Benefit Quick Reference

Technology Partners offers:

- Health:
  - HDHP (High Deductible Health Plan) – less out of paycheck, but paying majority of medical costs; better for those who rarely go to the doctor or have minimal medical needs
  - PPO (Preferred Provider Organization) – more coming out of the paycheck; typically, just pay the co-pay
  - HSA & FSA – more info. below
- Dental:
  - Basic – routine check ups
  - Enhanced – crown or orthopedic work
- Vision – annually covers eye exams and part of glasses or contacts
- Ancillary Benefits:
  - Critical Illness
  - Hospital Indemnity
  - Accident
  - STD & LTD (***pending eligibility of pre-existing conditions***)
  - Additional Life Insurance
    - Technology Partners pays for all employees to have Life and AD&D coverage of $50,000
    - You can purchase additional Life Insurance
- 401k
  - Consultants *do not* get offered 401k match; however if 21 and over, we do have a 401k plan they may contribute to and rollover into from their last plan.

The differences between an HSA and an FSA:

- HSA (Health Savings Account) is only offered if enrolled into the HDHP as a way to help prepare for any medical visits or needs (pre-tax) since with the HDHP the employee is basically paying out of pocket for each medical visit. HSA funds do not disappear at the end of the year, nor at the end of the month if termed, if unused. HSA funds are deposited into the account with each paycheck.
- FSA (Flexible Savings Account) is front-loaded with the full chosen amount and then paid back through each paycheck. Any money left over at the end of the year, or end of the month after term date, is no longer accessible.

All benefit information is in Teams