

Welcome.

As part of ArentFox Schiff, you bring unique value to our firm and collaborative culture – and we appreciate what you contribute and all you achieve here.

ArentFox Schiff provides a flexible and comprehensive benefits program that optimizes how you plan and pay for health care, wellness initiatives that promote well-being, and disability and retirement plans designed to help you both now and in the future.

This Guide is a high-level overview of the benefits available at ArentFox Schiff to eligible individuals. Eligibility is based on the provisions of the applicable benefits program. The benefits you elect upon hire or during Open Enrollment will remain in effect for the 2024 plan year (January I – December 3I) unless you experience a Qualifying Life Event. Please review your options carefully before making your benefit choices.

Additional detailed benefits information is available on the **FoxNet Hub** at **Benefits and Retirement** or ask the Benefits Team.

Making benefit elections and changes

Internal Revenue Service (IRS) rules only allow you to make changes to your benefits elections once per year during the annual enrollment period. Please take the time to review the benefits available to you and make your elections for the plan year.

Your coverage elections can only be changed during the plan year if you experience a Qualifying Life Event.

Qualifying Life Events are defined by IRS regulations and 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).

If you experience a Qualifying Life Event, you may make benefit elections changes within 30 days from the date of the event (or 60 days for changes related to Medicaid and CHIP eligibility).

Our Benefits Program

Live *healthy*

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About this Benefits Guide

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Medical



Health and well-being help to create peace of mind allowing you to live your life to the fullest. That's why ArentFox Schiff is pleased to offer you the choice between two medical plans.

No matter which plan you select, in-network preventive care is covered at 100%, with no deductible (when coded as preventive). That means you pay nothing for things like annual preventive physicals and certain health screenings. Both plans also provide comprehensive coverage with the same network of providers and the same covered services.

Here's a look at how the CareFirst BlueCross BlueShield plans work when you need medical care or prescriptions and use an in-network provider.

For both medical plans:

- You pay the full cost of medical care and prescriptions (except for in-network preventive care and certain preventive medications) until you meet the deductible.
- Once you reach the deductible, the plan shares the cost. This means that the plan will pay 90% of covered in-network services. If you go out of network, you will pay more and the provider may charge you more, which would count toward your out-of-network deductible and out-of-pocket maximum¹.
- If you reach the annual out-of-pocket maximum (combined medical and prescription costs in one year), the plan covers 100% of eligible network costs for the rest of the year.

¹Balance-billing charges from out-of-network providers do not count toward your deductible or out-of-pocket maximum and are not paid under the plan Balance-billing charges are the difference between the provider's charge and that allowed amount by the insurance company.

• Medical (continued)

Comparing your plan options

	HDHP 1		HDHP 2	
	In-Network Benefits	Out-of-Network Benefits	In-Network Benefits	Out-of-Network Benefits
		EMPLOY	EE PAYS	
Annual Deductible	\$2,000 individual \$4,000¹ family	\$4,000 individual \$8,000¹ family	\$4,000 individual \$8,000² family	\$8,000 individual \$16,000² family
Annual Out-of-Pocket Maximum³ (includes deductible)	\$4,000 individual \$8,000 family	\$8,000 individual \$16,000 family	\$6,000 individual \$12,000 family	\$12,000 individual \$24,000 family
		PLAN PAYS (AFT	ER DEDUCTIBLE)	
Physician Office Visit Primary and Specialist	90%	70%	90%	70%
Preventive Care ⁴	100%	70%	100%	70%
Emergency Room Inpatient Hospital Stay Outpatient Services Lab and Surgery Therapy Services	90%	70%	90%	70%
PRESCRIPTION DRUGS		EMPLOY	EE PAYS	
Retail 34-day supply Preventive ⁵ Generic Preferred Brand Non-Preferred Brand Specialty	\$0 \$10 \$40 \$60 \$125	Not covered	\$0 \$10 \$40 \$60 \$125	Not covered
Mail Order 90-day supply Generic Preferred Brand Non-Preferred Brand Specialty	\$25 \$100 \$150 N/A	Not covered	\$25 \$100 \$150 N/A	Not covered

¹ This is an aggregate deductible which means that the cost sharing by the Plan does not begin until the entire family deductible is met by one family member or a combination of family members.

² This is an embedded deductible which means that if one family member's covered expenses reach the individual deductible amount, the Plan will pay benefits for that family member even though the family deductible amount has not been satisfied.

³ Coinsurance and deductibles accumulate towards the out-of-pocket maximum.

⁴ Age, gender, condition and medical necessity restrictions may apply. Contact your health care provider for further details. Common preventive care includes pediatric prevention through age 21, women's preventive care, annual adult physicals and annual routine gynecological care, certain immunizations and tobacco cessation, cancer screenings, and blood/urine and various other lab tests.

⁵ Preventive drugs covered at no cost are outlined in the CareFirst Drug List.

Medical (continued)

More benefits for you

When you enroll in an ArentFox Schiff medical plan, you also get access to:

- **CloseKnit:** virtual primary care offering a breadth of services, including preventive and urgent care, behavioral health and more
- · CareFirst Well-Being: personalized digital connection to living and maintaining your healthiest life
- **Ovia Health:** support for reproductive health, including pre-conception, looking to conceive, conception, perimenopause/menopause, and fertility, family planning and parenting
- **Health coaching:** one-on-one health coaching
- Other programs: Noom weight loss, Craving to Quit tobacco cessation, Smart Dollar financial, and Blue365 wellness discounts

To learn all about these benefits and more, visit www.carefirst.com and www.member.carefirst.com/members/home.page



Medicare Assistance Program



65 and over? Need personalized assistance to help you best understand and explore your Medicare options? SGIA has assisted thousands of individuals nationally to simplify complex Medicare decisions. The program is provided by ArentFox Schiff and there are no fees to you for SGIA's services.

To explore your Medicare coverage options, contact SGIA Medicare Consulting at **(888) 284-3314** or info@sgiamedicare.com





Good oral/dental care enhances overall physical health, appearance and mental well-being. Problems with teeth and gums are common and easily treated health problems. Keep your teeth healthy and your smile bright with the ArentFox Schiff dental benefit plans.

Choose between a Basic plan or a PPO plan – both of which provide benefits in and out of network. To find an in-network MetLife dental provider, visit providers.online.metlife.com/findDentist and search the PDP Plus network. The chart below summarizes what you'll pay when you need care.

	BASIC		PI	PPO	
	In-Network	Out-of-Network	In-Network	Out-of-Network	
		PLAN	PAYS		
Type A - Preventive	See Schedule	80% of R&C Fee	100% of negotiated fee	100% of R&C Fee	
Type B – Basic Restorative	See Schedule	50% of R&C Fee	80% of negotiated fee	80% of R&C Fee	
Type C – Major Restorative	See Schedule	30% of R&C Fee	50% of negotiated fee	50% of R&C Fee	
Type D - Orthodontia	Not covered 50% of negotiated fee		50% of R&C Fee		
DEDUCTIBLE		EMPLOY	EE PAYS		
Individual	N/A	\$100	\$50		
Family	N/A	\$300	\$1	50	
ANNUAL MAXIMUM BENEFIT		PLAN	PAYS		
Per person	\$1,000 \$500 \$1,750		750		
ORTHODONTIA LIFETIME MAXIMUM	PLAN PAYS				
Per person	N/A	N/A	\$1,500		

NO NEED FOR AN ID CARD

To take advantage of your MetLife dental benefit, simply have your in-network provider contact MetLife and provide your name and social security number. Don't forget to let them know you have MetLife coverage – they can handle the paperwork for you!

If you feel better having an ID card for the dental plan or need it for a non-participating provider claim submission, please register on **mybenefits.metlife.com**. Once registered, under the My Accounts tab, you will have the option of printing/taking a picture of the ID card (to share as needed). Or, you can download the MetLife US mobile app.





Regular eye examinations can not only help identify and prevent eye problems, but can also help detect signs of non-eye health related conditions, such as diabetes. Protection for the eyes should be a priority for everyone.

ArentFox Schiff offers a vision plan through Vision Service Provider (VSP). To find a VSP provider, visit **vsp.com** and search the Signature network. The chart below summarizes what you'll pay for care.

	IN-NETWORK (any VSP provider)	OUT-OF-NETWORK (any qualified non-network provider of your choice)	
	EMPLOYEE PAYS	PLAN PAYS	
Eye Exam – once every 12 months Contact Lens exam	\$10 copay; up to \$60	Up to \$50	
Retinal Screening	Up to \$39	Up to \$39	
LENSES - ONCE EVERY 12 MONTHS			
Single Vision Lenses	\$25 copay	Up to \$50	
Lined Bifocal Lenses	\$25 copay	Up to \$75	
Lined Trifocal Lenses	\$25 copay	Up to \$100	
ADDITIONAL ENHANCEMENTS INCLUDED BUT NOT LIMITED TO:	PLAN	PAYS	
Anti-reflective	Up to \$75	Not covered	
Transitional Lenses (standard)	Up to \$76	Not covered	
Tinted (standard)	Up to \$15	Not covered	
Polycarbonate Lenses (standard)	Up to \$28	Not covered	
Progressive Lenses (standard)	Up to \$160	Up to \$75	
Frames – once every 24 months (additional 20% discount for select frames)	Up to \$130	Up to \$70	
Contact Lenses – once every 12 months if you elect contacts instead of lenses/frames	Up to \$130	Up to \$105	

NO NEED FOR AN ID CARD

To take advantage of your VSP benefit, simply have your in-network provider contact VSP and provide your name and social security number. Don't forget to let them know you have VSP coverage – they can handle the paperwork for you!

If you feel better having an ID card for the vision plan or need it for a non-participating provider claim submission, please register on **www.vsp.com**. Once registered, under the Member ID Card you will have the option to save, print or email the card for future reference or access it from your smartphone or download the VSP Vision Care mobile app.







Health Savings Accounts and Flexible Spending Accounts are tax-advantaged accounts that can help you save money. These accounts let you use pre-tax dollars for certain expenses, such as health care or dependent care.

Review the below chart to what accounts you are eligible for and how they work.

Please be aware that current regulations mandate that if you are enrolled in Medicare Part A or B, you may not contribute to a Health Savings Account. Please contact the Benefits team for more information.

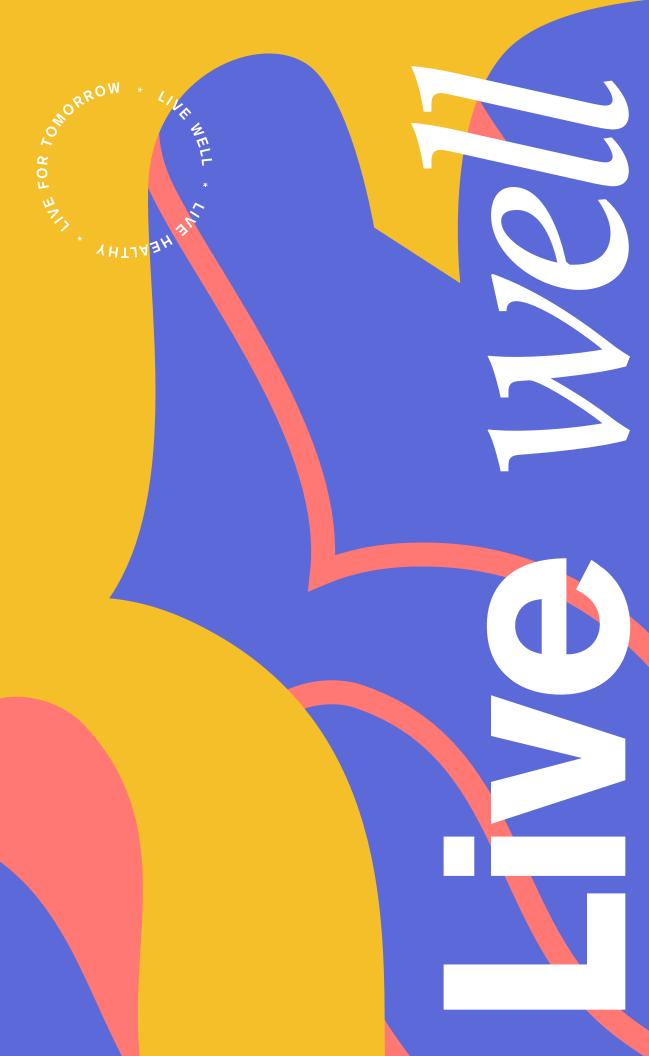
HEALTH SAVINGS ACCOUNT (HSA)	LIMITED PURPOSE FSA	HEALTH CARE FSA	DEPENDENT CARE FSA
What can I use this account for?			
Eligible out-of-pocket medical, prescription drug, dental and vision expenses for yourself and your eligible dependents.	Eligible out-of-pocket dental and vision expenses and post-deductible medical expenses for yourself and your eligible dependents.	Eligible out-of-pocket medical, prescription drug, dental and vision expenses for yourself and your eligible dependents.	Eligible day care expenses for children under age 13 or children, elders and disabled children who cannot care for themselves.
Examples of eligible expenses include:	Examples of eligible expenses include:	Examples of eligible expenses include:	Examples of eligible expenses include:
Medical/Rx, dental or vision deductibles, copays or coinsurance amounts	Dental or vision deductibles, copays or coinsurance amounts	Medical/Rx, dental or vision deductibles, copays or coinsurance amounts	Child care when you need to be at work (income must be reported by care provider)
• Orthodontia	• Orthodontia	• Orthodontia	Preschool or nursery school
Glasses and contact lenses	 Glasses and contact lenses 	 Glasses and contact lenses 	Summer day camp
Various over-the-counter products	 Various over-the-counter vision and dental products 	Various over-the-counter products	See IRS Publication 509 for details.
See IRS publication 969 for details.	If you meet your annual medical plan deductible, you can then use your funds for eligible medical, pharmacy and eligible over-the-counter product expenses.	See IRS publication 502 for details.	
	See IRS publication 969 for details.		

HEALTH SAVINGS ACCOUNT (HSA)	LIMITED PURPOSE FSA	HEALTH CARE FSA	DEPENDENT CARE FSA	
Who's eligible?				
Employees and Partners enrolled in a High Deductible Health Plan and who are not enrolled in Medicare Part A or Part B	Employees who are enrolled in an ArentFox Schiff medical plan	Employees who are not enrolled in an ArentFox Schiff medical plan or who are enrolled in Medicare Part A or Part B	Employees and Partners who have tax dependents under the age of 13, disabled dependents of dependents requiring elder care	
How much can I contribute in 202	24?			
You can contribute funds tax-free up to \$4,150 for individual coverage or \$8,300 for family coverage.	Up to \$3,200*	Up to \$3,200*	You can set aside funds tax-free up to \$5,000 to pay for eligible expenses (\$2,500 if married filing separately.	
If you are 55 years of age or older, you can contribute an extra				
\$1,000 annually.	Important: Please be aware that if you participate in a FSA and are a highly compensated or key employee, your contributions may be limited and/or returned to you as taxable income in the event FSA does not pass the required IRS nondiscrimination tests.			
Can I carry over any money I do r	not use in 2024 to the next year?	•		
Yes. The money in this account belongs to you to use now or in the future to pay for eligible health care expenses.	No. You lose any money you do not use. Calculate your contributions carefully.			
Can I change my contribution am	ount during the year?			
Yes. You can change the amount you contribute to your HSA anytime during the year.	No. You can only change this election during an annual enrollment period or if you have a Qualifying Life Event that is consistent with making a change.			

^{*}Health Care/Limited Purpose FSA limits change from time to time. Amount shown is projected for 2024.

HOW DO I SEE MY ACCOUNT BALANCE AND ACTIVITY?

Access HSA information via **www.OptumBank.com**. Access FSA information via **www.Flores247.com**.



Employee Assistance Curaling Program (EAP)



We all may need a bit of help at times managing our well-being or finding a work/life balance. Our Employee Assistance Program offers expert guidance to help you and your family address and resolve everyday issues. All communications and services through the program are confidential.

ArentFox Schiff provides this program to partners and employees and their spouses, domestic partners, dependent children, parents and parents-in-law - and at no cost to you.

Below are some of the resources that Curalinc offers, along with convenient online 24/7 access to educational materials, webinars and more.



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

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

Visit www.SupportLinc.com (group code: arentfoxschiff) or call 888-881-5462 any day, any time.

Commuter Benefits



The Commuter Benefits account allows individuals (excluding Partners) to set aside money on a pre-tax basis to help pay for eligible transportation-related expenses in connection with travel to and from work.

The program is administered by Flores & Associates and you will receive a debit card to help you pay for expenses at the point of purchase.

Please be aware that if you leave the firm, any unused amounts in your commuter account will be forfeited.

TRANSIT EXPENSES	Up to \$315* of transit expenses can be paid on a pre-tax basis each month. You may use your account to pay for a pass, token, fare card, voucher, MetroCard, etc. that allows you to travel to and from work on mass transit.
PARKING EXPENSES	Up to \$315* of parking expenses can be paid on a pre-tax basis each month. You may use your account to pay for parking near the work site or at a location from which you commute by carpool, commuter highway vehicle, etc.

^{*} Transit and parking limits change from time to time. Amount shown is projected for 2024.

Deductions for transit and/or parking accounts are taken from pay on the first paycheck of the month. You may start, stop or change your deduction amount during the year by logging into Kronos and processing a Life Change Event. Changes made on or before the 25th day of the month will be effective with the first paycheck of the following month.

Voluntary Benefits

Voluntary benefits can provide you with additional levels of financial protection against unexpected cost, such as if you have an accident or become critically ill. Voluntary benefits can also provide you with discounts on other insurance coverage, such as auto, home or pet.

Better yet, 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! Plus, you pay for any voluntary benefits that you elect during the ArentFox Schiff benefits enrollment process with convenient payroll deductions. Read on for more information on our voluntary benefits offerings.

Hospital Indemnity Insurance



Hospital indemnity insurance offered through MetLife, can cover you, your spouse or your children if you end up in the hospital. Hospital indemnity insurance is not a substitute for medical insurance, but it can help you pay for additional expenses you incur if you have a hospital stay, such as having food delivered for your family or paying for child care. With hospital indemnity insurance, you receive a lump sum payment that you can use however you want to – covering household bills, medical plan deductibles, and more.

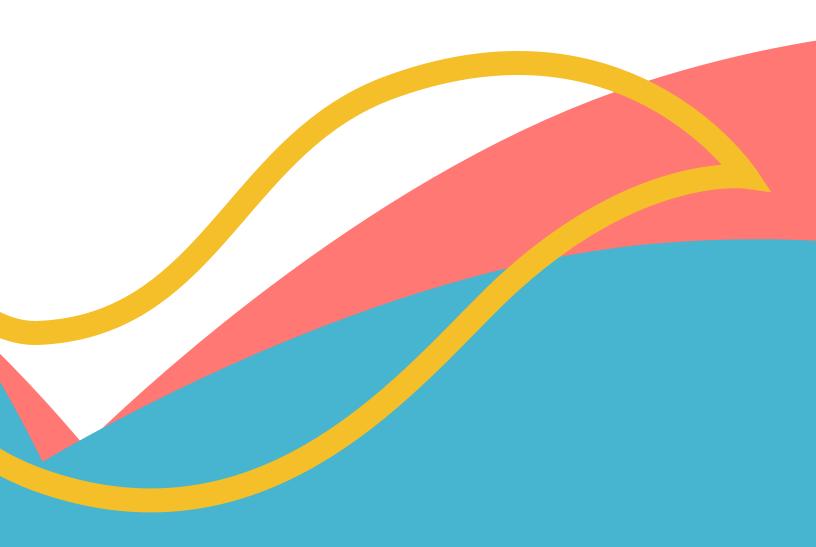
You have a choice of two comprehensive plans, which provide payments in addition to any other insurance payments you may receive. Here are just some of the covered benefits/services, when an accident or illness puts you in the hospital.

BENEFIT TYPE	LOW PLAN		HIGH	PLAN
	NON-ICU	ICU	NON-ICU	ICU
	HOSPITAL COVER	RAGE (ACCIDENT)		
Admission must occur within 180 days	\$1,000 per accident	\$2,000 per accident	\$1,500	\$3,000
Confinement must occur within 180 days	\$200 a day for up to 31 days	\$400 a day for up to 31 days	\$300 a day for up to 31 days	\$600 a day for up to 31 days
Inpatient Rehab stay must occur immediately following hospital confinement and occur within 365 days of accident	\$200 a day, up to 15 days per accident and 30 days per calendar year		\$300 a day, up to 15 d 30 days per c	lays per accident and alendar year
	HOSPITAL COVER	RAGE (SICKNESS)		
Admission – Payable 1x per calendar year	\$1,000	\$2,000	\$1,500	\$3,000
Confinement – Paid per sickness	\$200 a day for up to 31 days	\$400 a day for up to 31 days	\$300 a day for up to 31 days	\$600 a day for up to 31 days

Hospital Indemnity Insurance (continued)

Cost of Coverage

COVERAGE OPTIONS	LOW PLAN	HIGH PLAN
	MONTHLY COST	
Employee only	\$21.73	\$31.74
Employee + Spouse	\$46.71	\$68.19
Employee + Child(ren)	\$37.03	\$53.79
Employee + Spouse & Child(ren)	\$65.21	\$94.78



Critical Illness Insurance



Help protect your finances in the event of a major diagnosis with Critical Illness Insurance. This plan pays you a lump sum benefit at the first diagnosis of a covered illness. You can use the funds however you choose—for expenses like deductibles, coinsurance, mortgage, rent or childcare. For certain conditions, you may use this coverage more than once.

Plus, after you have been covered for 30 days, you can receive an annual health screening benefit of \$50 if you take one of the eligible health screening/prevention measures, such as annual physical, colonoscopy, mammogram and more.

Help protect yourself, your family and your budget from the financial impact of a critical illness.

ELIGIBLE INDIVIDUAL	INITIAL BENEFIT	REQUIREMENTS
Employee	\$15,000 or \$30,000	Coverage is guaranteed provided you are actively at work.
Spouse/Domestic Partner	50% of the employee's Initial Benefit	Coverage is guaranteed provided the employee is actively at work and the spouse/ domestic partner is not subject to a medical restriction as set forth on the enrollment form and in the certificate.
Dependent Child(ren)	50% of the employee's Initial Benefit	Coverage is guaranteed provided the employee is actively at work and the dependent is not subject to a medical restriction as set forth on the enrollment form and in the certificate.

Critical Illness Insurance

(continued)

Benefit Payment Amounts

Your Initial Benefit provides a lump-sum payment upon the first diagnosis of a covered condition. Your plan pays a Recurrence Benefit equal to the Initial Benefit for the following covered conditions: Heart Attack, Stroke, Coronary Artery Bypass Graft and Full Benefit Cancer. A Recurrence Benefit is only available if an Initial Benefit has been paid for the covered condition. There is a Benefit Suspension Period between Recurrences.

The maximum amount that you can receive through your Critical Illness insurance plan is called the Total Benefit and is 3 times the amount of your Initial Benefit. This means that you can receive multiple Initial Benefit and Recurrence Benefit payments until you reach the maximum of 300% or \$45,000 or \$90,000.

Please refer to the table below for the percentage benefit amount for each covered condition.

COVERED CONDITIONS	INITIAL BENEFIT	RECURRENCE BENEFIT	
Full Benefit Cancer	100% of ln	itial Benefit	
Partial Benefit Cancer	25% of Ini	tial Benefit	
Heart Attack	100% of ln	itial Benefit	
Stroke	100% of Initial Benefit		
Coronary Artery Bypass Graft	100% of Initial Benefit		
Kidney Failure	100% of Initial Benefit Not applicable		
Alzheimer's Disease	100% of Initial Benefit Not applicable		
Major Organ Transplant Benefit	100% of Initial Benefit Not applicable		
22 Listed Conditions	25% of Initial Benefit	Not applicable	



Critical Illness Insurance

(continued)

Cost of Coverage

ATTAINED AGE	EMPLOYEE ONLY	EMPLOYEE + SPOUSE	EMPLOYEE + CHILD(REN)	EMPLOYEE + SPOUSE + CHILD(REN)
	MONTHLY	PREMIUM/\$1,000 OF	COVERAGE	
<25	\$0.28	\$0.47	\$0.49	\$0.68
25-29	\$0.29	\$0.49	\$0.57	\$0.71
30-34	\$0.40	\$0.65	\$0.62	\$0.87
35-39	\$0.56	\$0.89	\$0.77	\$1.11
40-44	\$0.88	\$1.38	\$1.10	\$1.60
45-49	\$1.31	\$2.03	\$1.53	\$2.25
50-54	\$1.89	\$2.91	\$2.11	\$3.13
55-59	\$2.67	\$4.09	\$2.89	\$4.31
60-64	\$3.81	\$5.83	\$4.03	\$6.05
65-69	\$5.60	\$8.54	\$5.81	\$8.76
70+	\$8.04	\$12.23	\$8.26	\$12.45

Accident Insurance



Accident Insurance provides a lump-sum benefit based on the type of injury (or covered incident) you sustain or the type of treatment you need. It covers accidents that occur off the job.

Below are some of the events, medical services and treatments that are covered.

You can't plan for accidents, but you can handle them by being financially prepared.

BENEFIT TYPE	METLIFE ACCIDENT INSURANCE PAYS YOU	
INJURIES		
Fractures	\$200 - \$6,000	
Dislocations	\$100 - \$6,000	
Second and Third Degree Burns	\$100 - \$10,000	
Concussions	\$300	
Cuts/Lacerations	\$50 - \$400	
Eye Injuries	\$100	
MEDICAL SERVIC	CES & TREATMENT	
Ambulance	\$200 - \$600	
Emergency Care	\$100 - \$200	
Non-Emergency Care	\$50	
Physician Follow-up	\$50	
Therapy Services (including physical therapy)	\$30	
Medical Testing Benefit	\$200	
Medical Appliances	\$100 - \$1,000	
Inpatient Surgery	\$200 - \$2,000	
HOSPITAL COVE	RAGE (ACCIDENT)	
Admission	\$200 (non-lCU) / \$2,000 (lCU) per accident	
Confinement	\$200 a day (non-ICU) – up to 31 days / \$400 a day (ICU) – up to 31 days	
Inpatient Rehab (paid per accident)	\$100 a day, up to 15 days	
ACCIDEN'	TAL DEATH	
Employee receives 100% of amount shown, spouse receives 50% and children receive 20% of amount shown	\$40,000 \$100,000 for common carrier	

Accident Insurance

(Continued)

BENEFIT TYPE	METLIFE ACCIDENT INSURANCE PAYS YOU			
DISMEMBERMENT, LOSS & PARALYSIS				
Dismemberment, Loss & Paralysis	\$500 – \$40,000 per injury			
OTHER BENEFITS				
Lodging – Pays for lodging for companion up to 31 nights per calendar year.	\$100 per night, up to 31 nights Payable 1x per calendar year			
Health Screening Benefit (Wellness) provided if the covered insured takes one of the covered screening/prevention tests.	\$50			

Cost of Coverage

COVERAGE OPTIONS	MONTHLY COST
Employee only	\$8.71
Employee + Spouse	\$16.11
Employee + Child(ren)	\$18.15
Employee + Spouse & Child(ren)	\$22.73

WHO CAN I CALL FOR ASSISTANCE?

Contact a MetLife Customer Service Representative at **1-800-GET-MET8 (1-800-438-6388)**, Monday through Friday from 8:00 a.m. to 8:00 p.m., EST.

Auto And Home Insurance



From auto accidents to natural disasters, there has been an increase in the severity and frequency of incidents. And without the right coverage, an accident or storm can be devastating to your financial well-being.

With Farmers you can give yourself access to the protection you need to stay prepared for the unexpected, and the support you need to get back on track. Farmers may periodically send direct mailings to your home address with information on their coverage offerings.

Choose what's right for you

- Auto
- Home
- Mobile home

- RV
- Renters
- Flood

- Condo
- Boats
- Landlord's rental dwelling
- Personal excess liability protection

Visit **www.myautohome.farmers.com** for more information or contact Farmers' customer service team at **groupautoandhome@farmersinsurance.com** or **800-438-6381**.

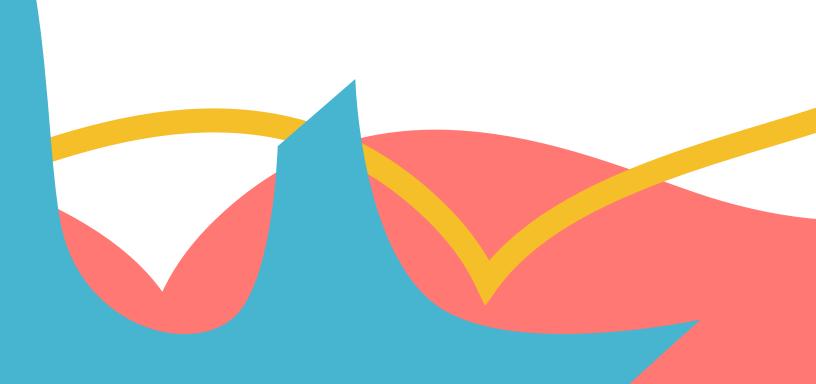
Pet Insurance



Our pets' lives come with uncertainties. No matter how careful or responsible we are, our puppies find and devour socks, our kittens climb and stumble off shelves, and we have a responsibility to mend them back to health. We love our pets, and pet insurance enables us to care for them without financial burden.

You have the opportunity to purchase pet insurance provided through Nationwide. With this insurance, you receive cash back on vet bills based on the coverage option you choose – reimbursement of 90%, 70% or 50%. Plus, you can use any vet, anywhere – no networks and no pre approvals.

For more information, including the cost of coverage, visit **www.PetsNationwide.com** or **877-738-7874**.



Parenting and Family Services

Back-Up Care, Pet Care and More

Bright Horizons offers many solutions to help you manage your work, family and personal responsibilities. Bright Horizons gives you access to back up child care, elder care, sitter/nanny resources, college coach, tutoring resource (and even pet care services!)

	WHAT'S INCLUDED
Back-up child, adult and elder care*	Back-up child or adult care when you need it. Because sometimes your regular caregiver is out sick or on vacation, and you need someone to fill in. You can depend on Bright Horizons Back-Up $Care^{TM}$ service to help fill the gap whenever there is a lapse or breakdown in your regular care arrangements.
	You can find convenient back-up child care at nearby centers or reserve back-up care for your child and adult or elder loved ones with in-home care providers.
	You have access to 25 days of care per dependent per calendar year – all with reasonable copays! Plus, new parents receive an additional 5 days of back-up care to use during your child's first year.
	Your costs for care are listed below:
	 Center-based care – \$15/child/day; max copay \$25 In-home care – \$4/hour; minimum 4 hours and maximum 10 hours
Babysitters, nannies and housekeepers	Through Sittercity, you have free access to a comprehensive online data-base, as well as online forums, tools, and resources, that can help you find occasional and everyday child care, care for children with special needs, and household help. You also have access to Jovie, a nanny placement service and Right at School to find before and after school care. The cost of care varies based on geographic region, type, number of children, and level of care.
Preferred enrollment at Bright Horizons	Need full-time, ongoing care? Get ahead on wait lists at select Bright Horizons child care centers
Tutoring, test prep and homework help*	Your tutoring and test prep benefit gives you easy access to high-quality tutoring and test prep providers, offering a variety of online and in-person options with exclusive discounts for Bright Horizons families. Your cost for virtual tutoring is \$15 for 4 hours.
Pet care*	Take advantage of the back-up care benefit to take care of your pets too! Pet care services are available through Bright Horizon's pet care partners. Services include: Overnight boarding Pet sitting Cat drop-ins Dog day care
	You can exchange up to 10 back-up care uses per year to be used on pet care services with a Bright Horizons pet care partner. One back-up care uses provides a \$100 voucher with Rover or credits to be used for walks, home drop-in visits or overnight boarding with Wags!

^{*} Important: Please be aware that use of back-up care services and/or exchange of back-up care uses for other services, such as tutoring and/or pet care, are subject to imputed income under IRS regulations. The amount of imputed income will be equal to the fair market value of the services as determined by Bright Horizons less the amount of your copay for the service.

Parenting and Family Services (continued)

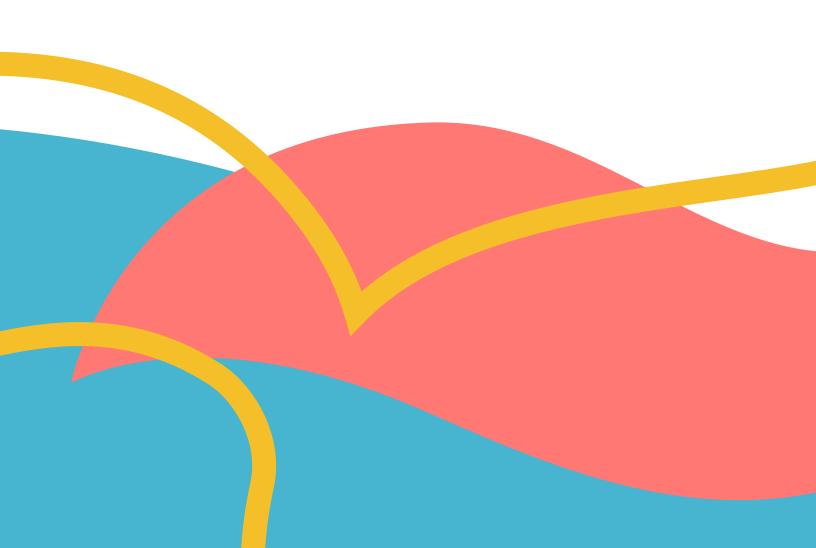
HOW TO REGISTER

Visit www.Clients.BrightHorizons.com/ArentFoxSchiff

Employee Username: ArentFoxSchiff

Password: Benefits4You





Elder Care and Caregiver Support Concierge

homethrive

If you support anyone who needs care due to age, disability or a medical condition, you are not alone. You are among the many individuals providing care, with a majority of caregivers working.

At ArentFox Schiff we want to help you discover a better way forward that prioritizes care for your loved one and your own well being. That's why we offer Homethrive.

Homethrive provides personalized advice and expert coaching, problem solving, and assistance and care coordination, An experienced social worker (Care Guide) is assigned to the entire member family.

Homethrive is provided at no cost to you by ArentFoxSchiff.

Visit https://app. homethrive.com/ join and sign up using your work email address.







PLANNING FOR THE FUTURE



BETTER FAMILY DYNAMICS



SERVICES FOR SENIORS



DE-MYSTIFYING MEDICARE



BEST TECH FOR SENIORS



IN-DEMAND RESOURCES



SUPPORT FOR NAVIGATING COMPLEX CAREGIVING SITUATIONS



LIVE CHAT FOR SPECIFIC QUESTIONS AND MORE

Adoption and Surrogacy Reimbursement

ArentFox Schiff recognizes that families are built in many ways.

In order to support eligible individuals on their path to building a family, we offer both an Adoption Reimbursement Program and a Surrogacy Reimbursement Program. These programs can provide financial assistance for eligible reimbursable adoption-related and surrogacy-related expenses for eligible individuals.

Eligible individuals may be reimbursed up to a maximum of \$25,000 for qualified expenses related to adoption or surrogacy. There is a lifetime maximum reimbursement of \$50,000 combined for the firm's Adoption and Surrogacy Reimbursement Programs.

For more information, refer to the Adoption Reimbursement Program and Surrogacy Reimbursement Program policies, available on the Leave of Absence page at Benefits and Retirement on the FoxNet Hub.

You are eligible for these programs if you have successfully completed 180 days of service with the firm since date of hire or rehire and are:

- a regular full-time employee;.
- a regular employee with reduced hours working at least 30 hours per week; or
- an Income Partner with at least an 80% commitment level

Mindful Return

Becoming a new parent is a transformative experience. Supporting well-being and transition back to work for new parents after parental leave is a priority.

That's why we offer new parents returning from parental leave the opportunity to enroll in a 4-week online program designed to navigate the transition back to work. The Benefits Team will provide information regarding this online program in connection with the Parental Leave process. To learn more about the program and what it offers, visit **mindfulreturn.com**.



While you are traveling on firm business, you can take advantage of no-fuss, refrigerated, express shipping or toting of breast milk home to your baby. To learn more and arrange for the services, visit milkstork.com. The firm will reimburse individuals for the charges associated with using the program while on business travel.

Paid Time Off

Paid time off is an important part of a fulfilling work and personal life. The firm recognizes the importance of taking time off for one's health and well-being. ArentFox Schiff offers a generous annual leave program, paid holidays and early closures on certain days before a holiday.

Description Descriptio

There are many reasons that you may need to take time away from work – whether for your own health, to welcome a new child into the home, to care for an ill family member or to give service to our country—ArentFox Schiff offers eligible employees a number of types of leave of absence including:

- Parental Leave Up to 12 weeks of paid leave
- Adoption Leave Up to 8 weeks of paid leave
- Surrogacy Leave Up to 8 weeks of paid leave
- Short-Term Disability (Medical) Leave –
 Up to 12 weeks of paid leave

For more information on leaves and the amount of pay received during leave, including how your firm-paid benefits are impacted by amounts that you are eligible to receive from your state or jurisdiction, refer to the Leave of Absence page at Benefits and Retirement on the FoxNet Hub.

New parents that give birth, adopt or bring a child into the family through surrogacy receive a total of 20 weeks of leave.

State or Jurisdictional Leaves

Paid Family Medical Leave (PFML) is a state or jurisdictional benefit that allows eligible employees to take paid time off for medical or family care reasons, which may include:

- Managing a personal serious injury or illness.
- Bonding with a newborn, adopted or fostered child.
- Managing family affairs when a family member is on or impending call to active duty in the Armed Forces.
- Caring for a family member with a serious health condition.

PFML is currently available in the following states and jurisdictions. **If you are an employee and are employed in a state or jurisdiction that provides paid family leave, you must apply for this leave in connection with applying for firm-paid leave.**

Massachusetts

For those who work in Massachusetts, you are able to take up to 26 weeks of paid leave. PFML is funded through a Massachusetts tax. For more information, please visit www.mass.gov/DFML

San Francisco

Your employer may be required to provide supplemental compensation to you under the San Francisco Paid Parental Leave Ordinance (PPLO) if you are receiving PFL benefits for bonding with a new child through birth, adoption, or foster care placement.

For more information, visit www.sfgov.org/olse/paid-parental-leave-ordinance.

State or Jurisdictional Leave (continued)

California

For those working in California, PFML does not provide job protection, only monetary benefits for up to 8 weeks within a 12 month period; however, your job may be protected through other federal or state laws such as the Family and Medical Leave Act (FMLA) or the California Family Rights Act (CFRA).

If eligible, you can receive up to 60 to 70 percent (depending on income) of wages earned 5 to 18 months before your claim start date up to the maximum weekly benefit. The length of time worked at your current job does not affect eligibility. For more information, visit www.edd.ca.gov/disability/ Calculating_PFL_Benefit_Payment_Amounts.htm

To receive benefits, you must:

- File a claim for PFL benefits using **SDI Online** or by **mail**.
- Have earned at least \$300 in wages that are subject to SDI deductions (look for "CASDI" on your paystubs) during the 12-month base period of your claim.
- Provide proof of relationship for bonding claims (birth certificate or record, adoption paperwork, etc.).
- Have the care recipient's physician/practitioner certify to the need for care by completing the Physician/ Practitioner's Certification for care claims.

Washington DC

The District of Columbia Paid Family Leave (DC PFL) Act provides up to:

- 8 weeks to bond with a new child.
- 6 weeks to care for a family member with a serious health condition.
- 6 weeks to care for your own serious health condition.
- 2 weeks to receive prenatal care.

For more information or to register for Paid Family Leave, please visit www.dcpaidfamilyleave.dc.gov/how-to-apply-for-benefits

New York

New York Paid Family Leave (PFL) offers paid time off to care for a loved one, bond with a newly born, adopted or fostered child or assisting a family member who is deployed abroad. PFL also provides:

- Job protection.
- Continued health insurance.
- Protection from discrimination or retaliation.

PFL provides both time off and wage replacement benefits. The wage benefit is a percentage of your average weekly wage (AWW), capped at the same percentage of the Statewide Average Weekly Wage (SAWW). Generally, your AWW is the average of your last eight weeks of wages prior to taking PFL, including bonuses and commissions. The SAWW is updated annually.

If your average weekly wage is more than \$100, the minimum benefit amount is \$100. If your average weekly wage is less than \$100, you will receive your full wages during a period of PFL. For example, if your average weekly wage is \$150, your PFL benefit rate would be \$100. If your average weekly wage is \$40, your PFL benefit rate would be \$40. For more information, please visit PaidFamilyLeave.ny.gov

PAID FAMILY LEAVE BENEFITS					
YEAR	WEEKS BENEFIT				
2024	12 weeks	67% of employee's AWW, up to 67% of SAWW			

Professional Development Assistance Program

Professional development gives us the opportunity to learn and apply new knowledge and skills that can benefit us in our jobs and in our careers.

ArentFox Schiff offers professional development programs and opportunities to its professional staff and attorneys.

Professional Staff

All full-time staff employees who have completed 180 days of continuous service with the firm are eligible for the Professional Development Assistance program. The Professional Development Assistance Program will reimburse eligible staff members up to \$2,000 per calendar year.

Reimbursement is provided for an undergraduate or graduate degree seeking programs or for approved professional certification and recertifications. Law school tuition is excluded from this program.

Attorneys

The firm also provides professional development programs and opportunities for attorneys. For more information on attorney professional development, please contact the Attorney Recruiting and Professional Development team.

© Employee Discount Program



Save on hotels, rental cars, concerts, theme parks, sports, live events, electronics, appliances, apparel, gift cards, movie ticket and much more. We are pleased to partner with TicketsatWork to offer you these exclusive discounts, offers on products, services and experiences. Visit ticketsatwork.com and use company code ARENTFOX.



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O Life Insurance



We cannot predict the future, but we can plan for it. Life insurance is an important part of your financial security, especially for the people who depend on you for support.

That's why ArentFox Schiff offers benefits to protect your income and help give you peace of mind.

If you pass away while employed by ArentFox Schiff, your beneficiaries will receive a lump sum benefiti, as shown below.

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

LIFE INSURANCE				
ARENTFOX SCH	IIFF PROVIDES AT NO COST ²	ADDITIONAL COVERAGE YOU CAN PURCHASE		
Partners	\$1,000,000			
Employees on Attorney payroll and Chiefs and Directors	\$300,000	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		
Exempt employees excluding Chiefs and Directors	2x annual earnings, rounded to highest \$1,000 (max \$250,000)	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.		
Phase Out Partners	\$1,000,000	Guaranteed Issue (GI) amount is \$180,000 for you and \$25,000 for		
Non-Exempt Employees	2x annual earnings, rounded to highest \$1,000 (max \$200,000)	your spouse. Coverage amounts above the GI amount and late entrants are subject		
Chief Operating Officer	\$1,000,000	to Evidence of Insurability.		
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.

Coverage is effective on the first day of employment; you must be regularly scheduled to work at least 20 hours per week.

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

² Partners pay the cost of coverage.

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



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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	ARENTFOX SCHIFF PROVIDES AT NO COST; 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.				
What is the benefit period?	Up to 12 weeks after the 7-day elimination period for a	n approved disability ¹			
What is the benefit amount?	Percentage of your base pay based on your length of service				
	Length of Service Percentage of Pay				
	Less than 180 days	0%			
	181 days or more	100%			
How does STD interact with Family and Medical	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 STD.				
Leave (FMLA) and state or jurisdictional paid family leave?	gible for paid family leave from their state or d as state or jurisdictional leave benefits will be offset will run concurrently.				

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

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

Disability Insurance

(continued)

LONG-TERM DISABILITY (LTD)					
ARENTFOX	ARENTFOX SCHIFF PROVIDES AT NO COST'; 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 con	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 POSIT	TION WITH THE FIRM			
	Staff Non-partner attorneys	Equal to 60% of basic earnings, up to a maximum monthly benefit of \$15,000			
		60% of compensation up to \$20,000/month on income from \$200k to \$600k			
	Partners	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		
	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		
What is the benefit amount?	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 many 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.

O Long-Term Care Insurance (For Attorneys only)

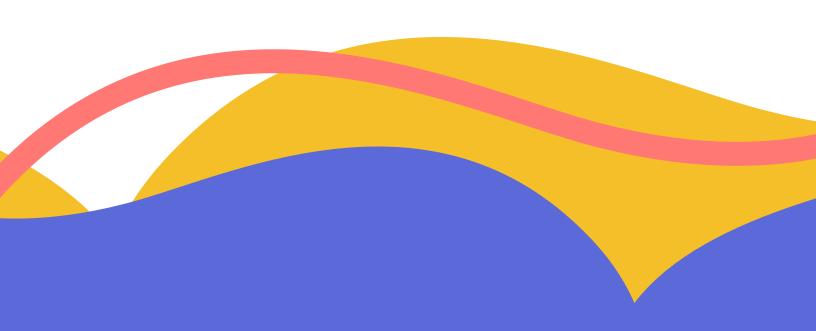
Long-term care insurance provides care for those who need long-term assistance in a nursing home, care at home or adult daycare. What it also provides, though, is peace of mind that yourself or loved ones will be able to afford the help that might be needed.

ArentFox Schiff provides its eligible non-partner attorneys 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 Benefits and Retirement on the FoxNet Hub or contact the Benefits team.



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.



2024 Employee Contributions for Benefits

Medical, Dental and Vision

		XEMPT DNAL STAFF	EXEMPT PROFESSIONAL STAFF		ASSOCIATE/ COUNSEL/ CHIEF/	PARTNER
	LESS THAN \$80,000	\$80,000 AND HIGHER	LESS THAN \$80,000	\$80,000 AND HIGHER	SENIOR DIRECTOR	
CAREFIRST BLUECRO	SS BLUESHIEL	D HDHP 1 – 2,00	0/4,000			
Employee Only	\$43.14	\$64.72	\$46.74	\$70.11	\$116.85	\$934.78
Employee Plus Spouse or Domestic Partner	\$181.20	\$226.50	\$196.31	\$245.38	\$343.54	\$1,963.05
Employee Plus Child(ren)	\$163.95	\$204.93	\$177.61	\$222.01	\$310.82	\$1,776.10
Family	\$258.86	\$323.58	\$280.44	\$350.55	\$490.77	\$2,804.36
CAREFIRST BLUECRO	OSS BLUESHIEL	D HDHP 2 - 4,00	0/8,000			
Employee Only	\$36.30	\$54.46	\$39.33	\$59.00	\$98.33	\$786.62
Employee Plus Spouse or Domestic Partner	\$152.48	\$190.60	\$165.19	\$206.49	\$289.08	\$1,651.90
Employee Plus Child(ren)	\$137.96	\$172.45	\$149.46	\$186.83	\$261.56	\$1,494.59
Family	\$217.83	\$272.29	\$235.99	\$294.99	\$412.98	\$2,359.87
METLIFE BASIC DENT	TAL PLAN					
Employee Only	\$5.74	\$5.74	\$6.22	\$6.22	\$6.22	\$24.89
Two-Party	\$11.01	\$11.01	\$11.93	\$11.93	\$11.93	\$47.70
Family	\$17.35	\$17.35	\$18.80	\$18.80	\$18.80	\$75.20
METLIFE PPO DENTA	L PLAN					
Employee Only	\$13.35	\$13.35	\$14.47	\$14.47	\$14.47	\$57.87
Two-Party	\$28.46	\$28.46	\$30.84	\$30.84	\$30.84	\$123.34
Family	\$42.46	\$42.46	\$46.00	\$46.00	\$46.00	\$183.99
VSP VISION PLAN (M	ONTHLY DEDUC	TION)				
Employee Only	\$6.93	\$6.93	\$6.93	\$6.93	\$6.93	\$6.93
Two-Party	\$15.68	\$15.68	\$15.68	\$15.68	\$15.68	\$15.68
Family	\$15.68	\$15.68	\$15.68	\$15.68	\$15.68	\$15.68
NUMBER OF PAY PERIODS IN 2024 Cost shown is per pay period unless otherwise noted	26	26	24	24	24	12

Benefits at a Glance

BENEFITS	PROFESSIONAL STAFF	CHIEF & DIRECTOR	ASSOCIATE & OTHER PROFESSIONAL	COUNSEL II'	PARTNER
LIVE HEALTHY					
Medical	Yes	Yes	Yes	Yes	Yes
Dental	Yes	Yes	Yes	Yes	Yes
Vision	Yes	Yes	Yes	Yes	Yes
Health Care FSA	Yes	Yes	Yes	Yes	No
Limited Purpose FSA	Yes	Yes	Yes	Yes	No
Dependent Care FSA	Yes	Yes	Yes	Yes	Yes
Fitness Center/Gym Discounts	Yes	Yes	Yes	Yes	Yes
LIVE WELL					
Employee Assistance Program	Yes	Yes	Yes	Yes	Yes
Commuter Benefits	Yes	Yes	Yes	Yes	No
Voluntary Benefits	Yes	Yes	Yes	Yes	Yes
Back-Up Care	Yes	Yes	Yes	Yes	Yes
Surrogacy and Adoption Reimbursement	Yes	Yes	Yes	Yes	Yes****
Elder Care and Caregiver Support Concierge	Yes	Yes	Yes	Yes	Yes
Parenting Programs	Yes	Yes	Yes	Yes	Yes
Paid Time Off	Yes	Yes	Yes	N/A	Yes
Leaves of Absence	Yes	Yes	Yes	Yes	N/A
Professional Development Program	Yes	Yes	No	N/A	N/A
Employee Discount Program	Yes	Yes	Yes	Yes	Yes
Banking Benefits	Yes	Yes	Yes	Yes	Yes
Bonus Pay	Yes	Yes	Yes	N/A	N/A
LIVE FOR TOMORROW					
Life and AD&D	Yes	Yes	Yes	Yes	Yes
Supplemental Life	Yes	Yes	Yes	Yes	Yes
Dependent Life	Yes	Yes	Yes	Yes	Yes
Short Term Disability	Yes	Yes	Yes	Yes	N/A
Long Term Disability	Yes	Yes	Yes	Yes	Yes
Individual Disability	Yes	Yes	Yes	Yes	Yes
Long Term Care	No	No	Yes***	Yes***	No
401(k) Retirement Savings Plan	Yes	Yes	Yes	Yes	Yes
Profit Sharing Plan	Yes	Yes	No	No	Yes
Defined Benefit Retirement Savings Plan	No	Yes**	No	Yes	Yes
Travel Accident	Yes	Yes	Yes	Yes	Yes
529 Savings Plan	Yes	Yes	Yes	Yes	Yes

Actual benefits provided are subject to the provisions of the applicable plan, policy or program. Please contact the Benefits team for more details.

^{*} Please contact the Benefits team for benefits availability.

^{**} Chiefs only

^{***} Eligible Attorneys and Counsel only, Counsel II are not eligible

^{****} Only Income Partners with 80% commitment level

Contacts

The resources below are available to assist you if you have any questions about your benefits. Remember, you can also find information and resources, such as plan summaries, quick links and more at **arentfox.sharepoint.com/sites/Benefits and Retirement.**

QUESTIONS REGARDING	CONTACT	PHONE NUMBER	WEBSITE
General Information	AFS Benefits Team Steve Coffin Pam Krebs Martha Marroquin Patricia Griffin Wanda Roman	202-350-3645 312-258-4693 213-443-7669 312-258-4542 312-258-4876	benefits@afslaw.com
Medical	CareFirst BlueCrossBlueShield	833-381-2488	www.carefirst.com
Prescription Drugs (Pharmacy Benefit Manager)	CVS Caremark	800-241-2271	www.carefirst.com
Dental	MetLife	800-942-0854	www.metlife.com/mybenefits
Vision	VSP	800-877-7195	www.vsp.com
Flexible Spending Accounts	Flores	800-532-3327	www.flores247.com
Health Savings Accounts	Optum Bank	866-234-8913	www.optumbank.com
Employee Assistance Program	Curalinc	888-881-5462	www.supportlinc.com Username: arentfox
Back-up Care	Bright Horizons	877-242-2737	www.careadvantage.com/arentfox
Elder Care and Caregiver Support Concierge	Homethrive	888-777-2199	www.homethrive.com
Milk Stork	Milk Stork	510-356-0221	www.milkstork.com
Mindful Return	Patricia Griffin	312-258-4542	www.mindfulreturn.com
Leaves of Absence	The Standard	866-756-8116	www.standard.com
Short Term Disability	The Standard	866-756-8116	www.standard.com
Long Term Disability	The Standard	866-756-8116	www.standard.com
Individual Disability Insurance	UNUM	866-679-3054	www.unum.com/employees
Life Insurance	The Standard	866-756-8116	www.standard.com
Hospital, Accident and Critical Illness	MetLife	800-438-6388	www.metlife.com
Long Term Care	UNUM	800-227-4165	www.unum.com
Retirement Plans	Empower	800-743-5274	www.empower.com

Benefit Eligibility Requirements

(for benefits provided under the ArentFox Schiff Employee Welfare Benefit Plan)

BENEFIT	WHO'S ELIGIBLE?	WHO'S NOT ELIGIBLE?
LIVE HEALTHY		
Medical	Employees and Partners Minimum of 30 hours per week required Phase-out partners years 1-3 Retiree Medical Plan participants	Employees and Partners who are not working 30 hours per week, leased or temporary employees, consulting attorneys and contract service providers
Dental	Employees and Partners Minimum of 20 hours per week required Phase-out partners years 1-3 Retiree Medical Plan participants	Employees and Partners who are not working 20 hours per week, Counsel II, leased or temporary employees, consulting attorneys and contract service providers
Vision	Employees and Partners Minimum of 30 hours per week required Phase-out partners years 1-3 Retiree Medical Plan participants	Employees and Partners who are not working 30 hours per week, Counsel II, leased or temporary employees, consulting attorneys and contract service providers
Health Care Flexible Spending Accounts (FSA)	Employees	All Partners, leased or temporary employees, consulting attorneys and contract service providers
LIVE WELL		
Employee Assistance Program	All employees and Partners	Leased or temporary employees and contract service providers
LIVE FOR TOMORROW		
Life Insurance – Basic and AD&D	Employees and Partners Minimum of 20 hours per week required Phase-out partners years 1 and 2	Counsel II, leased or temporary employees, consulting attorneys and contract service providers
Life Insurance – Supplemental	Employees and Partners Minimum of 20 hours per week required Phase-out partners years 1 and 2	Counsel II, leased or temporary employees, consulting attorneys and contract service providers
Disability – Short Term	Employees Minimum of 20 hours per week required	Partners, Counsel II, leased or temporary employees, consulting attorneys and contract service providers; Partner short term disability is provided for under the Partnership Agreement
Disability – Long Term	Employees and Partners Minimum of 30 hours per week required Phase-out partners year 1	Counsel II, leased or temporary employees, consulting attorneys and contract service providers
Long Term Care	Full-time attorneys and Partners	An employee who is not a practicing lawyer performing legal services for the Employer as a licensed attorney, Counsel II, leased or temporary employees, consulting attorneys, contract service providers and Retiree Medical Plan participants
Business Travel Insurance	Full-time employees and Partners	

Actual eligibility is subject to the eligibility provisions of the actual plan, policy or program. Please see the documentation on the Benefits and Retirement page on the FoxNet Hub or contact the Benefits team for more information.

About This Benefits Guide

This Benefits Guide describes the highlights of the ArentFox Schiff LLP benefits program in non-technical language. Your specific rights to benefits under this program are governed solely, and in every respect, by the official documents and not the information contained within this Benefits Guide. If there is any discrepancy between the descriptions of the program elements in this Benefits Guide and the official plan documents, the language of the official plan documents shall prevail as accurate. Please refer to the plan-specific documents published by each of the respective carriers for detailed plan information. Eligibility for any benefit plan is determined by applicable plan documents and policies. You should be aware that any and all elements of the Benefits Program may be modified in the future to meet Internal Revenue Service rules or otherwise as determined by the firm. This Benefits Guide may not be reproduced or redistributed in any form or by any means without the express written consent of the firm. Copies of all relevant Summary Plan Descriptions and notices that are legally required are available on the FoxNet Hub on the Benefits and Retirement page.



