



Thank you for your interest in Brokerage Concepts, Inc. d/b/a HealthNow Administrative Services. Our Company provides employees with an attractive benefits package which provides support in the event of illness or injury and offers a foundation for financial security.

Core Benefits (Full-Time Employees)

- Medical and Dental Insurance - Employees may choose medical and dental benefit options that best suit their needs.
- Spending Accounts - Employees may contribute pre-tax salary to pay for certain qualified medical, dental and dependent care expenses.
- Short-term and Long-term Disability Insurance
- Term Life Insurance
- Accidental Death and Dismemberment (AD&D) Insurance

Financial Benefits

401(k) Program – Employees may elect to participate in the Company's 401(k) Program which offers them the opportunity to contribute a portion of their pre-tax salary into their choice of several investment options. The Company contributes up to 2% of base compensation annually into the accounts of eligible employees.

Paid Time Off (PTO) Benefit

Employees receive an annual allotment of paid time off. This benefit may be used for vacation and during illness and unexpected personal events. The Company also provides eleven (11) paid holidays per calendar year.

Work/Life Benefits

- **Tuition Assistance** – Employees may receive tuition assistance for job-related courses successfully completed through an accredited college or university. The Company will advance costs of up to \$725 per semester for tuition, examination, laboratory and miscellaneous fees.
- **Wellness Programs** - Our Employee Wellness Program aims to improve and maintain the health status of our employees and thus produce a healthy and productive workforce. Employees may participate in a variety of activities related primarily to healthy lifestyle issues. Activities such as walks, health education seminars, long-term weight management programs and smoking cessation programs are offered through the Employee Wellness Program. While participating in these activities, in addition to attaining better health, employees have the opportunity to earn fun prizes.
- **Employee Assistance Program** - This program provides services for employees and the significant people in their lives including information and support on a wide range of topics: financial, emotional wellbeing, health, substance abuse, resources for parenting, caregiver support, and workplace and legal issues.