can contribute up to \$3,850 for an individual and \$7,750 for a family (pre-tax) in 2023, additional catch-up contribution of \$1,000 for individuals over age 55.

- Money is deposited in the HSA fund on a pre-tax basis via pay-roll deductions and funds within the HSA grow tax-free. Funds are withdrawn tax-free for qualified healthcare related needs.
- Money taken out of the HSA for non-eligible expenses are subject to taxes and a 20% penalty if the member is under age 65, after age 65 only taxes apply without penalties.
- To be eligible to open the HSA, you cannot be covered by: another health insurance plan, be enrolled in TRICARE or Medicare, or have VA Benefits in the last 90 days. You or your spouse cannot participate in a medical Flexible Spending Account.

Flexible Spending Accounts

HEALTHCARE FLEXIBLE SPENDING ACCOUNT

The Healthcare Flexible Spending Account allows you to set aside money from your paycheck on a tax-free basis each year into an account. You may then reimburse yourself from your account during the year for eligible health-care expenses—such as healthcare and dental care deductibles and co-pays, contact lenses, prescription drugs, and certain over-the-counter medications. You may contribute up to a maximum of \$2,850 into your account during 2023.

DEPENDENT CARE SPENDING ACCOUNT

The Dependent Care Spending Account allows you to set aside money, up to \$5,000 in 2023, from your paycheck on a tax-free basis each year into an account. You may then reimburse yourself from your account during the year for eligible day care expenses such as day camp, elder care, before and after school care.

LIMITED PURPOSE HEALTHCARE FSA

If you are enrolled in an HSA plan you are eligible to participate in the Limited Purpose Health Care FSA. The Limited Purpose Health Care FSA covers dental, vision and preventative care costs. After you hit the IRS annual deductible your Limited Purpose FSA can cover eligible out of pocket medical expenses. The maximum annual election is \$3,050.

USE IT OR LOSE IT

Up to \$610 in unused funds can roll over into the following plan year. You must re-enroll in the FSA plan (with new elections) in order to access your rollover funds.

BENEFIT DESCRIPTION	UMR CHOICE PLUS PPO 100/80	UMR CHOICE PLUS HSA
NETWORK	In-Network	In-Network
Annual Deductible Individual/Family	None/None	\$1,500/\$3,000
Out-of-Pocket Maximum Individual/Family	\$3,000/\$6,000	\$3,000/\$6,000
Coinsurance Plan Pays/You Pay	100%/0%	100%/0%
Physician Services Primary Care Physician Specialist Preventive Services TelaDoc	\$15 Copay \$30 Copay No Charge \$10 Copay	Deductible Deductible No Charge Deductible
Hospital Services Emergency Room Urgent Care Inpatient Hospitalization	\$150 Copay \$75 Copay \$150 Copay	Deductible Deductible Deductible
PHARMACY		
Annual Deductible Individual/Family	None/None	Combined with Medical
Retail (Up to a 31-day supply) Generic Brand Preferred Brand Non-Preferred Specialty	\$10 Copay \$35 Copay \$60 Copay 50% to max of \$150 (min \$50)	\$10 Copay \$35 Copay \$60 Copay 50% to max of \$150 (min \$50)
NETWORK	Out-Of-Network	Out-Of-Network
Annual Deductible Individual/Family	\$500/\$1,500	\$3,000/\$6,000
Out-of-Pocket Maximum Individual/Family	\$3,000/\$6,000	\$6,000/\$12,000
Coinsurance Plan Pays/You Pay	80%/20%	80%/20%

RX HASSLE FREE REFILL

Members who use home delivery from OptumRx have the option of enrolling in Hassle Free Fill. There is no cost to participate in this program.

TELADOC

Employees enrolled in the medical program with Dev Technology have access 24/7/365 to Board Certified Doctors and Pediatricians. Members should activate their account by creating a profile and user name/ password at www.teladoc.com. You may also call their toll-free number at 800-Teladoc. Once registered, within 15 minutes you can have virtual consult to diagnose non-emergency medical issues over the phone or through secure video on your computer or smartphone.

TELADOC FOR BEHAVIORAL HEALTH

Talk to a Teladoc therapist from wherever you are most comfortable. Simply choose a licensed therapist who best fits your needs, schedule and have a visit by phone or video. This service is available 7 days a week. The therapist will respond within 8 hours of you scheduling an appointment!

24-HOUR NURSES LINE

A call to UMR's NurseLine service will connect you to a team of registered nurses who can answer your questions and provide advice. NurseLine is available 24/7/365 at no cost to you! Your nurse can help you choose the right health care setting for an illness or injury, or offer information about common health issues or symptoms. NurseLine can be reached at 877-950-5083 or chat online at www.umar.com Select Health center from Mymenu and then look for the link in the "I need to..." section.

This Overview provides a summary of the plans offered and in no way serves as the Summary Plan Description or plan document for the plans. If there are any discrepancies between this overview and the plan documents, the plan documents will govern.

Dental Benefits

BENEFIT DESCRIPTION	METLIFE DENTAL PLAN	
	Network	Out-of-Network
Annual Deductible Individual/Family	\$50/\$150	\$50/\$150
Annual Maximum Benefit	\$2,500 per person	Combined w/ In-Network
Preventive Services	Plan pays 100%	Plan pays 100%
Basic Services	Plan pays 100%	Plan pays 100%
Major Services	Plan pays 60%	Plan pays 60%
Orthodontics (Children Only)	Plan pays 50%	
Lifetime Orthodontics Maximum	\$2,500 per person	

Vision Benefits

BENEFIT DESCRIPTION	VSP VISION PLAN
	In-Network
Exam (Once Every 12 Months)	\$10 Copay
Frames (Once Every 24 Months)	Up to \$130
Lenses (Once Every 12 Months) Single Bifocal Trifocal Lenticular	\$25 Copay \$25 Copay \$25 Copay \$25 Copay
Contact Lenses (Once Every 12 Months)	\$130 Allowance

Life & Disability Benefits

UNUM BASIC LIFE AND AD&D INSURANCE COVERAGE FEATURES	
Employee Benefit	1x annual salary to max of \$400,000
AD&D Benefit	Equal to the benefit to the Basic Life Insurance in the event of a death or dismemberment resulting from an accident
UNUM SHORT-TERM DISABILITY INSURANCE COVERAGE FEATURES	
Employee Benefit	60% benefit up to a weekly maximum of \$2,885 of your weekly salary up to 11 weeks
When Benefits Begin	15th Day of sickness/injury
Maximum Benefit Duration	11 Weeks
UNUM LONG-TERM DISABILITY INSURANCE COVERAGE FEATURES	
Employee Benefit	60% of monthly salary up to \$12,500
When Benefits Begin	After 90 Days
Maximum Benefit Duration	To Social Security Normal Retirement Age (SSNRA)
Benefits Reduction	Starts at age 60
UNUM VOLUNTARY LIFE AND AD&D INSURANCE COVERAGE FEATURES	
Employee Benefit	Maximum of \$500,000. Guarantee issue of \$150,000
Spouse Benefit	Maximum of \$500,000 or 100% of the employee's election (whichever is less). Guarantee issue of \$25,000
Child Benefit	Increments of \$2,000, up to a maximum of \$10,000 per child

Additional Benefits

401(K) RETIREMENT PLAN

Dev Technology's retirement plan allows you to elect pre-tax contributions to our 401(k) plan. You will automatically be enrolled in the 401(k) with a 6% deferral from your paycheck on the 1st of the month after hire. There is an employer match dollar for dollar up to 4%, the match will begin the first of the month after 3 months of employment**.

FLEXIBLE TIME OFF (FTO)

Full-time employees are eligible to take approved time off on a flexible basis as and when needed effective immediately upon hire. Employees are not required to accrue time off in order to use FTO. **Manager approval is required for FTO.

PAID PARENTAL LEAVE

We provide up to 20 days of paid parental leave to employees following the birth of an employee's child or the placement of a child with adoption, foster care, or permanent parental care.

CAREER DEVELOPMENT & TUITION REIMBURSEMENT

Dev Technology fosters a culture committed to ongoing professional growth and development through our mentorship program. This program is open to employees at all levels of their career. We also support the education of our employees through traditional training classes as well as other avenues. Each approach offers unique value to knowledge expansion and career development.

STUDENT LOAN REPAYMENT

Dev is committed to supporting financial wellness for employees, Dev offers student loan reimbursements up to \$1200 a year to eligible employees.

HOME OFFICE REIMBURSEMENT

In an effort to help create healthy and comfortable remote workspaces, Dev offers a \$250 home office reimbursement to all eligible employees.

WELLNESS REIMBURSEMENT

We enjoy Friday yoga and regular fitness challenges. All employees are eligible for \$100 annually towards wellness reimbursement. We also stock offices with healthy snacks, including fresh fruit that is delivered weekly. Our Reston office has free gyms in the building for employees to use.

VOLUNTEER WORK

We support organizations in the communities where our offices are located. Our passion is to give a helping hand to families and children. Dev Technology also regularly supports employee suggested charities. Dev Technology offers 8 hours of company paid time annually to participate in either a personal interest or a corporate-sponsored program.

Additional Benefits

Medical/Rx
UMR
800.826.9781

www.umar.com

Dental
MetLife
800.638.5433

www.metlife.com

Vision
VSP
800.877.7195

www.vsp.com

Life & Disability
Unum
866.679.3054

www.unum.com

Flexible Spending Accounts (FSA)
WEX (formerly Discovery Benefits)
866.451.3399

www.wexinc.com

Dev Technology
Human Resources Department
N/A

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