

Your 2024 Benefits

New Hire Orientation

Presented by the Benefits Team

LIVE FOR TOMORROW * LIVE WELL * LIVE HEALTHY



Today's Agenda

Today's Agenda

Welcome

Our Benefits
Program

Live Healthy

Live Well

Live for
Tomorrow

What You
Need to Do
By When

The background features a large blue area on the right, a yellow area on the left, and a red area at the top left. A thick purple line starts from the left edge, curves downwards, and then points towards the bottom right.

Welcome

Your 2024 Benefits

Welcome to ArentFox Schiff!

Below is some important information on what you need to know and do to get covered under the firm's benefit plans.

	Health and Welfare Plans	Retirement Plans
Coverage Begins	<ul style="list-style-type: none">• Upon date of hire, provided enroll within 30 days from hire• Benefits remain in effect for plan year (Jan 1 – Dec 31), unless have Qualifying Life Event, as defined by IRS	<ul style="list-style-type: none">• Upon meeting service requirements
Making Your Elections	<ul style="list-style-type: none">• Enroll within 30 days from your date of hire• Log on and enroll in Kronos	<ul style="list-style-type: none">• Log on and enroll in Empower
Welcome Email	<ul style="list-style-type: none">• Look for a welcome email with Benefits Guide, Notices and more• Benefits Guide and plan summaries contain more detailed information on plans	<ul style="list-style-type: none">• More information will be provided in advance of your eligibility



Our Benefits Program

Your 2024 Benefits

Benefits that meet your needs, support your well-being and help you “**Define your own future!**”

Live Healthy

We understand how important health and well-being are

You can choose a medical plan with comprehensive and preventive coverage, as well as dental and vision plans and enroll in accounts that help you pay qualified health care and dependent care expenses on a pre-tax basis

Live Well

Living well is about more than just your health and well-being

That's why we have programs to support you and your family with things such as voluntary benefits, personal and family services, paid time off and leaves of absence

Live for Tomorrow

Planning for the future is essential

Our life insurance, disability and retirement programs can help you do that



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Live Healthy

Live Healthy

Medical

Dental

Vision

Health
Savings
Account
(HSA)

Flexible
Spending
Accounts
(FSA)

Live Healthy: Medical



Offered through CareFirst Blue Cross Blue Shield

- Choice of 2 high deductible health plans that are HSA-compatible
- Comprehensive coverage with same network of providers and same covered services
- Plans have different deductibles and out-of-pocket maximums
- Once you satisfy annual deductible, plan will pay as shown in chart
- Out of network benefits are also available, but you will pay more

	Choice 1		Choice 2	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible Individual/Family	\$2,000 / \$4,000 ¹	\$4,000 / \$8,000 ¹	\$4,000 / \$8,000 ²	\$8,000/ \$16,000 ²
Preventive Care (Plan pays)	100%; no deductible	70%	100%; no deductible	70%
Office Visits and Other Covered Services (Plan pays after deductible)	90%	70%	90%	70%
Out-of-Pocket Maximum Individual/Family	\$4,000 / \$8,000	\$8,000 / \$16,000	\$6,000 / \$12,000	\$12,000 /\$24,000

¹ Aggregate deductible - plan begins to pay after one family member or all family members satisfy the family deductible

² Embedded deductible - if one family member’s expenses reach the deductible amount, the plan will pay benefits for that family member even if the family deductible has not been satisfied

Live Healthy: Medical



Preventive Drugs Covered with No Deductible and No Co-Pay

- Includes preventive drugs, certain oral chemotherapy drugs and diabetic supplies when prescribed under certain medical criteria by your doctor
- Refer to the CareFirst formulary (list of covered prescription drugs) to see which drugs are preventive with no deductible and no copay



Prescription Drug Co-Pays

	Retail 30-day supply	Mail Order 90-day supply
Tier 1 – Generic	\$10	\$25
Tier 2 – Preferred Brand	\$40	\$100
Tier 3 – Non Preferred Brand	\$60	\$150
Tier 4 – Specialty	\$125	N/A

Log in to *My Account* at carefirst.com/myaccount and clicking on *Tools* and *Drug Pricing Tool* to view specific cost share information and prescription guidelines

Live Healthy: Medical



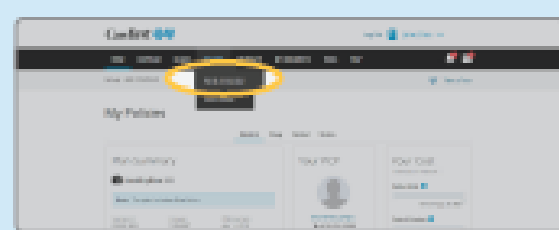
Find a Doctor Online Tool

Easily locate convenient care and even estimate your costs

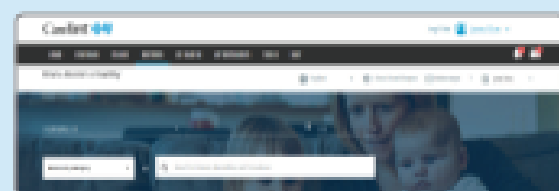
Quickly find a doctor or other healthcare provider, read reviews and estimate your costs—all in one place! Get started by logging in to My Account at carefirst.com/myaccount. If you haven't set up your account yet, it just takes your member ID card and a few minutes to register.

To find a doctor or other healthcare provider

Step 1: Log in to My Account and select the Doctors tab, then Find A Doctor.



Step 2: The tool automatically populates with your health plan and home address; however, you can type in a new location to search for care in other areas. You can also browse by category or search by the doctor's name, type of provider, name of a facility or specific procedure.



How to Find a Provider

- 1.7 million network providers
- To see if your provider is in the network, visit www.Carefirst.com
- Search the BlueChoice Advantage network; if your provider is not shown search again using the BluePreferred network
- Find an Online Provider Tool flyer available in the Benefits and Retirement Page on FoxNet Hub
- Will receive CareFirst ID cards in the mail
- Can also register for an account at www.Carefirst.com to print temporary ID cards and request additional ID cards
- Mobile app is also available for download

Live Healthy: Dental



	Plan option 1 PPO Plan		Plan option 2 Basic Plan	
	In-Network % of Negotiated Fee*	Out-of-Network % of R&C Fee***	In-Network % of Negotiated Fee*	Out-of-Network % of R&C Fee***
Coverage Type				
Type A: Preventive (cleanings, exams, X-rays)	100%	100%	See Schedule	80%
Type B: Basic Restorative (fillings, extractions)	80%	80%	See Schedule	50%
Type C: Major Restorative (bridges, dentures)	50%	50%	See Schedule	30%
Type D: Orthodontia	50%	50%	0%	0%
Deductible†				
Individual	\$50	\$50	\$0	\$100
Family	\$150	\$150	\$0	\$300
Annual Maximum Benefit				
Per Person	\$1,750	\$1,750	\$1,000	\$500
Orthodontia Lifetime Maximum				
Per Person	\$1,500	\$1,500	N/A	N/A

Offered through MetLife

- Choice of Basic plan or PPO – both of which provide benefits in and out of network
- You may pay more when you visit an out of network dentist
- Basic plan schedule is available on the BRIC
- To find an in-network dentist, visit www.metlife.com/mybenefits or call 800-942-0854
- No paper ID cards are issued
- Mobile app is available for download
- Notify your dentist that you are in the MetLife Preferred Dentist Program and your dentist can verify coverage

Live Healthy: Vision



Offered through Vision Service Provider (VSP)

- Provides benefits for eye exams, prescription glasses (lenses and frames or contacts), plus extra savings and discounts
- To find an VSP provider, visit www.vsp.com or call 800-877-7195
- No need for an ID card; notify your VSP provider that you have VSP benefits and your provider can verify coverage
- If you are seeing an out-of-network provider or just want an ID card, register at www.vsp.com and you can download and print an ID card

Benefit	Description	Copay
Your Coverage with a VSP Provider		
WellVision Exam	<ul style="list-style-type: none">• Focuses on your eyes and overall wellness• Every 12 months	\$10
Prescription Glasses		\$25
Frame	<ul style="list-style-type: none">• \$130 allowance for a wide selection of frames• \$150 allowance for featured frame brands• 20% savings on the amount over your allowance• Every 24 months	Included in Prescription Glasses
Lenses	<ul style="list-style-type: none">• Single vision, lined bifocal, and lined trifocal lenses• Polycarbonate lenses for dependent children• Every 12 months	Included in Prescription Glasses
Lens Enhancements	<ul style="list-style-type: none">• Standard progressive lenses• Premium progressive lenses• Custom progressive lenses• Average savings of 35-40% on other lens enhancements• Every 12 months	\$50 \$80 - \$90 \$120 - \$160
Contacts (instead of glasses)	<ul style="list-style-type: none">• \$130 allowance for contacts; copay does not apply• Contact lens exam (fitting and evaluation)• Every 12 months	Up to \$60

Live Healthy: HSA



Note: You cannot contribute a HSA if you are enrolled in Medicare Part A or Part B. Also, if you are past retirement age and apply for Medicare later there is a 6-month lookback period prior to your Medicare effective date where you cannot make HSA contributions without a potential tax penalty. See your tax advisor for more details.

Health Savings Account (HSA)

- Tax-advantaged medical savings account for those enrolled in a High Deductible Health Plan
- Allows you to pay for or reimburse yourself for qualified health care expenses on a pre-tax basis
- Optum Bank is the trustee bank
- Can fund account from pay or directly to the bank
- Make your HSA election online in Kronos
- Will receive debit card from Optum once account is opened

Health Savings Account Limits

- \$4,150 for individuals
- \$8,300 for individuals plus one or more dependents
- \$1,000 additional catch up for individuals age 55 or older

Live Healthy: FSA



IRS Qualifying Life Events may include reasons such as marriage; birth and adoption; divorce; death of a spouse or dependent; change in coverage under a spouse's plan; loss of dependent status; gain or loss of eligibility for Medicare, Medicaid or a Children's Health Insurance Program (CHIP); or receiving a Qualified Medical Child Support Order (QMSCO).

Flexible Spending Accounts (FSA)

- Allow you to set aside funds each pay period on a pre-tax basis to pay for qualified health care and/or dependent care expenses
- Elections are annual elections for the plan year and can only be changed if you have a Qualifying Life Event, as defined by IRS regulations
- Unused funds do not carry over; unused funds will be forfeited
- Will receive a debit card from Flores & Associates, our FSA administrator, once the account is opened

Live Healthy: FSA

Health Care, Limited Purpose and Dependent Care FSAs



Important: Use your FSA funds by December 31 since funds do not carry over

Unused funds will be forfeited – *so plan your contributions carefully*

Health Care FSA (Only if <u>not</u> covered by AFS medical plan or are enrolled in Medicare)	Limited Purpose FSA (If covered by AFS medical plan; can also have HSA)	Dependent Care FSA
Can be used for qualified health care expenses not covered by medical, dental or vision plans	Can be used for dental or vision expenses not covered by dental and vision plans and post-deductible medical expenses	Can be used to pay for eligible child care or elder care expenses, such as payments to day care centers, preschool costs, day camp for children under age 13 and elder care Expenses must be for a dependent who is under age 13 or for care of a dependent who is physically or mentally incapable of caring for themselves
Annual election of up to \$3,200		Annual election of up to \$5,000 (\$2,500 if married filing separately)
Elected funds are available for use on first day of participation		Can only be reimbursed for expenses up to amount in account
See IRS publications 969 and 502 for more information and a list of qualifying expenses		See IRS publication 503 for list of qualifying expenses

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Live Well

Live Well

Employee
Assistance
Program
(EAP)

Commuter
Benefits

Voluntary
Insurance
Benefits

Personal and
Family
Services

Other
Programs

Live Well: EAP

Offered through Curalinc

- Provides you 24/7 confidential guidance and support on a variety of life balance, health and career issues and more
- Available to you, your spouse, dependent children, parents and parents-in-law
- No cost to you for this program



IN-THE-MOMENT SUPPORT

Reach a licensed clinician by phone 24/7/365 for immediate assistance.



FINANCIAL EXPERTISE

Consultation and planning with a financial counselor.



LEGAL CONSULTATION

By phone or in-person with a local attorney.



SHORT-TERM COUNSELING

Access up to eight (8) no-cost counseling sessions, in-person or via video, to resolve stress, depression, anxiety, work-related pressures, relationship issues or substance abuse.



CONVENIENCE RESOURCES

Referrals for child and elder care, home repair, housing needs, education, pet care and so much more.



CONFIDENTIALITY

SupportLine ensures no one will know you have accessed the program without your written permission except as required by law.



1-888-881-5462



supportline.com

group code:

arentfoxschiff

Live Well: Commuter Benefits



COMMUTER BENEFIT ACCOUNT

THE COMMUTER BENEFIT ACCOUNT (CBA) CAN REIMBURSE YOU FOR ALLOWABLE COMMUTER AND TRANSIT COSTS WITH TAX FREE DOLLARS.

ELIGIBLE EXPENSES

- **Commuter Parking**

Expenses incurred by an employee to park their car on or near the business premises of their company and / or expenses incurred by an employee to park their car on or near a location from which the employee commutes to work.

- **Commuter Transit**

Expenses incurred for any pass, token, fare card, voucher or similar item entitling a person to transportation if such transportation is on mass transit or provided by any person in the business of transporting persons in a vehicle with a seating capacity of at least six adults (excluding the driver).

- **Commuter Vanpools**

Travel between the employees' residence and place of employment in a vehicle that has seating capacity of at least six adults and at least 80% of the mileage use of such vehicle is for the purpose of transporting employees to and from work.

Commuter Benefits

- Allows you to set aside funds on a pre-tax basis to pay for eligible transportation-related expenses for travel to and from work
 - Up to \$315 per month for mass transit
 - Up to \$315 per month for parking
- Can stop, start or change your election at any time
- To make a change, log in to Kronos and process a Life Change Event
- Deductions are taken from pay on the first pay check of each month
- Will receive debit card (or if participating in Health Care, Limited Purpose and/or Dependent Care FSA will have funds loaded on same debit card)
- Administered by Flores & Associates

Live Well: Voluntary Benefits

Voluntary Benefits

- Offer you the opportunity to purchase voluntary benefits, such as hospital, critical illness, accident, pet insurance, and more
- Provide additional levels of financial protection against unexpected cost, such as if you have an accident or become critically ill
- Provide with discounts on other insurance coverage, such as auto, home or pet.
- Voluntary benefits purchased through your employment with ArentFox Schiff are typically more affordable than similar coverage purchased on an individual basis, since you get the advantage of a group rate
- For more detailed information on voluntary benefits, see the Benefits Guide



Critical illness insurance helps you manage expenses—so you can focus on getting well.

Accident insurance helps you manage expenses—so you can focus on getting well.

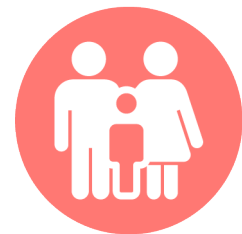
Hospital indemnity insurance helps you manage expenses if you or a loved one becomes unexpectedly hospitalized.



Take advantage of special **Farmers GroupSelectSM** savings.



Live Well



Personal and Family Services

Adoption and Surrogacy Assistance

- Up to \$25,000 (\$50,000 lifetime maximum) for adoption and surrogacy assistance
- Regular full-time employees; employees working at least 30 hours per week

Parenting Resources

- Mindful Return, online program designed to help new parents transition back to work
- Milk Stork service available all nursing mothers at the firm who are on business travel

Back-Up Care, Pet Care, Tutoring

- Bright Horizons provides back up child care, elder care, sitter/nanny resources, college coach, tutoring resource (and even pet care services!)
- Care Advantage, CareDirect and Expanded Services programs

Elder Care and Caregiver Support Concierge

- Homethrive supports member families who are worried about the well-being of aging loved ones or seeking ongoing support and expert advice from a trusted advisor

Live Well: Personal and Family Services

More Information



- 25 days per dependent/year
- Center-based or in-home care
- Co-pay of \$15/child per day (max \$25/family per day) for center-based care
- Co-pay of \$4/hr per child for in-home care on weekdays; \$6/hr for evenings and weekends with 4-hour minimum and maximum of 3 care recipients
- Can reserve care up to 90 days in advance
- Offers additional resources, including education support and parenting resources and events
- Register at <https://clients.brighthorizons.com/ArentFoxSchiff>



- Access to digital resources and/or dedicated elder care coach to help navigate everything aging – from simple questions to crisis situations
- Homethrive can help with ensuring home safety; planning for the future; better family dynamics, services and tech for seniors and more
- Available at no cost to you
- Sign up at <https://.signup.homethrive.com>

Live Well: Other Programs



Well-Being Program

- Well-being seminars, events, vaccine clinics and more
- Discounted gym memberships in select locations

Medicare Part D and Medicare Assistance

- Personalized assistance to help understand and explore Medicare options
- Offered through SGIA



529 Education Savings Plan

- Allows tax free savings and tax free withdrawals if funds are used for college and other qualified education expenses
- Offered through Morgan Stanley

Banking Program

- Offered through PNC, Citibank and Wells Fargo

Employee Discount Program

- Discounts and offers on products services and experiences
- Offered through TicketsatWork



Professional Development Program

- Reimbursement for professional certifications and degree seeking programs

Long-Term Care (For Associates Only)

- Insurance protection for those who need long-term assistance in nursing home, care at home or adult day care

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Live for Tomorrow

Live for Tomorrow

Life and
AD&D
Insurance

Disability
Insurance

Retirement
Plans

Live for Tomorrow: Life and AD&D



Offered through The Standard

- Life insurance is an important part of your financial security
- Coverage is provided to individuals who are regularly scheduled to work at least 20 hours per week
- Firm pays the cost of your basic life coverage
- Coverage amounts above the Guaranteed Issue (GI) amount and late entrants are subject to Evidence of Insurability
- Remember to designate a beneficiary(ies)

Basic Life*	Additional Coverage You Can Purchase
Attorneys, Chiefs and Directors: \$300,000 Exempt: 2 x salary (max \$250,000) Non-Exempt: 2 x salary (max \$200,000)	For you: \$10,000 - \$1,000,000 in increments of \$10,000 For your spouse: \$5,000 - \$250,000 in increments of \$5,000 For your Child(ren): \$2,000 - \$10,000 in increments of \$2,000 Amount for your spouse cannot exceed 100% of your life insurance coverage; Amount for your child(ren) cannot exceed 100% of your life insurance coverage. Guaranteed Issue (GI) amount is \$180,000 for you and \$25,000 for your spouse
Accidental Death and Dismemberment Insurance (AD&D)	
Provides payment to you or your beneficiaries if you lose a limb or pass away in an accident. There is no additional cost to you for this coverage	

* Benefit amounts are subject to the Plan’s age reduction schedule.

Live for Tomorrow: Disability



Offered through The Standard and UNUM

- Disability insurance provides income replacement protection if you become ill or injured and are unable to work
- Coverage is provided to individuals who are regularly scheduled to work at least 30 hours per week
- Firm provides both short-term and long-term disability coverage at no cost to you
- Can purchase Individual Disability Insurance (IDI), a benefit that can provide you with more income if you are long-term disabled; Offered during a special enrollment window
- Contact the Benefits team in the event you need a leave of absence and/or to file for disability benefits

Short-term disability	
STD (The Standard)	<ul style="list-style-type: none">• Eligible to apply for benefits after 180 days of service• 100% of pay replacement• Benefits can be paid for up to 12 weeks after 7-day elimination period
Long-term disability	
LTD (The Standard)	<ul style="list-style-type: none">• 180-day elimination period• 60% pay replacement• \$15,000/month max benefit• Benefit payment period depends on age became disabled
IDI (UNUM)	<ul style="list-style-type: none">• Provides up to an additional 15% pay replacement depending on classification• Policy is portable• No medical underwriting• Can elect only upon joining the firm or special enrollment window

Live for Tomorrow: Retirement Plans



401(k) Plan

To help you prepare for retirement, ArentFox Schiff offers a variety of retirement plans, such as the 401(k) and Profit Sharing Plans. Once you have satisfied the service requirements, you will be notified of eligibility to participate.

- Participation in the plan is voluntary; can enter the plan on the next quarterly entry date
- Can elect to defer up to 75% of your compensation not to exceed annual IRS deferral limit
 - \$23,000 deferral limit for 2024
 - \$7,500 catch-up contribution limit for individuals age 50 or more in 2024
- Can increase, decrease, suspend or resume your contributions at any time
- Plan offers a variety of investment options, including a self-directed brokerage option
- May also request to make a rollover into the AFS plans from a prior employer's qualified retirement plan or an IRA
- Plan is administered by Empower

Live for Tomorrow: Retirement Plans

Profit Sharing Plan

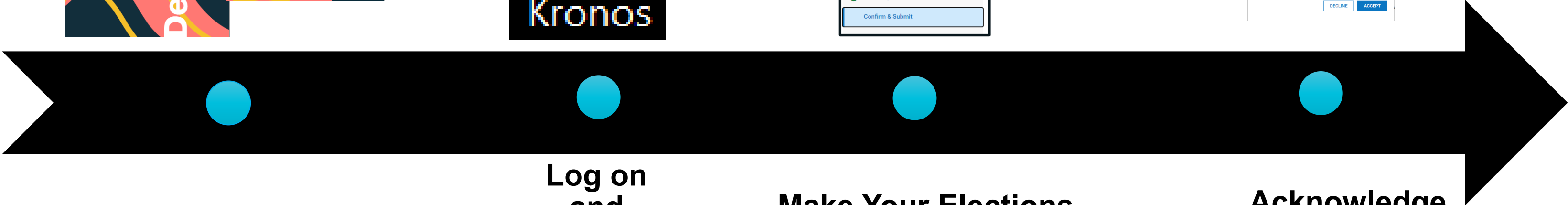
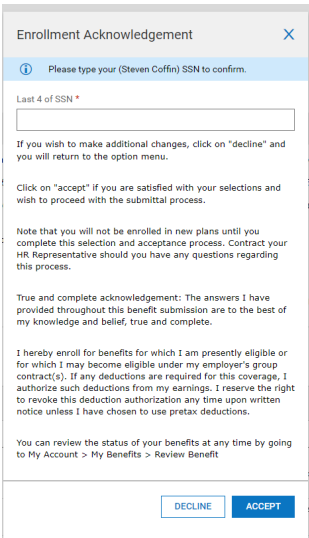
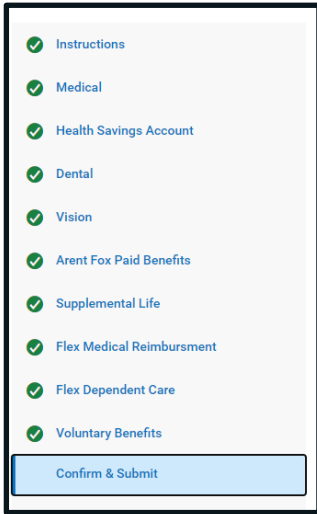
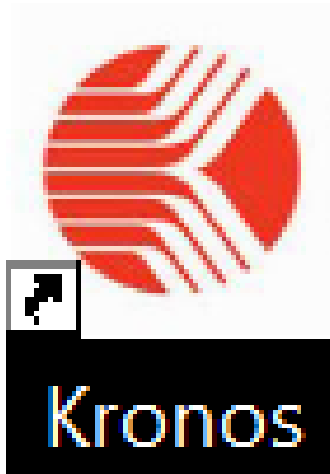


- For staff only; attorneys are not eligible
- Eligible to participate on next January 1 or July 1 after completing two years of service and attaining age 21
- Will be notified when you are eligible to participate
- Contribution is equal to 7.5% of pay up to Social Security Wage Base (SSWB) plus 13.2% of pay above the SSWB
- Firm provisionally allocates profit sharing contribution to account on a monthly basis; must meet annual hours requirement to vest in the contribution
- Plan offers a variety of investment options, including a self-directed brokerage option
- The administrator for the AFS Profit Sharing Plan is Empower



What You Need to Do

What You Need to Do



Review the Information

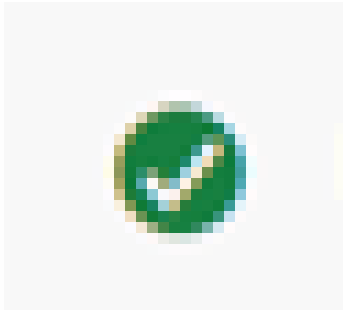
See which plans, options and coverage levels best meet your needs

Log on and Enroll

Within 30 days from your date of hire

Make Your Elections

Complete all sections and make sure that there is a green check mark by each section



Acknowledge Enrollment and Submit

Enter last 4 digits of your Social Security Number and click Accept

Questions

Email [**benefits@afslaw.com**](mailto:benefits@afslaw.com)

Need More Information

Visit [**BenefitsAndRetirement**](#) on the FoxNet Hub



LIVE FOR TOMORROW * LIVE WELL * LIVE HEALTHY

Thank you



LIVE FOR TOMORROW * LIVE WELL * LIVE HEALTHY