

Wiser Solutions proudly offers a comprehensive set of benefits to ensure employees can bring their whole selves to work. We aim to deliver world-class offerings and perks that cover your medical, dental, vision, emotional, and family well-being.

The following summary of benefits for full-time regular employees in the U.S. is for informational purposes only; details of the various benefit plans are included in Summary Plan Descriptions and benefit booklets available upon employment. If there is any inconsistency between this document and the Summary Plan Description or other legal documents, those legal documents will govern. Wiser Solutions, Inc. reserves the right to modify, suspend, or terminate plans at any time.

Medical	Aetna Platinum PPO	Aetna Gold PPO	Aetna HDHP (HSA compatible)	Kaiser HMO (CA Only)
Annual Deductible (Individual / Family)	\$250/\$500	\$750/\$1500	\$3,000/\$6,000	\$0
Out-of-Pocket Max (Individual / Family)	\$2,500/\$5,000	\$3,000/\$6,000	\$6,000/\$12,000	\$2,000/\$4,000
Office Visits (PCP / Specialist)	\$10/\$20	\$20/\$40	20% ¹	\$20/\$40
Preventive Care	Covered in full	Covered in full	Covered in full	Covered in full
Inpatient Hospital	10% coinsurance ¹	20% coinsurance ¹	20% coinsurance ¹	\$250/admission
Emergency Room (Waived if admitted)	\$250 + 10% ¹	\$250 + 20% ¹	\$250 + 20% ¹	\$100
Retail Prescriptions (Up to 30-day supply)	\$10/\$30/\$50	\$10/\$30/\$50	\$10/\$30/\$50 ¹	\$15/\$30/\$30

¹After plan deductible has been met.
All amounts above reflect in-network benefits.

Aetna Dental	In-network benefits	Aetna Vision	In-network benefits
Annual Deductible (Individual / Family)	\$50 / \$150	Exam Copay	\$10
Preventative Covered At	100%	Glasses Copay	\$25
Basic Covered At	80%	Frames Benefits	\$150 allowance + 15% off balance
Major Covered At	50%	Elective Contacts Benefits	\$150 allowance
Annual Benefit Maximum	\$1,500 per person	Lenses (Single/Bifocal/Trifocal)	Covered in Full after copay
Orthodontia (Adult & Child)	50%	Frequency (Months) Exam/Lenses/Frames	12/12/24
Ortho Lifetime Maximum	\$1,500		

Monthly Cost of Benefits

Plan	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
Aetna Platinum PPO	\$93.00	\$368.00	\$277.00	\$578.00
Aetna Gold PPO	\$34.00	\$219.00	\$182.00	\$386.00
Aetna HDHP	\$27.00	\$159.00	\$126.00	\$279.00
Kaiser HMO (CA Only)	\$62.00	\$225.00	\$150.00	\$380.00
Aetna Dental	\$0.00	\$13.00	\$15.00	\$27.00
Aetna Vision	\$0.00	\$3.00	\$4.00	\$7.00

Life & Disability (100% Employer Paid)

Basic Life AD&D	2x annual base salary up to a max of \$500,000
Short Term Disability	67% of weekly earnings up to \$2,500/week
Long Term Disability	67% of monthly earnings up to \$10,000/month

Wiser Solutions Perks

Unaccrued PTO	Medical Travel HRA	Recharge Days
12 paid US holidays	Fertility Benefits	401(k) with 50% match on first 4%
16 Weeks Fully Paid Maternity Leave	4 Weeks Fully Paid Paternity Leave	EAP through New York Life

Vita Pretax Programs

Flexible Spending Account (FSA)	
2023 Health Care FSA Annual IRS Maximum	\$3,050 \$610 carryover limit
2023 Dependent Care FSA Annual IRS Maximum	\$5,000 per household or \$2,500 if filing separately
Parking Benefit Monthly Maximum	\$300
Transportation Benefit Monthly Maximum	\$300
Health Savings Account (HSA)	
Must be enrolled in the Aetna HDHP to participate	
Wiser Solutions Monthly Contribution	Employee Only: \$63 Employee + Spouse: \$123 Employee + Child(ren): \$101 Family: \$215
Annual IRS Maximum Contribution	Individual: \$3,850 Family: \$7,750

401(k) Retirement Savings Plan

You can defer pre-tax and/or Roth after-tax contributions of compensation up to IRS yearly limits. If you have already deferred compensation to another employer's plan this calendar year, you will need to make sure you do not exceed the annual IRS maximums. Rollovers from other qualified plans are accepted.

Wiser provides a discretionary employer matching contribution of 50% of the first 4% of eligible compensation (essentially a 2% match) you defer each pay period. You can start deferring within 30 days of hire, if age 21 or older. While you are always entitled to your own contributions, the company matching contribution is on a vesting schedule as follows:

When am I vested?	Employee Contributions	100% immediate	
	Discretionary Match	Years of Service for Vesting	Percentage
		less than 1	0
		1	25
		2	50
		3	75
		4	100

Vesting means that you will be entitled to keep the company matching contribution after each threshold of service as indicated.