



## Become a Part of the Modrall Sperling Team and Enjoy These Benefits



### Health Benefits

- Presbyterian medical coverage
- Pre-tax payroll deduction
- Eligible on the first day of the month following date of hire
- Gym membership

401k

### Retirement Plan

- Vanguard 401(k) plan
- 3 months employment required
- Entry dates - First day of each calendar quarter
- Deferrals on a pre-tax basis or Roth
- Discretionary profit-sharing contribution by Modrall Sperling



### Dental Benefits

- Delta Dental PPO & Premier Provider Network
- Pre-tax payroll deduction for family coverage
- Single and two-person is paid for by Modrall Sperling
- Eligible on the first day of the month following date of hire



### Life Insurance

- Basic Life and AD&D funded by Modrall Sperling
- Coverage amount dependent on position



### Additional Life Insurance

- Voluntary Term Life and AD&D coverage available and funded by the employee



### Vision Insurance

- Every plan year: exam, lenses, contacts
- Every other plan year: frame allowance



### Long-Term Disability Insurance

- Covers 60% of your monthly income up to maximum allowable, dependent on position



### Short-Term Disability Insurance

- Staff - Covers 60% of your monthly income up to maximum allowable



### Health Reimbursement Account (HRA)

- Funded by Modrall Sperling
- Up to \$15,000 reimbursement of eligible costs
- Additional \$1,000 if no dental or single dental, \$500 for 2-person dental and \$0 if you choose family dental



### Pet Insurance

- Dog or cat only
- Must be 10 years old or younger at enrollment



### Flexible Spending Account (FSA)

- Funded by employee
- Maximum allowable per IRS
- Maximum allowable carry over to the next year
- Pre-tax payroll deduction



### PTO - Staff

- 2 personal hours per month - does not accumulate
- 0 - 3 Years of Service: 15 Days
- 4 - 10 Years of Service: 18 Days
- 11 - 15 Years of Service: 20 Days
- 16 - 20 Years of Service: 22 Days
- 21+ Years of Service: 25 Days



### Dependent Care (DCRA)

- Funded by employee
- Maximum allowable per IRS
- Children under 13 or with special needs and adult dependents
- Pre-tax payroll deduction



### Perks

- Direct deposit of payroll checks
- 10 paid holiday days per year
- Unreserved parking funded by Modrall Sperling
- Reserved parking partially funded by the firm



### Flu Shot Clinic

- Annual on-site flu shot clinic offered for employees enrolled in medical plan and covered dependents age 19 and older

Employees working at least 20 hours per week and that have completed the waiting period as defined in the benefit plan document are eligible for these benefits. If there is a conflict between this flyer and the plan document, the plan document will govern. Modrall Sperling can change or terminate any of these plans at its discretion.