



YDesign Group Benefits Summary

YDesign Group’s health plans are available for you and your dependents, including domestic partners and their dependents. Coverage under all health plans is effective the first of the month following the date of hire. YDesign Group shares in the premium cost of the health insurance policy of your choosing.

Medical Plans	<ul style="list-style-type: none"> ✓Choice of medical plans providing coverage for hospital, surgical and medical care in case of illness or injury and for selective preventive services <ul style="list-style-type: none"> • United Health Care PPO with HSA option • United Health Care HMO • Kaiser HMO (CA only) ✓Opportunity to change plans annually during open enrollment ✓Mail-order drug programs available
Dental Plan	<ul style="list-style-type: none"> ✓YDesign Group offers a PPO dental which allows you to choose between a dental provider of your choice within the United Health Care network. ✓Annual calendar year individual deductible \$50
Vision Service Plan	<ul style="list-style-type: none"> ✓Vision exams and frames or lenses covered every other year ✓\$130 allowance for either frames every 24 months or contacts lenses once every 12 months.

Financial Protection: YDesign Group provides insurance for your financial protection

Basic Life Insurance	<ul style="list-style-type: none"> ✓Equal to the annual base salary of the employee to a maximum benefit of \$350,000 ✓At no cost to you
AD&D Insurance	<ul style="list-style-type: none"> ✓Maximum benefit of \$350,000 in accidental death & dismemberment insurance ✓At no cost to you
Long-Term Disability Insurance	<ul style="list-style-type: none"> ✓66.67% of total income (base salary) with a maximum monthly benefit of \$10,000 to age 65

Savings: YDesign Group tax deferred benefits are subject to tax laws and IRS rules

401(k)	<ul style="list-style-type: none"> ✓Save regularly for retirement with elective payroll deferrals up to 95% or IRS annual limit in your choice of a pre-tax 401k option, a Roth 401k or a combination of both. ✓Competitive employer match
Health Savings Account (HSAs)	<ul style="list-style-type: none"> ✓Employees who choose to enroll in HSA high-deductible health plan could receive tax-

	preferred treatment of money saved for medical expenses.
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Work-Life Benefits: YDesign programs, policies and practices are designed to help you enjoy your work and personal life

Holidays	✓9 paid holidays each calendar year <ul style="list-style-type: none"> • New Year’s Day • President’s Day • Memorial Day • Independence Day • Labor Day • Thanksgiving Day • Day after Thanksgiving • Christmas Day • 1 day designated by YDesign Group
Paid Time Off (PTO)	✓Accrual begins on your first day of work ✓15 Days per calendar year with accrual cap of 1.5 times of current accrual. (22.5 days)
Employee Assistance Program	✓United Health Care will provide you and your dependents confidential support, resources and information for personal and work-life issues.

Other Benefits:

Corporate Discounts	✓Retail Discount at Y Stores <ul style="list-style-type: none"> • Employee Discount 30% • Friends & Family Discount 15%
Stocked Kitchen	✓YDesign Group offers fully stocked kitchen (drinks, snacks & coffee).
Parking	✓Depending on the location at which you work, parking is subsidized or could be free
Commuter Benefits	✓Offering employee Pre-Tax contribution for commuting.
Jury Duty	✓ Offer 3 days paid.
Bereavement Pay	✓ Offer 3 days paid.

This benefits summary is to be used for informational purposes only. Employees should consult the actual plan documents regarding eligibility and detailed information about the plans.