

Benefits @ expel[®]



First things first
(yeah...that's you)

Flexible work hours and locations

Traffic can be beastly. So, maybe you'd rather come in at seven a.m. to beat rush hour. Or perhaps you'd rather be in at 10 and ride the tail end. Or maybe your morning didn't get off to a great start and you don't want to tempt fate so you'd rather work from home or a nearby coffee shop. Being accessible to your team doesn't mean you're in the office every morning at 8:30 sharp o'clock ... so we're flexible!

Unlimited time off

We can only deliver a great experience for our customers if the team delivering it isn't exhausted and burnt out. We take the need for time out of the office to rest, relax, and recharge pretty seriously. Sure, there's work to be done... but if we notice you've not taken a break for a while, we'll actually encourage you to do so.

24 weeks parental leave

Spending time together as a new family is critical. That's why we offer 24 weeks of parental leave when you, your spouse or your domestic partner gives birth to a child, adopts a child or becomes a foster parent. The first 12 weeks of parental leave are paid. Thereafter, parental leave is unpaid. Staying with the theme of flexibility, we believe you should be able to manage this time off any time during the first 12 months following the event.

Military leave

If you're serving in the armed forces, we feel it's important to support your service the whole way. We provide differential pay once you're activated so you can maintain 100 percent of your base salary for up to six months. During this time, your benefits will remain active and no different from a cost perspective than if you were working full time. We also understand your activation impacts your family. Our team will stay in touch, ready to help with little things that pop up – getting kids to soccer practice, fixing a flat tire on a bike or helping with homework. You'll also receive a “communications and support” stipend to help you stay in touch with your family to pay for things that might lessen the stress – long distance phone calls, house cleaning, yard service, an oil change...whatever it might be.

Paid annual conference

We want people who are obsessed and energized when they're learning new things, and we'd like to invest in that passion. So, we'll reimburse you up to \$2,500, and frankly encourage you, to attend at least one conference every year that helps you move your career forward.



The basics

Medical insurance

We provide medical insurance through the Cigna Open Access Plus HRA plan. Like many employers, we use a high-deductible plan to keep monthly contributions low. Our employees pay anywhere between \$49 (employee-only) and \$395 (family) per month depending on the plan. Unlike many employers, Expel covers 100 percent of your deductible. That means in most cases your monthly contributions are your only out-of-pocket expense.

Dental insurance

Guardian provides our dental insurance with a low \$50/\$150 (individual/family) deductible that pays up to \$2,000 per person plus year-to-year rollover in coverage. Dental benefits include covered services for preventive, basic and major services, including orthodontia for dependents up to age 19.

Vision insurance

Through Guardian, we get access to the popular VSP network, which provides access to optometrists and ophthalmologists across a network of over 50,000 locations around the country. Benefits include a \$130 frame or contact lens allowance every year plus discounts on most of your vision needs.



In and around the office benefits

Free lunch

Contrary to popular legend it does exist – every Wednesday at Expel! We have professionally catered artisanal foods served in the kitchen at our Herndon, VA office every week. Full disclosure: not really sure what artisanal means, but if it means delicious, then... yes, that.

Gym membership and stipend

If you're feeling guilty about that fourth helping you had on Wednesday, head over to the Sport & Health gym across the street for only \$55/mo. Or, get access to up to 24 clubs all over the DC-Metro area for you and a spouse for a wee bit more. This month-to-month subscription has no annual fees or commitments and ends up costing you even less because we pony up \$25 as a monthly stipend in your paycheck if you sign up.

Cell phone stipend

These days, most of us check in on social media and text pretty frequently. If we're in an old-fashioned mood, maybe we'll even do some email ... or call someone. With work connectivity, we may find ourselves keeping tabs on Slack, calendars or even responding to work-related emergencies from time to time. To help offset this burden of being constantly connected, we add \$75 to every paycheck. No receipts. No expense reports required for this one.



Our bennies even have bennies

Employee assistance program (EAP)

Our EAP service offers confidential, caring and professional help for a broad range of concerns from routine problems to serious life issues. The full cost of the program is paid for by Expel.

Telemedicine

With Cigna's Telehealth Connection, you can talk to a doctor via phone or online and they'll be able to provide diagnosis, treatment options and prescription if necessary. All telehealth visits are covered under our medical plan. Never leave the couch! No, wait, definitely leave the couch, it's good for your health... but skip the trip to the doc's office.

BenefitHub

BenefitHub is a web portal where Expel employees can enjoy discounts, cash back rewards and perks on thousands of brands in a variety of categories! Whether it's discounts on everyday items or health and financial wellness, there are all kinds of things to help facilitate a healthy work-life balance available on BenefitHub!



Money matters

Retirement 401(k) account

We offer access to a 401(k) account provided by Principal to help you save for retirement. Our plan allows you to take traditional pre-tax or Roth post-tax deferrals up to Federal maximums.

Health reimbursement arrangement (HRA)

Along with the medical plan, Cigna administers Expel's Health Reimbursement Arrangement. If you participate in our medical insurance plan, you'll be enrolled in the HRA. This is pretty important since Expel funds \$6,550 (individual) or \$13,100 (family) to help pay for deductible expenses.

Flexible spending account

We've got both medical and dependent care Flexible Spending Accounts (FSAs). These FSAs help you pay for medical expenses (up to \$2,650 annually) and dependent care expenses (up to \$5,000 annually) tax-free.

College tuition benefits

You can earn college scholarships for your children, grandchildren, nieces, nephews or other family members by participating in the Sage Scholars Tuition Rewards program. Tuition Reward points can be used at any private college or university that participates in the Sage Scholars programs.

Student loan refinancing

Save on your student loans! We've partnered with SoFi to help you refinance your student loans and save money. Members save \$316 per month on average. Plus, you get access to great perks, like career strategy services and local member events.



We've got you covered

Life insurance and AD&D

We provide every employee with a life insurance policy equal to \$50,000. We also provide the opportunity for you to purchase additional voluntary life insurance through Guardian.

Short-term disability

We provide every employee with short-term disability insurance. If you become disabled immediately following an injury or for more than seven days due to illness, this provides 60 percent of your gross earnings, up to \$2,000 per week for up to 13 weeks.

Long-term disability

We provide every employee with long-term disability insurance. If you become disabled, this insurance provides 60 percent of your monthly base salary up to \$10,000 per month. If you become permanently disabled, you'll receive this benefit until age 65.



Questions?

If you've got any questions about our benefits not covered here, please feel free to give us a call!

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