

AUGUSTA FINANCIAL 2022 EMPLOYEE BENEFITS INFORMATION



HERES WHAT MAKES US DIFFERENT

- We have an active Company Culture committee.
- Team Building activities
- Company parties, Summer BBQ's, virtual events.
- Snacks in office (When in Office)
- Flexible Work Schedule
- Generous PTO, including Parental Leave
- Hybrid-Remote Working
- Recognition Program
- Development and Performance Program
- In-House Intranet Portal

At Augusta Financial, we strive to foster harmony and teamwork across all branches

You can find our Company Branches across Southern California, located in Santa Clarita, CA, Lancaster, CA, Burbank CA, Ventura, CA and Thousand Oaks CA. At our branches, we create an environment where employees can achieve their greatest personal and professional potential, give back to the community and enjoy working together while living through our Mission and Core Values.

Eligibility

When you join the team at one of our Augusta Financial Branch locations as a full-time employee (working 30+ hours on a regular basis), you are eligible to enroll into benefits the first of the month following your date of hire. You will have the option to enroll your eligible dependents for health care benefits. Your eligible dependent include:

- Your legal spouse or domestic partner
- Dependent children, stepchildren, children of your legal spouse or domestic partner up to 26 years of age.

Your healthcare elections will remain in force until next open enrollment unless you have a qualifying life event such as: marriage, birth of a baby or loss of coverage through another qualified plan.



Medical Insurance

At Augusta Financial, Inc we know how important health and welfare benefits are to employees and their families. That is why we strive to offer a wide range of benefit plan designs that you might otherwise find only at a larger corporation. Augusta Financial will contribute 75% of the Base Plans. Our plans Networks include:

Aetna (National)

- AET-HMO 2000/100%-S-CA (Base Plan)
- AET-HMO Value 2000/100%-S-CA
- AET-HMO Value 30/100%-S-CA
- AETNTL-MC OA 2000/80%
- AETNTL-HDHP MC Copay 2800/100% (HSA)
- AETNTL-HDHP MC Copay 4000/100% (HSA)

Kaiser Permanente

- KAI-HMO 2000-South-CA (Base Plan)
- KAI-HMO 500-South-CA



LifeCare.
&
LifeMart®

At Augusta Financial we take work-life balance seriously. We offer LifeCare through ADP. LifeCare has been saving employees time with everyday needs so they are more focused and productive at home and at work. Child Care, Adult Care, Education, Finances, Legal Matters, Everyday responsibilities and major life events. They are there all day, every day to provide expert guidance, helpful information and referrals to providers and resources nationwide. They also save employees money with LifeMart, our member savings platform, that provides discounts on everyday products and services that add up to a lifetime of savings.

Base Plan Medical Cost (per pay period)

AET-HMO 2000/100%-S-CA \$54.91

KAI-HMO 2000-South-CA \$57.60

*Plans above are for Employees only. We do offer plans for dependents at a further cost

Health Savings Account (HSA)

Employees enrolled in a High Deductible Health Insurance Plan (HDHP) may establish a pre-tax savings account for health care related expenses. Once your Base Account balance exceeds \$2,000, you may elect to invest your HSA monies in one of several investment fund options.

Life Insurance & Long-Term Disability

If you enroll in a medical plan, you get a \$10,000 life insurance policy paid for by Augusta Financial Inc.

- Life Basic \$10,000
- LTD Basic 50% \$1,000/mo-180

You can purchase supplemental life insurance for you, your spouse and/or child(ren).



Dental and Vision

You will receive wonderful coverage when you elect to choose your Dental or Vision plan offered by Delta Dental and VSP. We have a HMO or PPO dental plan to meet your every need at a low cost.

Dental Plan Cost (per pay period)

Delta Dental HMO 11A

Employee Only	\$6.85
Employee + Spouse/DP	\$13.70
Employee + Child(ren)	\$14.68
Employee + Family	\$21.95

Delta Dental PPO 1250

Employee Only	\$19.65
Employee + Spouse/DP	\$37.10
Employee + Child(ren)	\$37.55
Employee + Family	\$62.16

VSP Choice Vision Plan

Employee Only	\$3.23
Employee + Spouse/DP	\$6.46
Employee + Child(ren)	\$6.92
Employee + Family	\$11.06

*Plans above are paid for by employees

Flexible Spending Accounts

Flexible Spending Account options include a separate Dependent Care Reimbursement, Commuter Reimbursement, and a Medical Reimbursement Account. These are offered as ways to save on health and day-care expenses when you set aside pre-tax dollars for certain dependent care and medical expenses. As you pay eligible expenses, you are reimbursed from your FSA – tax free!

Time Off Benefits

Paid Time Off (PTO)

Augusta Financial Inc. bundles sick and vacation leave into a PTO policy, but does not specifically distinguish between the use of sick leave and vacation leave. Full-time employees accrue PTO based on years of service and can use their PTO as needed.

0-5 years of service = 16 Days

6-9 years of service = 21 Days

10+ years of service = 26 Days



Company Paid Holidays 401 (k) Retirement Plan (Pre Tax and Roth)

Martin Luther King
President's Day
Memorial Day
Juneteenth
July 4th
Labor Day
Thanksgiving
Friday After
Thanksgiving
Christmas Day
New Years Day

Once you are eligible to participate in the 401k plan. The company matches .5% every tier after the initial 1%

Employee 1% = Employer matches 1%
Employee 2% = Employer matches 1.5%
Employee 3% = Employer matches 2%
Employee 4.5% = Employer matches 2.5%
Employee 5% = Employer matches 3%
Employee 6% = Employer matches 3.5% MAX

Additional Voluntary Benefits

Accident Insurance- Pays benefits if injured due to an accident
AD&D- Accidental Death and Dismemberment
Hospital Indemnity Insurance
Critical Illness Insurance
Term Life Insurance
Short-Term Disability
Legal Services