



Employee Benefits – Non Union

We  Healthier Together

Getting Started



American Regent, Inc. is committed to maintaining a competitive employee benefit program including respecting work/life needs whenever possible. Our competitive compensation and benefits packages include health and dental, 401(k), paid vacation, and much more. The benefit programs and a focus on wellness reflect our enduring interest in the overall well-being of our employees and their families. In addition, our performance-based bonus programs provide an opportunity to reward employees who help contribute to the achievement of company goals.

Eligibility for medical, dental, and vision benefits as well as 401(k) and Profit Sharing begins on the date of hire.

Health and Welfare

The benefits included in this document are illustrative highlights. The policies as published on the company intranet will govern. American Regent, Inc. retains the right to terminate or modify the policies at any time.



Health Insurance Coverage

American Regent offers two medical plans through Cigna: the Open Access Plus (OAP) Plan and a High Deductible Health Plan with a Health Savings Account (HSA). Medical coverage includes a Prescription Plan and a Vision Program (through United Healthcare).



Health Savings Account (HSA)

A Health Savings Account will be set up if you enroll in the High Deductible Health Plan. It is a way to save money on a pre-tax basis to pay for deductibles and coinsurance. It can be used for medical, dental, and vision expenses. American Regent will also contribute to this account during the year.



Vision Insurance

If you enroll in one of the Medical Plans, you are automatically covered by United Healthcare at no cost. The vision plan covers one eye exam each year and one pair of glasses or prescription contact lenses.



Dental Plan

American Regent offers two comprehensive Dental Plans through Cigna. Employees have a choice between a Dental PPO plan and a Dental HMO plan. Routine cleanings and annual X-rays are covered at 100%.



Flexible Spending Account

American Regent offers a Flexible Spending Account (FSA) to employees for Health and Dependent Care expenses. The IRS allows pretax deductions of your health insurance premiums as well as eligible dependent care and eligible health care contributions. The maximum annual contribution an employee may elect under the health care account is \$3,400 and \$7,500 under the dependent care account. If you enroll in the Health Savings Account (HSA), you are not eligible to participate in a traditional FSA for health care. You are able to participate in a Limited Purpose FSA for Dental and Vision expenses only. The maximum annual contribution for the Limited Purpose FSA is \$3,400.

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Open Enrollment

Open Enrollment will be held each year for a January effective date. You can elect or waive Medical, Dental, Vision, and Flexible Spending Accounts, add or remove dependents, etc.



Qualifying Events

You may only make a change to the above benefits during open enrollment or if you have a qualifying event. Examples of a qualifying event are:

- Marriage, Divorce, or Legal Separation
- Birth of a child, Legal Custody/Adoption
- Child no longer an eligible dependent
- Death of a dependent
- Change of employment status
- Loss or gain of other coverage



Life Insurance

Eligible employees will receive company-paid life insurance in the amount of 2x their annual salary up to a maximum of \$300,000. There is no cost to employees for this life insurance.

Eligibility for voluntary life insurance coverage starts on the date of hire. You may purchase additional life insurance for yourself up to 5x salary to a maximum of \$500,000. You may also purchase life insurance for your spouse (as long as you elect coverage for yourself) in increments of \$10,000 up to a maximum of \$250,000. Additionally, you may purchase life insurance for your dependent children (as long as you elect coverage for yourself) in increments of \$2,000 up to a maximum of \$10,000.



Employee Assistance Program

American Regent provides an Employee Assistance Program (EAP) for employees and members of their household. The program has many different services including confidential consultation and work/life services that can help you and your immediate household solve difficulties before they affect your health, personal well-being, or job performance. EAP is offered to help American Regent employees and their families find solutions to personal problems, big or small, that may have the potential to become overwhelming.

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Voluntary Accident/Injury Insurance

You may purchase Voluntary Accident Insurance (VAI) through The Hartford. VAI is a complement to our medical and dental plans. Voluntary Accident Insurance pays a cash benefit when injuries, medical treatment and/or services occur as the result of a covered accident.



Voluntary Critical Illness Insurance

You may purchase Voluntary Critical Illness insurance through The Hartford. It offers cash payments if you are diagnosed with a covered serious illness. These payments can help you manage unexpected costs and give you greater control over your finances.



Voluntary Hospital Indemnity Insurance

You may purchase Voluntary Hospital Indemnity Insurance through The Hartford. This benefit offers cash payments if you're admitted to the hospital due to illness or injury.



Disability



Short Term Disability

American Regent provides a Short-Term Disability (STD) Plan to all non-union employees at no cost to the employee. If you experience an illness or injury that prevents you from working for more than seven calendar days, the STD Plan may replace all or a portion of your pay depending on your years of service for up to 26 weeks while you are disabled. See chart below.

Length of Employment	You will receive this percentage of your Base salary while you are disabled	
	100%	60%
Less than 6 years	First 13 weeks	Next 13 weeks
6 years but less than 10 years	First 17 weeks	Next 9 weeks
10 years but less than 15 years	First 21 weeks	Next 5 weeks
15 years or more	26 weeks	N/A



Long Term Disability

American Regent provides a Long Term Disability (LTD) plan to all non-union employees at no cost to the employee. After 182 consecutive days of disability the employee may be eligible for 60% of their salary up to a maximum of \$20,000 per month. Eligibility for coverage begins on the date of hire.

401K



401(k)

Eligibility to enroll in the American Regent, Inc. 401(k) & Profit Sharing Plan begins on the employee's date of hire. American Regent will match 100% of an employee's contributions, up to 6% of total earnings.



Profit Sharing

The company may make a discretionary contribution to the account of eligible employees following the close of the calendar year. Eligibility to enroll in the 401K & Profit Sharing Plan begins on the employee's date of hire. In order to receive this benefit, the employee must also work 1,000 hours in the year the profit is being declared and be employed on the last day of the year. An employee is fully vested in the profit sharing account on their entry date.



Additional Benefits



Paid Time Off

All employees receive an allotment of PTO each year to cover vacation, illness, and personal business. The amount of PTO is prorated during the first year of employment, based on date of hire. If an employee's start date is between the 1st and 15th of the month, accrual will begin that month. If the start date is the 16th of the month or after, accrual will begin the following month. A maximum of 10 PTO days can be carried over into the next calendar year. Employees in Salary Band F and above may carry over 15 PTO days into the next calendar year.



Personal Days

All non-union Full-Time employees will be granted two (2) Personal Days on January 1 and two (2) Personal Days on July 1 of each year, for a total of four (4) Personal Days for the year. Newly hired employees will be granted two days on their date of hire and two days on the next grant date. Part-Time Employees (who work less than 30 hours a week) will be granted one (1) Personal Day on January 1 and one (1) Personal Day on July 1, for a total of two (2) Personal Days per calendar year. Employees will be entitled to use Personal Days in addition to PTO so they may take paid time off to observe holidays not designated by the company in its Holiday Schedule and/or for other personal reasons. Personal Days will not carry over to the following calendar year.



Additional Benefits



Company Paid Holidays

Company Paid Holidays vary each year and are announced prior to January every year. The company generally provides 11-13 days per year.



2026 Holiday Schedule

Thursday	Jan 1	New Year's Day
Friday	Jan 2	Day after New Year's Day
Monday	May 25	Memorial Day
Friday	July 3	Independence Day (observed)
Monday	Sept 7	Labor Day
Thursday	Nov 26	Thanksgiving
Friday	Nov 27	Day after Thanksgiving
Thursday	Dec 24	Christmas Eve
Friday	Dec 25	Christmas Day
Monday	Dec 28	Year-End Shutdown
Tuesday	Dec 29	Year-End Shutdown
Wednesday	Dec 30	Year-End Shutdown
Thursday	Dec 31	Year-End Shutdown

Due to business requirements, employees or departments may be asked to work on a company-designated holiday. In the event this may occur, management will inform employees as soon as possible. Employees who are required to work on a company-designated holiday will be eligible to receive a floating holiday that can be used during the remaining calendar year. Full-time employees with an alternate work schedule that does not fall on a company designated holiday will be given an alternate day off instead. Alternate days off will be communicated by their department management separately.

All full-time regular employees are eligible for paid holidays provided they work the full day before and the full day after the holiday. In this instance, "work" means being actively at work for their entire shift or using approved time off to cover the day before or the day after the holiday.

Part-time regular employees are eligible for holiday pay if the holiday falls on their regularly scheduled workday. Holiday pay is on a prorated basis, provided they work the full day before and the full day after the holiday. In this instance, "work" means being actively at work for their entire shift or using approved time off to cover the day before or the day after the holiday.

Additional Benefits



Flextime

Employees may be eligible to work a flexible shift, which shall encompass the company's Core Business Hours (Monday through Friday, 9:00am to 3:00pm). Eligibility is determined by the business needs of the employee's department and management approval is required in advance.



TeleWork

TeleWork is an optional work alternative that may be appropriate for some employees and some jobs. An eligible employee who would otherwise be required to work in a company facility may be able to work from home, either on a short-term basis or as a regular work schedule. Any TeleWorking arrangement must benefit both the organization and the employee. Management approval is required.



Fitness Reimbursement

American Regent will reimburse up to \$300 of expenses per calendar year for covered expenses such as memberships in a health and fitness club, whose service emphasize the use of exercise equipment, training classes, nutrition counseling, etc.; fees for professional personal trainers who are providing a regimen of fitness training and weight management; and membership fees in weight management groups such as Weight Watchers, Jenny Craig, etc. (but not supplies).



Educational Assistance

American Regent will reimburse eligible Full-Time employees up to \$5,250 per calendar year for tuition and other fees for undergraduate or Master's-level degree programs that improve their skills in their current role or prepare them for another role at American Regent. Employees must complete one year of employment in order to be eligible. Reimbursement percentage depends on grade obtained: 100% for grades of at least B; 75% for grades of at least C; 0% if grade is less than C.



Parental Leave

Eligible employees will be granted up to five (5) days of paid time off for Parental Leave, to be taken no later than 6 months after the date of birth or placement, in order to care and/or bond with your new child. The company may require an employee to provide documentation to determine whether an employee is eligible for leave under this policy.

Additional Benefits



Part-Time Family Care

American Regent supports an employee's work-life balance with respect to family care needs. American Regent may provide an opportunity for Full-Time employees to work on a part-time basis for up to six consecutive months under certain circumstances. Family care needs that would usually qualify under the Federal Family and Medical Leave Act (FMLA) are eligible situations for consideration under our Part-Time Family Care Policy. They include child care following the birth, adoption, or foster care placement of a child, and care of an eligible family member due to a "Serious Health Condition". While you will be paid on a pro rata basis for the hours in the part-time arrangement, you will continue to participate in the benefit programs as a Full-Time employee, including full-time accrual for PTO and personal days. Eligibility is determined by the business needs of the employee's department, and management approval is required in advance.



Military Leave

While on an approved military leave of absence, an employee is eligible to receive the difference between full base salary and base military pay for a maximum of 26 weeks during any five-year period.



Civic/Jury Duty

All non-union Full-Time and Part-Time employees will continue to receive his/her regular rate of pay for absences required by jury selection and/or jury service, not to exceed the following in any rolling 24-month period:

- Exempt employees: Eight (8) full work weeks (in addition to any partial work days or partial work weeks)
- Non-exempt employees: 40 full work days (in addition to any partial work days)



Adoption Assistance

American Regent will reimburse applicable fees up to a maximum of \$5,000 per adopted child for expenses incurred in connection with a Covered Adoption and pursuant to Section 137 of the U.S. Internal Revenue Code.

