

NATIONAL QUALITY FORUM BENEFITS

The National Quality Forum (NQF) offers a dynamic benefits package meeting the essential and evolving needs of its diverse workforce. NQF values its employees and knows that its continued success depends on them. The benefit package offers a complete spectrum of benefit plans and level of coverage to protect the health and welfare of employees and their families.

Health | Dental | Vision

- Three CareFirst medical plan options
- Flexible Spending Accounts for medical and dependent care
- An employer-paid life insurance and accidental death & dismemberment policy from UNUM for employee coverage only. This life benefit offers an amount equal to 1 time your annual salary up to \$400,000 but no less than \$40,000.
- Voluntary life insurance option of up to 5 times your annual salary with a maximum of \$500k. You may also elect life insurance for your spouse, domestic partner and dependents at a low cost based on age requirements.
- An employer paid short-term disability and long-term disability policy from UNUM that ensures a percentage of your weekly income if you are temporarily out of work due to disability. Certain maximums and restrictions apply.
- Long term care insurance through UNUM to help protect employee assets in the event of a disability. NQF pays the first \$1,000 of monthly coverage with a 3-year benefit duration. You have the option to elect additional coverage for yourself, spouse, domestic partner, and dependents.
- Supplemental insurance plans through AFLAC pays cash tax free directly to you regardless of any other insurance you may have.
- 401(k) plan through Fidelity Investments. Eligible to participate the 1st of the month following date of hire. You are automatically enrolled to defer 5% of your pay on a pre-tax basis, unless you choose a different percentage, post-tax or choose not to defer.

Group Insurance

CareFirst BluePreferred PPO

The PPO Plan offers you the freedom to visit any provider you wish – any time you wish. This means you can receive care from the provider of your choice without ever needing to select a primary care physician (PCP) referral for specialist care. Employees become eligible on the first of the month following the date of hire.

CareFirst BlueChoice Opt-Out Plus Open Access (POS)

The Point-of-Service Plan offers the open access feature, which means you do not need to obtain a referral from your primary care physician (PCP) before seeing a specialist. It also provides the ability to see providers outside of the CareFirst BlueChoice network. Employees become eligible on the first of the month following the date of hire.

CareFirst BlueChoice HMO Open Access

The HMO Open Access Plan offers cost savings of an HMO and the freedom for members to visit network specialist without the need for a referral from their primary care physician (PCP). Employees become eligible on the first of the month following the date of hire.

Vision ServicePlan (VSP)

NQF offers you open access to see any eyecare provider. You will receive personalized eyecare that focuses on keeping you and your eyes healthy year after year. There is no ID card necessary: simply mention you have VSP when scheduling your appointment. Employees become eligible on the first of the month following the date of hire.

MetLife Dental

NQF offers a preferred provider organization wherein you choose a dental provider at the time of treatment. You do not have to pre-select a primary dentist nor do you need an ID card or referrals for specialty care. Employees become eligible on the first of the month following the date of hire.

UNUM Life/AD&D Insurance

NQF offers a company-sponsored life insurance plan equating to the employee's annual base salary up to \$400,000, with a minimum benefit amount of \$40,000. Also, available is an employee-paid voluntary life insurance available for employee, spouse, and dependents.

NQF will sponsor a benefit in the amount of \$10,000 on the employee's behalf. Each employee is eligible the first of the month following the date of hire. This plan is portable and can be continued after employment with NQF.

UNUM Short-Term Disability

Short-Term Disability Insurance—It is NQF's policy to provide short- term disability (STD) coverage to employees who work at least 20 hours per week. The STD insurance provides up to 60 percent of monthly salary in temporary income to employees who have short-term illness or disability, up to a weekly maximum amount of \$2,500. Employees become eligible on the first of the month following the date of hire.

UNUM Long-Term Disability

It is NQF's policy to provide long—term disability (LTD) coverage to employees who work at least 20 hours per week. The LTD insurance provides up to 60 percent of monthly salary to employees with a continuous disability who have a long- with a monthly maximum amount of \$15,000. Employees become eligible on the first of the month following the date of hire.

UNUM Long-Term Care Insurance

NQF offers employees long-term care (LTC) insurance to help protect against the costs of care and to give staff choices about where that care is offered. We understand that a long-term care benefit can help to protect employee assets in the event of a disability, NQF pays for the first \$1,000 of monthly LTC expenses and offers staff the opportunity to purchase additional plan insurance. The younger you are when you purchase this fully portable insurance, the lower the price will be, and that price is locked in at the age of purchase.

ID Watchdog Identity Theft Protection

NQF's Identity Theft Protection monitors and identifies any change to a participant's identity. When signed up, employees receive an alert instantly when any change is detected. In instances of identity theft, ID Watchdog works to restore a participant's identity to its pre-theft condition. NQF pays for the employee monthly benefit.

LegalShield

NQF offers employees legal coverage through LegalShield. This benefit offers access to covered legal services without worrying about high hourly costs for the ability to talk to an attorney. With the protection of LegalShield, you or your family can live your lives worry free.

Aflac Supplemental Insurance

NQF offers employees supplemental insurance through AFLAC. This employee paid benefit provides additional coverage for certain medical expenses that may not be covered by our medical insurance. Employees who work at least 20 hours per week are eligible to start participating the first of the month following the date of hire. We currently offer the following plans:

- Accident Advantage
- Cancer Indemnity
- Critical Care and Specified Health
- Dental Essentials
- Hospital Advantage

These plans pay cash tax free directly to you regardless of any other insurance you may have. These plans are individually owned, portable, and guaranteed renewable and can be kept for a lifetime.

Fidelity Investments Retirement Plan 401(k)

The defined contribution retirement plan allows NQF employees to contribute a tax-deferred portion of their income into any combination of variable-risk funds, each with differing rates of return. Employees become eligible to receive contributions from NQF and make contributions into the plan effective the first of the month following hire date. Employee contributions will be matched up to 5 percent for eligible employees. Employees may contribute on a pre-tax basis into a traditional 401(k) or on a post-tax basis into a Roth account.

BRI Flexible Spending Accounts (FSA)

Flexible Spending Accounts (FSA) for Health Care or Dependent Care accounts provides you with the opportunity to save on out-of-pocket health care expenses and dependent care expenses. When you participate, you don't pay federal income or Social Security taxes on the money you contribute to your account.

Personal Leave

Employees regularly scheduled to work 40 hours per week are granted 5 personal days each calendar year (prorated from the hire date for the year hired). For employees scheduled to work less than 40 hours per week, personal days are granted on a prorated basis commensurate with the employee's percentage of full-time equivalent (FTE) appointment. All personal days must be used within the calendar year and cannot be carried over to the following year; unused personal days at the end of a calendar year are lost.

Vacation Leave

Employees regularly scheduled to work at least 30 hours per week are eligible to accrue vacation leave based on years of service as follows:

Employees: 3.33 hours (2 weeks per year)

Employees at the Manager level or higher: 5.00 hours (3 weeks per year)

Employees at the Vice President level: 6.67 hours per pay period (4 weeks per year)

Employees who work less than 40 hours per week are granted vacation leave on a prorated basis. Up to 80 hours of vacation can be carried over from one calendar year to the next. Any unused leave over the maximum will be lost. Employees can accrue up to four weeks of vacation based on years of service with NQF. An increase to vacation accrual is based on the employee's anniversary date.

<u>Sick Leave</u>

Employees regularly scheduled to work at least 40 hours per week are eligible to accrue 80 hours (2 weeks) of sick leave per calendar year (accrued at the rate of 3.33 hours per pay period). For employees scheduled to work less than 30 hours per week, sick leave is accrued based on the requirements of the DC Sick Act.

Holiday Leave

NQF generally adheres to federal government practices regarding national holidays. Part-time employees are paid for those holidays that fall on a day scheduled as a normal workday. Full-time employees receive the following paid holidays:

- New Year's Day
- Martin Luther King's Birthday
- Presidents' Day
- Memorial Day
- Juneteenth
- Independence Day
- Labor Day
- Veterans' Day
- Thanksgiving Day
- Day after Thanksgiving (substituted for Columbus Day)
- Christmas Day

Family and Medical Leave

NQF provides family and medical leave in accordance with federal and state laws. This policy covers the federal and the District of Columbia Family and Medical leave Acts (FMLA). Please see your People and Culture representative for more information.

Employee Assistance Program

ENI

NQF's Employee Assistance Program (EAP) provider offers an enhanced EAP called the Balance Works EAP. This program offers all those employees have come to expect from a traditional EAP, as well as enhanced work/life services which are available to each NQF employee and their family members.

Travel Assistance

UNUM

This service offers your assistance if you experience an emergency while traveling abroad or within the United States and you are more than 100 miles from home. Multilingual support professionals can assist you with the following: Emergency medical assistance, finding quality local medical care in an unfamiliar location, travel support services, and technical assistance.

Pet Insurance

Pet's Best

Your pets deserve the best veterinary care possible. NQF's group benefit offers three plan options Accident & Illness Plan, Accident Plan, Wellness and Routine Care Plan.

Pay Periods and Pay Dates

Pay periods are semi-monthly, ending on the 15th of the month and the last day of the month. Pay dates are on the following 7th and 22nd of each month.

Commuter Benefit

Through our provider WageWorks NQF provides a commuter subsidy up to \$130 per month on a pretax basis up to the federal limit for full-time employees the benefit is prorated for part-time employees.

Employee Referral Program

NQF believes that employees are a valuable resource for finding and hiring quality candidates. The Employee Referral Program compensates existing employees for referring candidates who are hired by NQF because of their referral. Employees referring candidates who are subsequently hired will receive a \$500 referral bonus.

Tuition Reimbursement

NQF believes that formal education has a positive impact on an employee's contribution to an organization and wants to assist employees in their educational efforts by providing reimbursements of up to \$2,000 per calendar year for tuition.

Professional Development

NQF provides \$1,100 towards work-related training, seminars, membership dues, continuing education units, and certifications. Please refer to NQF's employee handbook for more details on employee benefits.