

Benefits Summary

Full-Time Regular Staff
January 1, 2026

Health Insurance – AEM offers a healthcare insurance structure where employees find coverage based on their local marketplace, called an Individual Coverage Health Reimbursement Arrangement (ICHRA). Through this coverage, AEM covers a set cost based on employee age and individuals explore their local healthcare market based on zip code. AEM health insurance includes a spousal surcharge. If you are married and your spouse is employed and eligible to participate in his or her employer's group health insurance plan, a higher monthly premium is charged to cover the spouse on the AEM plan. The intent of the surcharge is to shift financial responsibility for health care coverage to the employer of the working spouse.

Zizzl & Individual Coverage Health Reimbursement Account (ICHRA)

CHOICE (formerly known as ICHRA, or Individual Coverage Health Reimbursement Arrangement) is AEM's approach to providing health benefits that prioritize flexibility, personalization, and cost management for both employees and the organization.

AEM utilizes the third-party administrator, Zizzl, for healthcare benefits enrollment, administration, and ongoing management. Zizzl's platform will only be used for healthcare benefits. All other benefits for employees, eligible spouses, and dependents will still be elected in Paycom, including benefits such as dental, vision, supplementary life insurance, etc.

Enrollment:

During open enrollment, employees find the employer's contribution on the Zizzl site and can select a plan that works for them and their dependents.

Premiums:

The monthly premium is set by the insurance carrier and depends on your age, county (ZIP Code), tobacco usage, and the number of individuals covered. Pre-existing conditions will not affect eligibility or rates.

Family premiums equal the sum of premiums for each member covered. Employees can receive additional contributions based on the number of dependents. If you have more than three children under the age of 21, employees will only pay premiums for the three oldest children under the age of 21.

Contributions:

AEM determines the CHOICE/ICHRA contribution each year. To receive the CHOICE contribution, employees must purchase an IFP Health plan through the Zizzl site. Employees can review their employer contribution in the following places:

1. Displayed within the 90-Day CHOICE Notice which can be found in the library section of the site.
2. On the Employee Home page in the "Your available CHOICE funds" panel.
3. The contribution can also be found when you are reviewing plans within your enrollment.

If the premium costs less than the employer's contribution, the employee pays \$0 from their paycheck for the healthcare premium. If the premium costs more than the employer's contribution, the employee continues to pay the premium out of their paycheck.

Administration:

Zizzl is the administrator, providing tools and support throughout the process. They'll help manage communications with carriers and answer questions about your plan.

Employee Assistance Program (EAP)

– AEM offers several EAP options through United HealthCare, Empathia, and UNUM. The benefit provides resources for mental health, parenting, budgeting, legal or financial questions, and more. This is at no cost to the employee and covers both the individual and family.

Vision Insurance – AEM offers a full-service plan through Superior Vision. The plan includes higher benefit levels for services received from participating providers.

Monthly Employee Premium

Employee Coverage Only	\$ 2.50/mo.
Limited Family	\$ 5.00/mo.
Family	\$ 7.50/mo.

Dental Insurance – AEM offers an indemnity dental insurance plan through Delta Dental with diagnostic and preventative services covered at 100%, restorative services covered between 50-80%, and orthodontic services covered at 50%.

AEM currently pays the full monthly premium for both single and family coverage.

401(k) Plan & Company Match – AEM offers a savings plan designed to help you accumulate money for retirement. Contributions can be made by the staff member with pre-tax dollars (see IRS regulations for specific maximums) through bi-weekly payroll deductions. The plan has an automatic enrollment feature after three months of service. New staff are automatically enrolled with a payroll deduction of 5% of salary, unless the staff member follows opt out procedures.

AEM automatically contributes 4% of salary for regular full-time and part-time staff working 1,000 hours or more per year. In addition, if the employee also contributes to the 401(k), AEM will increase its contribution up to an additional 2% for a maximum total contribution of up to 6%. The contribution rates by AEM are as follows:

Initial AEM Contribution	Staff Contribution	Additional AEM Contribution	Final AEM Contribution
4%	0%	0.0%	4.0%
4%	1%	0.3%	4.3%
4%	2%	0.7%	4.7%
4%	3%	1.0%	5.0%
4%	4%	1.3%	5.3%
4%	5%	1.7%	5.7%
4%	6%	2%	6.0%
4%	7%	2%	6.0%
4%	8%	2%	6.0%
4%	9%	2%	6.0%
4%	10%	2%	6.0%
4%	11%	2%	6.0%
4%	12%	2%	6.0%

The vesting period for contributions made by AEM is three years.

Incentive Bonus – AEM offers eligibility for an annual incentive bonus designed to reward staff for their contribution towards the success of AEM. Staff member goals are outlined on individual scorecards with a bonus target of 10% of salary for Senior Directors, 8% of salary for Directors, 6% of salary for Managers, Coordinators and Assistants. Bonuses are distributed in spring and are subject to approval by the AEM Board of Directors.

Paid Time Off (PTO) – AEM offers an outstanding paid time off plan which includes a pool of days to use for vacation, sick leave, medical appointments, childcare needs, family emergencies or other personal business. PTO accrues at the rate of 1.0 day per month up to 2.5 days per month based on years of service.

Employees hired January through September accrue 1.5 PTO days per month for each month

worked during the first, partial calendar year of employment. Additional PTO days are accrued as follows:

<u>Length of Service</u>	<u>Accrual Rate</u>
1st & 2nd full calendar years	18 days
3rd & 4th full calendar years	21 days
5th-9th full calendar years	24 days
10th+ full calendar year	30 days

Paid Holidays – AEM offers a generous paid holiday schedule that includes ten pre-designated days and two floating holidays annually.

Casual Dress Code – Staff enjoy a casual dress code Monday through Friday including tasteful blue jeans, t-shirts, sweatshirts, etc. Staff are expected to dress business casual/business formal when external guests are present.

Volunteer Time Off (VTO) – AEM encourages staff involvement in the community and in lending voluntary support to programs that positively impact quality of life. In addition to group community service projects organized by Human Resources, AEM provides an additional paid day each year for staff to volunteer in their local community at a charitable 501(c)(3) nonprofit. Goals of the VTO program are to create community engagement opportunities that are meaningful to staff while helping those in need.

Telework – Staff may be eligible to work from home up to two days per week. Some jobs, by nature of their duties, are not compatible for telecommuting. Manager approval is required before teleworking is awarded. New hires are required to meet a three-month waiting period before becoming eligible.

Professional Development – AEM provides training in a variety of areas including understanding our members and the industry, functional skill enhancement, and professional development. AEM also offers limited tuition reimbursement after one year of service.

Short Term Disability – AEM offers a generous salary protection plan for approved medical leaves of absence. The plan includes up to six weeks at 100% of normal salary, followed by six weeks at 60% of normal salary based on medical certification.

Long Term Disability – AEM offers an insurance plan that provides salary protection at 60% of normal salary for medically validated

illness or injury following a three-month elimination period. AEM pays the full monthly premium.

Life Insurance and Accidental Death & Dismemberment – AEM offers a term group life insurance plan and an accidental death & dismemberment insurance plan at two times annual salary. AEM pays the full monthly premium.

Voluntary Life Insurance and Voluntary Accidental Death & Dismemberment – For staff interested in additional coverage beyond that provided by AEM, a voluntary life insurance plan and a voluntary accidental death & dismemberment insurance plan is available. Staff who elect this coverage are 100% responsible for the premium.

Flexible Spending Account Plan – Staff participating in a plan that is NOT a high-deductible healthcare plan – or no health plan – may set aside pre-tax dollars via payroll deduction to pay for eligible products, medical expenses and co-pays, dependent care expenses or eligible out-of-pocket medical, dental or vision expenses.

Dependent Care Flexible Spending Account Plan – Staff participating in a plan that is NOT a high-deductible healthcare plan – or no health plan – may set aside pre-tax dollars via payroll deduction to pay for eligible dependent care expenses.

Limited Purpose Flexible Spending Account Plan – Staff participating in an HDHP HSA-eligible health plan may set aside pre-tax dollars via payroll deduction to pay for eligible dependent care expenses or eligible out-of-pocket dental or vision expenses.

Travel Accident Insurance – AEM offers a travel accident insurance plan in the amount of \$100,000 for staff who travel on approved Association business. AEM pays the full monthly premium.

Nationwide Pet Insurance – AEM offers two pet insurance under our group discount rate. Employees may choose a plan offering 50% or 70% reimbursement on eligible vet bills. The premium amount is fully covered by the employee but may utilize our payroll deduction feature and receive our special rate.

The information in this document is intended to provide an overview of the benefits offered by AEM. For specific information on these benefits, please refer to the plan documents (including the Summary Plan descriptions, where applicable) or contact the AEM benefits administrator. AEM reserves the right to make changes to its benefit plans and to make appropriate revisions in cost, coverage or eligibility as it sees fit at any time. Should questions arise, the plan documents take precedent over the summary information in this pamphlet. This document in no way implies or guarantees employment.