

🔗 Insurance

Comprehensive Medical and Dental Insurance

Starting premium is less than \$30/pay period with \$1,000 deductible

MDLive

Vision Insurance

Life Insurance + AD&D Insurance

employer paid!

Long- & Short-Term Disability

🗓️ Time Off

Generous Vacation Accrual Beginning Day 1 with Year-Over-Year Rollover

plus

7 personal/sick days per year*

2 Personal Development days per year

1 paid day off in dedication to Service and Activism

8 holidays (offices closed!) per year

Up to 16 weeks of paid parental leave

12 week paid sabbatical after 10 years of employment

🏠 Savings

401K with Employer Match up to \$5,000/Year*

Roth (post-tax) and Traditional (pre-tax) options available

HSA

Medical FSA

Dependent Care FSA

Parking and Transit FSA

💰 🗃️ 📞 Perks

Connectivity reimbursement

Up to \$150/month

Credit card annual fees

Up to \$75/year in membership fees

Headspace

Free subscription (even if already subscribed)

HSA Contributions

\$500/individual or \$1,000/family sponsored by Thoughtworks

Lyra Mental Health Benefit

Employees, dependents, and spouse have up to 12 sessions each covered by Thoughtworks

Medical FSA contributions

\$500/year sponsored by Thoughtworks

Parenting classes

\$100/year for parenting classes

Passport

\$165 for passport fees once every 10 years

Personal Development Budget

Receive up to \$2,000 per year to support your unique career development needs

Tax prep services

\$100/year in tax prep services when working in two or more states

Udemy for business

over 6000 free digital learning titles

🎁 Extras

AT&T: 8% off applicable monthly service charge

Lyra: Access and discounts to legal, financial, and dependent care services

Morgan Stanley: Free financial advisor assistance and financial wellness assessment

Pet Insurance: 5% discount on insurance per pet (15% 2+ pets) through Nationwide

Tickets at Work: Exclusive discounts on movie tickets, theme parks, hotels, tours, shows and more!

Verizon: Discounts on new devices and new and existing services

Benefits Plan Summary

		Basic		Standard		Premier		HDHP/HSA	
		In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network
Medical BCBS of IL	Deductible	\$1,000/ Individual	\$2,000/ Individual	\$750/ Individual	\$1,500/ Individual	\$500/ Individual	\$1,000/ Individual	\$1,800/ Individual	\$3,600/ Individual
		\$2,000/ Family	\$4,000/ Family	\$1,500/ Family	\$3,000/ Family	\$1,000/ Family	\$2,000/ Family	\$3,600/ Family	\$7,200/ Family
	Embedded or Non Embedded	Embedded		Embedded		Embedded		Non Embedded	
	Coinsurance	80%	60%	90%	70%	100%	70%	80%	60%
	Out of Pocket (OOP) Includes ded, coins, and co-pays	\$2,500 Individual	\$5,000 Individual	\$1,500 Individual	\$3,000 Individual	\$500 Individual	\$2,000 Individual	\$3,000/ Individual	\$6,000/ Individual
		\$5,000 Family	\$10,000 Family	\$3,000 Family	\$6,000 Family	\$1,000 Family	\$4,000 Family	\$6,000 Family	\$12,000 Family
Preventive		100% (No Ded)	50%	100% (No Ded)	60%	100% (No Ded)	70%	100% (No Ded)	60%
Hospital Benefits	In-Patient	80%	60%	90%	70%	100%	70%	80%	60%
	Out-Patient	80%	60%	90%	70%	100%	70%	80%	60%
Emergency Room		80%		90%		100%		80%	60%
Office Visits		\$25 Co-Pay	60%	\$25 Co-Pay	70%	\$15 Co-Pay	70%	80%	60%
Diagnostic X-ray and Lab Services		100% (No Ded)		100% (No Ded)		100% (No Ded)		80%	
FSA or HSA Eligible Chard Snyder		Healthcare FSA eligible		Healthcare FSA eligible		Healthcare FSA eligible		HSA eligible	
Company Contribution		Annual \$500		Annual \$500		Annual \$500		\$500/ individual or \$1,000/family	
Pharmacy		Co-pay \$5 Generic \$45 Preferred \$65 Non-Preferred \$100 Specialty Mail Order - 90-day supply 2.5x retail co-pay		Co-pay \$5 Generic \$40 Preferred \$60 Non-Preferred \$90 Specialty Mail Order - 90-day supply 2.5x retail co-pay		Co-pay \$5 Generic \$35 Preferred \$50 Non-Preferred \$80 Specialty Mail Order - 90-day supply 2.5x retail co-pay		80% Mail Order - 102 day supply	60% Mail Order - not covered
Pharmacy Out of Pocket (Rx OOP)		\$4,950/Individual \$9,900/Family		\$4,950/Individual \$9,900/Family		\$4,950/Individual \$9,900/Family		N/A pharmacy and medical OOPs are combined	

		Standard	Premier
Dental	Deductible	\$50/Individual	\$50/Individual
	Preventive and Diagnostic	100% (No Ded) 2 cleanings	100% (No Ded) 3 cleanings
	Basic Restorative Services	80%	90%
	Major Restorative Services	50%	60%
	Calendar Year Maximum	\$1,500	\$3,000
	Orthodontic Services	50%	50%
	Lifetime Orthodontic Maximum	\$1,000 for child only	\$2,000 for adult and child