

LIVE FOR TOMORROW *
LIVE HEALTHY *
LIVE WELL

Live for tomorrow

LIFE INSURANCE

by *The Standard*

We cannot predict the future, but we can plan for it. That's why ArentFox Schiff offers benefits to protect your income and help give you peace of mind.

Life insurance is an important part of your financial security, especially for the people who depend on you for support. If you pass away while employed by ArentFox Schiff, your beneficiaries will receive a lump sum benefit¹, as shown below.

Accidental Death and Dismemberment (AD&D) insurance is included with your Life Insurance coverage.

Coverage is effective on the first day of employment and is provided to individuals who are regularly scheduled to work at least 20 hours per week.

LIFE INSURANCE		
ARENTFOX SCHIFF PROVIDES AT NO COST ²		ADDITIONAL COVERAGE YOU CAN PURCHASE
Partners	\$1,000,000	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 The coverage amount for your spouse cannot exceed 100% of your Additional Life coverage. The coverage amount for your child(ren) cannot exceed 100% of your Additional Life coverage. Guaranteed Issue (GI) amount is \$180,000 for you and \$25,000 for your spouse. Coverage amounts above the GI amount and late entrants are subject to Evidence of Insurability.
Employees on Attorney payroll and Chiefs and Directors	\$300,000	
Exempt employees excluding Chiefs and Directors	2x annual earnings, rounded to highest \$1,000 (max \$250,000)	
Phase Out Partners	\$1,000,000	
Non-Exempt Employees	2x annual earnings, rounded to highest \$1,000 (max \$200,000)	
Chief Operating Officer	\$1,000,000	
ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) INSURANCE		
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.		

¹Benefit amounts are subject to Plan's age reduction schedule.

² Partners pay the cost of coverage.

³Child(ren) must be 26 years old or younger.

DISABILITY INSURANCE

by *The Standard & UNUM*

One of the most important assets you have is the ability to work and earn an income. But what happens if you lose your ability to work – even temporarily? Or, over a longer period of time? Disability insurance provides you with income replacement protection in the event you become ill or injured and are unable to work.

The firm provides eligible individuals Short-Term Disability, Long-Term Disability and also offers you the opportunity to purchase additional Individual Disability coverage.

Individual Disability Insurance (IDI) is a benefit that works with your firm-provided Long-Term Disability insurance to provide you with an additional monthly benefit in the event of disability.

For partners, IDI provides coverage on the first \$200,000 of income.

SHORT-TERM DISABILITY (STD)	
ARENTFOX SCHIFF PROVIDES AT NO COST; OFFERED THROUGH THE STANDARD	
Who is eligible?	Staff and non-partner attorneys qualify for STD after completing 180 days of service with the firm and who work at least 30 hours per week on average
What is the benefit period?	Up to 12 weeks after the 7-day elimination period for an approved disability ¹
What is the benefit amount?	Percentage of your base pay based your position with the firm and length of service
STAFF, PROJECT ASSISTANTS AND PARALEGALS	
Length of Service	
Percentage of Pay	
Less than 180 days	0%
181 days to 12 months	60%
13 months to 48 months	70%
49 months to 108 months	85%
109 months or more	100%
ASSOCIATES, COUNSEL, EXEMPT STAFF AND SENIOR PARALEGALS	
Length of Service	
Percentage of Pay	
Less than 180 days	0%
180 days or more	100%
How does STD interact with Family and Medical Leave (FMLA)?	All eligible staff and non-partner attorneys may apply for FMLA after completing 12 months of service with the firm and having worked 1,250 hours
	FMLA will run concurrently with approved STD benefits

¹ Based on submitted and approved claim in accordance with position and length of service requirements.

Note: Short-term disability for partners is provided for under the terms of the Partnership Agreement.

DISABILITY INSURANCE

(continued)

by *The Standard & UNUM*

LONG-TERM DISABILITY (LTD)		
ARENTFOX SCHIFF PROVIDES AT NO COST ¹ ; OFFERED THROUGH THE STANDARD		
Who is eligible?	Staff and non-partner attorneys who work at least 30 hours per week on average; Automatically enrolled on first day of employment	
	Partners must make an affirmative election to enroll in LTD and are highly encouraged to do so	
What is the benefit period?	Depends on the age that you became disabled and continuing to meet the criteria for LTD	
What is the benefit amount?	Percentage of your base pay based your position with the firm and length of service	
	BASED YOUR POSITION WITH THE FIRM	
	Staff Non-partner attorneys	Equal to 60% of basic earnings, up to a maximum monthly benefit of \$15,000
	Partners	60% of compensation up to \$20,000/month on income from \$200k to \$600k See below for details on Individual Disability Insurance, provided by Unum Combined benefit of up to \$30,000/month based on earnings

INDIVIDUAL DISABILITY INSURANCE (IDI)	
YOU PAY THE COST OF COVERAGE; OFFERED THROUGH UNUM	
Who is eligible?	All eligible employees and partners
What is the benefit period?	Depends on the age that you became disabled and continuing to meet the criteria for LTD
What is the benefit amount?	Covers more of your compensation, above the current LTD plan benefit maximums, and benefits are tax free Up to \$10,000/month in coverage on income up to \$200,000 No medical underwriting Policy belongs to you, and you can take it with you if you ever leave ArentFox Schiff Policy can be converted to a Long Term Care policy between the ages of 60-70 without any evidence of insurability. This is a great feature! Premiums are paid through convenient payroll deductions
How to Enroll?	You may enroll in IDI when you first join the firm or during an enrollment window thereafter. You will be notified when there is an enrollment window.

¹ Partners pay the cost of coverage.

LONG-TERM CARE INSURANCE *(For Associates only)*

by UNUM

Long-term care insurance provides care for those who need long-term assistance in a nursing home, care at home or adult daycare. What it also provides, though, is peace of mind that yourself or loved ones will be able to afford the help that might be needed.

ArentFox Schiff provides its Associates with this important coverage, along with the opportunity to purchase “buy-up” coverage. To enroll in the plan without medical underwriting, you must enroll within 30 days of hire.

For more information, visit the BRIC or contact the Benefits team.

RETIREMENT PLANS

Retirement planning means preparing today for your future life after you stop working. To help you prepare for retirement, ArentFox Schiff offers a variety of generous retirement plans to eligible individuals. Which plan or plans you are eligible for will depend on your classification, such as Staff, Associate, Counsel, Partner. Once you have completed the required service requirements for participation in the plans that you are eligible for, you will be notified.

