

# **Employee Benefits Enrollment Guide 2023**

## **DeepShield Systems, Inc.**

### **INTRODUCTION**

This Employee Benefits Enrollment Guide ("Guide") outlines the comprehensive benefits package available to eligible employees of DeepShield Systems, Inc. ("Company") for the 2023 plan year. This document serves as a summary of benefits and enrollment procedures but does not constitute the complete plan documents.

### **1. ELIGIBILITY**

1. Full-time employees working 30+ hours per week are eligible for benefits on the first day of the month following their start date.
2. Part-time employees working 20-29 hours per week are eligible for select benefits as specified in Section 4.
3. Dependents eligible for coverage include:
  - Legal spouse or domestic partner
  - Children under age 26
  - Disabled dependent children over age 26 (with documentation)

### **2. MEDICAL INSURANCE**

1. Plan Options:
  - Premium PPO Plan (Anthem BlueCross BlueShield)
  - Standard PPO Plan (Anthem BlueCross BlueShield)
  - High Deductible Health Plan with HSA (Anthem BlueCross BlueShield)
2. Company Contribution:
  - Company covers 80% of employee premium
  - Company covers 50% of dependent premium
  - HSA contribution of \$1,000 (individual) or \$2,000 (family) for HDHP participants

### **3. DENTAL AND VISION**

1. Dental Insurance (Delta Dental):

- Preventive care covered 100%
- Basic services covered 80%
- Major services covered 50%
- Annual maximum: \$2,000

2. Vision Insurance (VSP):

- Annual eye exam: \$10 copay
- Frames allowance: \$175 every 24 months
- Contact lens allowance: \$175 every 12 months

**4. ADDITIONAL BENEFITS**

1. Life and AD&D Insurance:

- Company-paid coverage: 2x annual salary
- Voluntary supplemental coverage available
- Spouse/dependent coverage options

2. Disability Insurance:

- Short-term disability: 60% of salary up to 13 weeks
- Long-term disability: 66.67% of salary up to age 65

3. Flexible Spending Accounts:

- Healthcare FSA: \$3,050 annual maximum
- Dependent Care FSA: \$5,000 annual maximum

**5. RETIREMENT BENEFITS**

1. 401(k) Plan:

- Immediate eligibility
- Company match: 100% of first 4% contributed
- Immediate vesting of employee contributions
- 3-year cliff vesting of employer contributions

**6. ADDITIONAL PERKS**

1. Professional Development:

- Annual training allowance: \$2,500
- Certification reimbursement
- Industry conference attendance

2. Wellness Benefits:

- Monthly fitness allowance: \$50
- Annual biometric screening
- Mental health resources

## **7. ENROLLMENT PROCEDURES**

1. Open Enrollment Period:

- November 1-30, 2022
- Changes effective January 1, 2023

2. Required Documentation:

- Dependent verification documents
- Domestic partner affidavit (if applicable)
- HSA eligibility certification

3. Enrollment Platform:

- Access via WorkDay portal
- Mobile enrollment option available
- IT support: [benefits@deepshield.com](mailto:benefits@deepshield.com)

## **8. LEGAL NOTICES**

1. This Guide provides a summary of available benefits. Complete details are contained in the legal documents governing each plan. If there is any conflict between this Guide and the legal documents, the legal documents will prevail.

2. DeepShield Systems, Inc. reserves the right to modify, amend, or terminate any benefit plan at any time, subject to applicable law.

## **9. CONTACTS**

Benefits Department:

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Wilmington, DE 19801

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Email: [benefits@deepshield.com](mailto:benefits@deepshield.com)

### **ACKNOWLEDGMENT**

I acknowledge receipt of this Employee Benefits Enrollment Guide and understand that it provides a summary of benefits available for the 2023 plan year.

**Date:** \_

**Employee Name:** \_

**Employee Signature:** \_