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Zensar Technologies offers you the following benefits on your date of hire, a qualifying life event or annually effective January 1st. Review the outline below for plan rates effective for January 1, 2025, through December 31, 2025.

**Medical Plans – Four Plan Options, Employer and Employee Paid**

- Surest
- United HealthCare Nexus ACO
- United HealthCare HSA 2000
- United HealthCare PPO 1000

**Wellness Programs, 24/7 Health Information Line, Virtual Office Visits**

**Dental Plan – United HealthCare DHMO, Standard PPO, or High PPO - Employer and Employee Paid**

**Vision Plan – The Standard - VSP Network - Employer and Employee Paid**

**Health Savings Account - MMA Spending Accounts - Employee Paid**

Zensar has established a group health savings account for employees who have enrolled in the UHC HSA 2000 plan. This account can be used to make annual pre-tax contributions towards an individual HSA bank account through payroll deductions. This is an optional benefit and is fully funded by the employee.

**IRS 2024 Maximum Contribution**

Single: \$4,300

Family: \$8,550

Those 55 and older can contribute an additional \$1,000 as catch-up contribution.

**Medical and Dependent Care Flexible Spending Accounts - MMA Spending Accounts - Employee Paid**

- You can elect up to \$3,300 for the Medical FSA
- You can elect up to \$3,300 for Limited Purpose FSA (available for HSA participants only)
- You can elect up to \$5,000 for the Dependent (Daycare) Care FSA

**Commuter Transit and Parking Flexible Spending Accounts - MMA Spending Accounts - Employee Paid**

You can contribute a maximum of \$325.00 per month per account for Mass Transit/Van Pooling Expenses or Parking Expenses.

**Basic Life and AD&D Insurance - UNUM - Employer Paid**

You are automatically enrolled for 3 x base salary, up to \$500,000.

**Optional Voluntary Life Insurance – Guardian - Employee Paid**

If you wish to elect optional or dependent life coverage you must provide satisfactory Evidence of Insurability (EOI) to Guardian for all coverage amounts over \$200,000.

- Voluntary Employee Life – 1, 2, 3, or 4 times basic annual salary, up to \$500,000
- Voluntary Dependent Life (must elect flat amount)



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- Spouse \$25,000
- Child \$10,000

#### Short and Long-Term Disability – UNUM - Employer Paid

Zensar's disability plan provides financial protection for you by paying a portion of your income while you are disabled.

##### Short Term Disability

- 60% of weekly salary, up to \$1,500. Benefit payable up to 11 weeks.
- There is a 14-day elimination period. Benefits begin on the 15th day of a qualifying injury or illness.

##### Long Term Disability

- 60% monthly salary, up to \$6,000 if your current salary is under \$100,000 per year.
- 60% monthly salary, up to \$12,000 per month if your current salary is over \$100,000 per year.  
90-day elimination period.

#### Employee Assistance Plans – BHS - Employer Paid

##### Work-Life Assistance & Resources

Zensar's membership provides you and your dependents with a comprehensive source to help face life's everyday challenges. EAP services include 6 telephonic or "face to face" consultation services.

#### Group Hospital Indemnity Insurance – MetLife - Employee Paid

This plan pays a benefit when you are admitted to the hospital for a covered hospital stay. It can complement your health insurance to help you pay for the costs associated with a hospital stay. It can also provide funds that can be used to help pay the out-of-pocket expenses your medical plan may not cover, such as co-insurance, copays, and deductibles.

#### Voluntary Accident – MetLife - Employee Paid

Accident insurance is designed to help covered employees meet the out-of-pocket expenses and extra bills that can follow an accidental injury, whether minor or catastrophic.

#### Critical Illness – MetLife - Employee Paid

Critical insurance is designed to help covered employees meet the out-of-pocket expenses and extra bills that can follow after you are diagnosed with an eligible illness.

#### Universal Life Insurance plan with a Long-Term Care Benefit - Trustmark - Employee Paid

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Trustmark Universal Life insurance is an easy way to buy LTC coverage that you may find affordable. It provides a long-term care benefit that's funded by life insurance.

#### BeneConnect Marketplace

The BeneConnect Marketplace, also called Zensar Discount Marketplace, is an employee perks and discount platform. It provides a variety of money-saving offers and deals on products and services, such as discount tickets, car rentals, auto /home insurance, legal plans, hotels, and more. This platform is designed to reward employees, improve morale, and increase employee retention by offering exclusive savings and benefits.

#### Working Advantage

The leading corporate discount program provider, offering you the best deals and savings for the products, services, and experiences you need and love.

#### 401(k) Retirement Plan - Fidelity Investments

After completing 3 months of service through automatic payroll deduction, you may contribute between 1% and 60% of your eligible pay on a pre-tax basis, up to the annual IRS dollar limit (2024 = \$23,500). You may use payroll deductions to make an after-tax contribution between 1% and 60% of your compensation. Note, for those employees who are catch-up eligible, the plan's deferral limit is 100%.

The Roth 401(k) contribution option is available to you. A Roth 401(k) contribution to your retirement plan allows you to make after-tax contributions and take any associated earnings completely tax free at retirement.

You may change your pre-tax, Roth, and after-tax contribution percentage at the beginning of each payroll period.

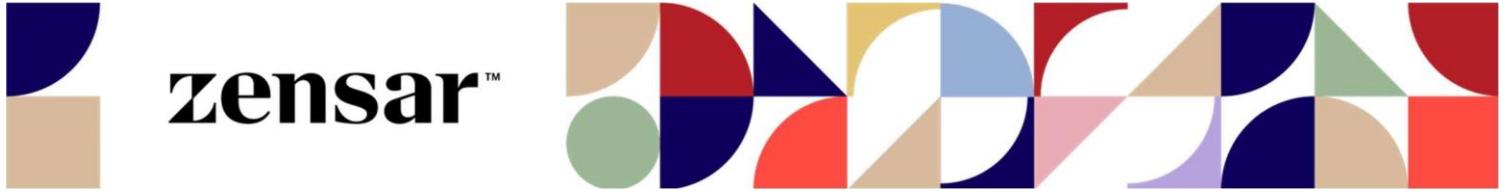
If you are age 50 or over by the end of the taxable year and have reached the annual IRS limit or Plan's maximum contribution limit for the year, you may make additional salary deferral contributions to the Plan up to the IRS Catch Up Provision Limit (2025 = \$7,500 or \$11,250 for those between ages 60 and 63).

Zensar will make matching contributions in an amount equal to 50% of your deferral contributions up to 6% of your eligible compensation. To be eligible for matching contributions you are required to make employee pre-tax deferral contributions or Roth 401(k) after tax deferral contributions. The plan will match on the combined total of these contributions up to the matching limit. For purposes of determining your matching contributions under the Plan, your pre-tax contributions will not include Age 50 and over Catch-Up Contributions described above.

You are always 100% vested in your:

- Employee pre-tax account

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- Employer matching contribution account
- Rollover account
- After-tax account
- Roth 401(k) after tax deferral account
- And any earnings thereon.

Fidelity BrokerageLink® integrated brokerage services combine the convenience of your workplace retirement plan account with the additional flexibility of a brokerage account. It gives you expanded investment choices to manage your retirement contributions.

Paid Time Off:

- 7 Paid Holidays per Calendar Year plus 3 Floating Holidays
- 5 Accrued Sick Days per Calendar Year
- 10 Accrued Vacation Days in your First Year of Employment

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## 2025 Employee Rates Medical/Dental/Vision

Surest	Monthly Contribution	Per Pay Period Contribution
Employee Only	\$28.00	\$14.00
EE + Spouse	\$65.00	\$32.50
EE + Child(ren)	\$65.00	\$32.50
EE + Family	\$96.00	\$48.00
NexusACO	Monthly Contribution	Per Pay Period Contribution
Employee Only	\$50.00	\$25.00
EE + Spouse	\$114.00	\$57.00
EE + Child(ren)	\$102.00	\$51.00
EE + Family	\$160.00	\$80.00
UHC HSA 2000	Monthly Contribution	Per Pay Period Contribution
Employee Only	\$119.00	\$59.50
EE + Spouse	\$217.00	\$108.50
EE + Child(ren)	\$188.00	\$94.00
EE + Family	\$328.00	\$164.00
UHC PPO 1000	Monthly Contribution	Per Pay Period Contribution
Employee Only	\$180.25	\$90.13
EE + Spouse	\$381.10	\$190.55
EE + Child(ren)	\$325.48	\$162.74
EE + Family	\$585.04	\$292.52

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<b>Dental</b>		
UHC DHMO	Monthly Contribution	Per Pay Period Contribution
Employee Only	\$5.86	\$2.93
EE + Spouse	\$13.68	\$6.84
EE + Child(ren)	\$13.68	\$6.84
EE + Family	\$17.59	\$8.80
UHC Standard PPO	Monthly Contribution	Per Pay Period Contribution
Employee Only	\$5.76	\$2.88
EE + Spouse	\$13.44	\$6.72
EE + Child(ren)	\$13.44	\$6.72
EE + Family	\$17.28	\$8.64
UHC High PPO	Monthly Contribution	Per Pay Period Contribution
Employee Only	\$7.67	\$3.84
EE + Spouse	\$17.26	\$8.63
EE + Child(ren)	\$17.26	\$8.63
EE + Family	\$22.05	\$11.03
<b>Vision</b>		
The Standard Vision	Monthly Contribution	Per Pay Period Contribution
Employee Only	\$1.82	\$0.91
EE + Spouse	\$3.64	\$1.82
EE + Child(ren)	\$3.65	\$1.83
EE + Family	\$5.47	\$2.74

Special rates apply for Domestic Partner coverage, please contact HR for details.

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