



Get to Know Paycom's Benefits Package



Benefits

When Coverage Begins

New hire coverage is effective:

- » Health and medical flexible spending account — date of hire
- » All other benefits, including retirement — first of the month after 30 days of employment

Medical/Prescription Drug (UnitedHealthcare/Express Scripts)

Paycom offers two medical plans: a \$1,000 deductible and a \$3,000 deductible plan, which is effective on your first day of employment! When enrolling in the Medical \$1,000 plan for employee-only coverage, you pay only \$1 per pay period, and it includes our prescription plan that offers low-cost copays. You also have the ability to fill routine drugs using an affordable 90-day supply option and mail order, allowing you to skip the hassle of going to the pharmacy.

Medical Cost Per Paycheck (26 pay periods)	\$1,000 Deductible Plan	\$3,000 Deductible Plan
Employee Only	\$1	N/A
Employee + Spouse	\$157.58	\$135.07
Employee + Children	\$134.00	\$113.63
Employee + Family	\$221.90	\$189.74

Prescriptions

Retail: 30-Day Supply

Preventive and Smoking Cessation	\$0
Tier 1: Generic and lower-cost brand name	\$5 copay
Tier 2: Preferred brand name	\$35 copay
Tier 3: Non-preferred brand name	\$55 copay
Tier 4: Specialty	\$150 copay
Retail-90/Mail Order: 90-Day Supply	2 times 30-day supply copay

Benefits

MEDICAL PLANS	\$1,000 DEDUCTIBLE		\$3,000 DEDUCTIBLE	
	You Pay		You Pay	
	In-Network	Out-of-Network	In-Network	Out-of-Network
CALENDAR YEAR DEDUCTIBLE				
Individual	\$1,000	\$2,000	\$3,000	\$6,000
Family	\$2,000	\$4,000	\$6,000	\$12,000
Out-of-Pocket Maximum (includes deductible and copays)				
Individual	\$3,000	\$6,000	\$6,000	\$12,000
Family	\$6,000	\$12,000	\$6,000	\$12,000
Lifetime Maximum				
	Unlimited		Unlimited	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Physician Office Visits	In-Network	Out-of-Network	In-Network	Out-of-Network
Virtual Visits	\$0	No Coverage	\$0	No Coverage
Premium Designated Primary Care/ Non-Premium Designated Primary Care	\$10/\$25 copay	50% after ded.	\$10/\$25 copay	50% after ded.
Premium Designated Specialist/ Non-Premium Designated Specialist	\$25/\$50 copay	50% after ded.	\$25/\$50 copay	50% after ded.
Other Services	In-Network	Out-of-Network	In-Network	Out-of-Network
Emergency Room (true medical emergency)	\$200 copay plus 20%		\$200 copay plus 20%	
Urgent Care	\$50 copay	50% after ded.	\$50 copay	50% after ded.
Hospital Care	20% after ded.	50% after ded.	20% after ded.	50% after ded.
Preventive Care	\$0	50% after ded.	\$0	50% after ded.
Acupuncture	\$25/\$50 copay	50% after ded.	\$25/\$50 copay	50% after ded.
Lab and X-ray	In-Network	Out-of-Network	In-Network	Out-of-Network
All Except Major Diagnostic	20% after ded.	50% after ded.	20% after ded.	50% after ded.
Major Diagnostic	20% after ded.	50% after ded.	20% after ded.	50% after ded.
Mental Health/Substance Abuse	In-Network	Out-of-Network	In-Network	Out-of-Network
Inpatient Office Visits	20% after ded.	50% after ded.	\$0 copay	50% after ded.
Office Visits	\$0 copay		20% after ded.	

Benefits

DENTAL (Delta Dental of Oklahoma)

Paycom offers two dental plans: a base and a buy-up option. The base plan provides \$1,000 in annual dental benefits per enrolled member. The buy-up plan provides \$2,500 in annual dental benefits per enrolled member and includes orthodontia coverage for adults and children. Both plans allow two free cleanings per year and assist with other services such as fillings, crowns and oral surgery.

Dental Benefits	Base Plan		Buy-Up Plan	
Features/Covered Services	You Pay		You Pay	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Individual Deductible	\$50		\$50	
Family Deductible	\$150		\$150	
Maximum Calendar Year Benefit	\$1,000		\$2,500	
Dental and Orthodontia Child Maximum Age	Up to age 26		Up to age 26	
Preventive Services (deductible waived)	\$0	10%	\$0	10%
Basic Services (after deductible)	20%	30%	20%	30%
Major Services (after deductible)	50%	60%	50%	60%
Orthodontia Services (after deductible)	Not Covered		50% (deductible waived)	60% (deductible waived)
Orthodontia Eligibility	Not Covered		Covers Employee, Spouse and Child(ren)	
Orthodontia Lifetime Maximum Benefit	Not Covered		\$2,500	

Dental cost per paycheck (26)	Base Plan	Buy-Up Plan
Employee Only	\$13.80	\$18.38
Employee + Spouse	\$27.60	\$36.77
Employee + Child(ren)	\$31.71	\$49.70
Employee + Family	\$45.51	\$68.10

Benefits

VISION (VSP)

The vision benefits offered by Paycom in-network include a \$10 exam copay and a \$25 lenses copay. The plan covers up to \$135 per year for contact lenses and \$150 for eyeglass frames. You can receive an eye exam and choose between eyeglass lenses or contact lenses once per year, and you are eligible to receive eyeglass frames every 12 months.

Vision cost per paycheck (26)	
Employee Only	\$3.95
Employee + Spouse	\$6.32
Employee + Children	\$6.44
Employee + Family	\$10.39

Vision Benefits		
Features/Covered Services	In-Network	Out-of-Network
Exams	\$10 copay	Up to \$40
Lenses		
Standard Single-Vision	\$25 copay	Up to \$35
Standard Bifocal	\$25 copay	Up to \$52
Standard Trifocal	\$25 copay	Up to \$65
Contact Lenses	100% up to \$135	Up to \$105
Medically Necessary Contact Lenses	Paid in full	Up to \$105
Frames		
All Frames	100% up to \$150, 20% off balance	Up to \$70
Frequency		
Exams	every 12 months	
Lenses ¹	every 12 months	
Contact Lenses ¹	every 12 months	
Frames	every 12 months	

¹You may use your Contact Lenses or Eyeglass Frame/Lenses benefit in a 12-month period, but not both.

VSP does not issue ID cards. Instead, tell your provider you are insured under VSP and they can verify your coverage using your four-digit employee ID and your date of birth.

Benefits

FLEXIBLE SPENDING ACCOUNTS (Advantage Benefits)

Flexible spending accounts allow you to set aside money on a pretax basis for qualified expenses.

Paycom will be offering three types of FSAs in 2025:

Medical FSA (MFSA) – used to pay for eligible out-of-pocket medical, dental and vision care expenses for you and your eligible dependent(s). You can contribute up to \$3,300 annually with a \$660 rollover allowance at the end of 2025. Any balance in excess of \$660 will be forfeited.

Dependent Care FSA (DCFSA) – used to pay for eligible expenses for the care of a dependent child up to age 13 or a dependent adult. You can contribute up to \$5,000 annually (\$2,500 if you are married and file taxes separately). Any unused funds left in your FSA at the end of the plan year are forfeited.

Commuter Benefit – used to pay for eligible transit passes and parking expenses for commuters on a pretax basis. You can contribute up to \$325 for both per month for transit passes and \$325 per month for parking. You are able to change your deduction each month depending on your needs, and unused amounts can be carried over to the next plan year as long as you continue to be a member of the plan.

Note: This program benefits employees at specific locations where work-related parking expenses apply. Gas and tolls are not eligible for reimbursement.

Benefits

COMPANY-PAID LIFE INSURANCE/ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) INSURANCE (Prudential)

Paycom provides at no cost Basic Life and AD&D coverage for all eligible employees at one (1) times annual base salary up to \$500,000 or \$50,000 for any employee earning less than \$50,000 annually.

VOLUNTARY LIFE INSURANCE/ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) INSURANCE (Prudential)

Employee, spouse and children coverage is available, and premiums are calculated based on age of the employee and spouse. Guaranteed issue amounts are \$225,000 for employees and \$50,000 for spouses. Spouses may request up to 50% of the benefit of the employee amount, and the child election is a flat \$10,000 benefit. Evidence of Insurability may be required for coverage. Coverage will be effective the first of the month following the date of Prudential's approval.

Age	Employee Monthly Rates Per \$1,000
<25	\$0.070
25-29	\$0.076
30-34	\$0.087
35-39	\$0.109
40-44	\$0.139
45-49	\$0.203
50-54	\$0.296
55-59	\$0.464
60-64	\$0.724
65-69	\$1.247
70-74	\$2.226
75-100	\$4.477

Age	Spouse & Child(ren) Monthly Rates Per \$1,000
<25	\$0.126
25-29	\$0.110
30-34	\$0.118
35-39	\$0.150
40-44	\$0.201
45-49	\$0.297
50-54	\$0.445
55-59	\$0.665
60-64	\$1.115
65-69	\$1.882
70-74	\$3.327
75-100	\$6.632
Child(ren)	\$0.330

NOTE: The Internal Revenue Service (IRS) requires that the value of company-paid life insurance in excess of \$50,000 be reported as taxable income. The value of the amount over \$50,000 is called "imputed income" and will be added to your taxable earnings. Anyone receiving company-paid life in excess of \$50,000 will have imputed income added to their taxable wages. The amount added to your taxable income is typically very small.

Benefits

SHORT-TERM DISABILITY (Prudential)

Disability insurance offers partial wage compensation if you need to be off work continuously due to your own medical illness, injury, procedure, etc. At Paycom, the Short-Term Disability 50% core plan is provided to all full-time employees at no cost. The Short-Term Disability 50% core plan will offer 50% of your weekly pay up to \$1,000 per week after you've completed a 7-day waiting period, while the Short-Term Disability 60% buy-up plan will offer 60% of your weekly pay up to \$2,500 after you've completed a 14-day waiting period.

The 60% buy-up plan premiums are loaded in Employee Self-Service® (ESS) and can be viewed during enrollment.

Voluntary Short-Term Disability (STD)		
Plan	\$1,000 Weekly Benefit Maximum (STD Core Plan)	\$2,500 Weekly Benefit Maximum (STD Buy-Up Plan)
Elimination Period	7 days	N/A
Benefits	50% of your weekly base earnings up to a \$1,000 per week	60% of your weekly base earnings up to a \$2,500 per week
Maximum Duration	Up to 12 weeks	Up to 12 weeks
Preexisting Conditions Timely Enrollment	None	None
Preexisting Conditions Late Entrant	Yes	Yes

LONG-TERM DISABILITY (Prudential)

In addition, Paycom provides company-paid long-term disability coverage for every eligible employee. The plan will pay 60% of your monthly income up to \$10,000 per month after you have been continuously disabled for 90 days for an accident or illness that occurs outside of work.

Company-Paid Long-Term Disability	
Elimination Period	90 days of continued disability
Benefits	60% of your base monthly pay up to a maximum benefit of \$10,000 per month
Maximum Duration	Age 65 or Social Security Normal Retirement Age (SSNRA), whichever is later
Preexisting Conditions	3/12

Benefits

VOLUNTARY BENEFITS PROVIDE EXTRA INCOME PROTECTION (Prudential)

Paycom offers employees the opportunity to purchase critical illness, hospital and accident coverage through Prudential to offset out-of-pocket costs if you or a covered family member experience a catastrophic illness or accident. These programs pay a set cash benefit for claims resulting from a covered illness, accident or hospitalization.

CRITICAL ILLNESS

Critical illness pays a fixed cash benefit in the event of certain illnesses such as cancer, heart attack or stroke. Employees can enroll in any multiple of \$5,000, up to \$30,000. Spouses can enroll in any multiple of \$5,000, but not more than 100% of the employee amount. Children can be enrolled in any multiple of \$2,500, but not more than the lesser of 50% of the employee amount or \$15,000. Rates are shown when you enroll.

ACCIDENT

Accident pays a predetermined cash benefit, which varies in amount depending on the type of accident. For example, let's assume a covered participant experienced a car accident; they could expect to receive the following benefits from the accident plan:

Accident Plan Benefits	
Cost	Description
\$400	Ground ambulance
\$1,500	Hospital admission related to accident
\$200 - \$1,250	Surgery (depending on type)
\$50	Health screening/wellness benefit

HOSPITAL

Hospital pays a lump sum benefit that varies in amount depending on the type of hospitalization. For example, let's assume a covered participant is hospitalized to deliver their baby. They could expect to receive the following benefits from the hospital plan:

Hospital Plan Benefits	
Cost	Description
\$1,250	Initial hospital admission, paid one time per hospital stay
\$150	Per each additional day of hospital stay
\$200	Per each intensive care unit stay
\$50	Health screening/Wellness benefit

Benefits

401(k) RETIREMENT PLAN (Principal)

To help prepare for your financial future, Paycom offers a 401(k) retirement plan with a company match. Eligible employees may contribute up to the 2025 maximum plus an additional amount if age 50 or older. Paycom will match 100% of deferrals up to 1% of your pay plus 50% of deferrals between 1% to 6% in either pretax or ROTH contributions. For the employer match, you are fully vested after two years of service. Employees 18 years of age and older are automatically enrolled at 3% of their pay the first of the month after 30 days of service. You can now manage deferrals and personal information for your 401(k) directly in ESS.

EMPLOYEE STOCK PURCHASE PLAN (E*TRADE)

Employees are eligible to participate in the Employee Stock Purchase Plan (ESPP) during the first offering period after hire — in May or November. Stocks are then purchased four times a year (March, May, August and November). Employees can contribute through payroll deductions in order to purchase discounted common stock shares each quarter. Our Employee Stock Purchase Plan is the only way to purchase Paycom stock at a discounted rate!

PET INSURANCE (Pet Benefit Solutions)

Employees can elect pet insurance through WishBone for their dog or cat. This plan offers up to 90% reimbursement on vet bills after a \$250 annual deductible, regardless of which provider you use, with an annual limit of \$25,000. Employees can submit claims online or through the app. Rates vary by state and type of pet.

Pet Benefit Solutions will also offer a Total Pet Plan discount program in which members receive up to 40% off and free shipping on all orders with PetCareRx.com, 25% savings on in-house veterinary care at participating veterinary clinics, 24/7 telehealth services with AskVet and access to durable ID tags with 24/7 pet locator feature through ThePetTag. Pets are not subject to preexisting exclusions.

Benefits

CAREGIVER SPECIALISTS (Care.com)

This concierge-level benefit provides employees with one-on-one professional guidance and hands-on support from experienced Care Specialists who help employees with life's most pressing care needs, including adult care and aging, disability support and resources for children and adults, emotional wellness resources, and legal and financial consultations. Employees can submit a request 24/7 on the web, through the app or by phone. Register your account at Care.com to access this free service.

BACKUP CHILD CARE (Care.com)

Employees may enroll in Care, which is a full child care platform. Care offers backup care, occasional care, part-time and full-time recurring care. Employees are empowered to choose their own caregiver, and Care facilitates the entire transaction (find, book and pay). All sitters on Care go through a thorough background check and are individually re-viewed by a trained team of specialists. The membership also includes five hours of on-demand tutoring each month and access to LifeMart Discounts.

- » **Care Membership:** Unlimited, premium access to a leading network for finding and booking short- and long-term care for children, seniors, pets and more.
- » **On-Demand Tutoring:** 24/7 access to thousands of professional tutors for grades K-12 plus college at no cost to families.
 - » Each employee account receives five hours of free tutoring per month.
 - » Includes on-demand tutoring sessions with a live instructor, drop-off reviews of essays or assignments, and self-study tools.
- » **LifeMart Discounts:** Vetted marketplace offering discounts on child care, education and everyday essentials.

MATERNITY SUITE (Maven)

Paycom has partnered with Maven to provide around-the-clock support through fertility, pregnancy, postpartum, adoption, surrogacy, new parenthood and returning to work after leave, including breastmilk shipping. Enrollees may video chat or message top-rated providers in over 20 specialties, join a supportive community and read expert resources on every topic. Paycom employees and their partners will receive unlimited access to Maven up to 12 months postpartum. The program also includes a 12-month track that provides education and guidance through infertility.

Benefits

FINANCIAL WELLNESS (Retirement Planning Center)

Paycom is excited to partner with Retirement Planning Center to offer employees financial wellness tools and access to a financial advisor for one-on-one advice at no cost. Retirement Planning Center is a financial wellness solution for employees who want to learn more and prepare for their financial future. Employees will have access to the following tools at Retirement Planning Center:

- » budgeting and financial goals tool
- » curated online lessons based on your personal financial wellness goals and needs
- » chat and video feature to interact with a licensed financial coach
- » virtual and in-person access (in Oklahoma City and Grapevine) to a licensed financial advisor for one-on-one advice personalized to you
- » educational seminars provided specifically to Paycom employees

All Paycom employees are eligible to access and use Retirement Planning Center at any time, and enrollment in ESS is not needed.

529 EDUCATION SAVINGS PLAN

Paycom is excited to offer employees a 529 Savings Plan as a way to save for future education costs with an after-tax program. The maximum annual contribution for a single individual is \$10,000 or \$20,000 if married. The funds can be used at any accredited college, tech center, or professional or graduate school in any state. Research the plans available in your state at <https://www.savingforcollege.com/529-plan-details>. Set up your direct deposit to a 529 Education Savings plan at any time during the year in ESS.

LEGAL ASSISTANCE (Legal Shield)

Dealing with legal issues can be daunting, but thanks to the legal assistance plan provided through Legal Shield, you don't have to waste time looking for the right attorney or spend a fortune on legal fees. The legal plan provides you, your spouse and eligible dependents with fully covered legal services from experienced attorneys. Receive legal services for a wide range of personal matters such as:

- » criminal matters
- » family
- » debt
- » real estate
- » divorce
- » small claims court
- » estate planning
- » taxes

The per-pay-period cost is \$10.13 for employee-only coverage or family coverage.

Benefits

IDENTITY THEFT AND PRIVACY PROTECTION PLAN (IDShield)

Your identity is made up of more than your Social Security number and credit score. It includes the trail of data you leave behind from financial transactions, as well as what you share on social media. That's why we offer identity theft protection, provided through IDShield for you and your family members.

Features

- » \$1 million ID theft insurance
- » Dark web monitoring
- » High-risk transaction monitoring
- » Social media monitoring
- » IP address monitoring
- » Lost wallet protection
- » Solicitation reduction
- » Credit monitoring and alerts
- » Data breach notifications
- » Stolen 401(k) and HSA funds reimbursement

The per-pay-period cost is \$4.13 for employee-only coverage and \$7.82 for family coverage.

QUIT FOR LIFE (UnitedHealthcare/Optum)

All UnitedHealthcare members are eligible for the Quit for Life smoking cessation program at no cost. The program includes a Quit Coach, online support, Text2Quit messaging, a mobile app, smoking cessation medication and a Live Tobacco Free course. To enroll, go to [myuhc.com>Health Resources>Quit for Life](https://myuhc.com/HealthResources/QuitforLife).

EMPLOYEE DISCOUNT PROGRAM (BenefitHub)

All Paycom employees will have access to a robust employee discount program that includes reduced-cost dining, travel, retail, theater and entertainment tickets, automobiles, mobile phones and plans, auto and homeowner's insurance, and much more.

CHARITABLE GIVING

Charitable Giving is a way for Paycom employees to donate and give back to local organizations throughout the year. Donations will be payroll-deducted from regular wage paychecks and can be changed at any time. Donations can be given by enrolling in the Charitable Giving Plan within ESS.

Benefits

PAID TIME OFF

BEREAVEMENT LEAVE

When employees need time to grieve the loss of a loved one (immediate or extended family, friends or even a pet) or handle matters related to such an event, they are eligible for up to 18 days of bereavement leave each year. This leave is not accrued and does not roll over from year to year.

PAID FAMILY LEAVE

At Paycom, we're proud to support you and your growing families. Full-time employees who have completed at least one year of service are eligible to receive Paycom's Paid Family Leave benefit. Leave will be paid at 100% of the employee's annual base pay (based on a 40-hour workweek).

PAID TIME OFF

Paid time off allows any employee to have paid time away from work to tend to personal matters, take vacations, stay home with kids, recharge, etc. Eligible employees will accrue time off based on their time at Paycom.

Year of Service	Days Awarded per Year	Hours Awarded per Year
0-1	16	128
2-4	21	168
4+	26	208

COMPANY PAID HOLIDAYS

The company awards eligible employees six paid holidays per year:

- | | |
|---------------------|---------------------|
| 1. New Year's Day | 4. Labor Day |
| 2. Memorial Day | 5. Thanksgiving Day |
| 3. Independence Day | 6. Christmas Day |

SICK LEAVE

Eligible employees accrue up to 10 days (80 hours) of sick time per year. Sick leave is offered to cover time-off needs such as doctor visits and family or personal illness.

PERSONAL OBSERVANCE HOLIDAY

Eligible employees are awarded 16 hours per year. Personal observance holidays are to be used to help accommodate employees and give flexibility to take time from work when it matters most to the employee. 16 hours are awarded per year and can be rolled over. Only 32 hours are allowed to accrue. Please note, these days may be prorated based on date of hire.