



## 2024 Benefit Options

At Credible, one of our highest priorities is addressing the health and welfare needs of our employees and their family members. To help you protect yourself and your family physically and financially, we are pleased to offer the 2024 Credible Labs Benefits Program.

This guide provides a summary of Credible's 2024 benefits program to assist you in making an informed decision. Please take the time to review this material carefully and keep this guide as a handy reference tool.

2024 BENEFITS





# 2024 Benefits & Eligibility

## Medical

*NEW!* BCBS HDHP with HSA

*NEW!* BCBS PPO

## Dental

UHC Base Dental

UHC Buy-Up Dental

## Vision

Guardian VSP Vision

## Life & Disability

Lincoln Short-Term Disability

Lincoln Long-Term Disability

Lincoln Basic Life and AD&D

Lincoln Voluntary Life and AD&D

## Other Benefits

Credible Wellness Account

Donation Matching

Employee Referral Program

Fidelity 401k

FOX ERGs

Holidays and Sick Time

Lincoln Employee Connect EMP

Lincoln TravelConnect

Nectar Recognition Program

Parental Leave

PTO

Tuition Reimbursement

## Other Benefits (cont.)

WageWorks Commuter

WageWorks Flexible Savings Account (FSA)

WageWorks Health Savings Account (HSA)

Wellness Resources

WFH Stipend

Wish Bone Pet Insurance

## Employee Eligibility

Any full-time employee working a minimum of 30 hours per week will be eligible.

## Dependent Eligibility

- Your legal spouse or domestic partner; or
- Your dependent children (including your step-child, foster, and legally adopted child) up to age 26; or
- Any dependent child who reaches the age limit and is incapable of self-support because of a mental or physical disability.

## When and How Can You Enroll

All enrollments are completed on the Bswift site within 30 days of hiring. To access Bswift log into Workday and click on the "Benefits Information" App.

## Changes in Benefit Elections

If you don't select within 30 days of hiring, you have to wait for a qualified life event status change. If you have a qualified life event status change during the year, all changes need to be completed in Bswift.

# MY LIFE

## Additional Benefits

### Credible Wellness Account

- Credible Wellness Account gives you a reimbursement for physical wellness and more. You can submit up to \$20 per month in expenses. Create an account with Health Equity to submit expenses online.

### Donation Matching

- Yearly \$1,000 donation matching to non-profit organizations or charities that carry a 501(c)(3) tax status.

### Employee Referral Program

- Employees may earn up to \$1,000 per referral for referring friends to Credible!

### Fidelity 401(k)

- Managed by Fidelity, our 401k program includes a 50% company match on the first 6% contributed. The plan fully vests after four (4) years.

### FOX Employee Resource Groups (ERGs)

- Staff are encouraged to join FOX ERGs to foster inclusivity and build community. ERGs host various inclusion events throughout the year such as Veterans and Military Families Month, Disability Employment Awareness and Black Excellence.

### Holidays and Sick Days

- Credible offers 10 paid holidays per year and 4 floating holidays. 2024 holidays are outlined on this page.
- All eligible employees will be granted sick time hours equal to twice their standard workweek, up to a maximum of 72 hours per year.

New Year's Day	January 2
Martin Luther King Jr. Day	January 15
Presidents' Day	February 19
Memorial Day	May 27
Juneteenth	June 19
4th of July	July 4
Labor Day	September 2
Thanksgiving	November 28
Day After Thanksgiving	November 29
Christmas Day	December 25

### Lincoln EmployeeConnect (EAP)

- Sometimes balancing work and family creates issues that are hard to handle on your own. Confidential help is available 24 hours a day, seven days a week to you and your family members. Available assistance includes counseling for personal or job-related concerns, legal or financial advice, and referrals for a child or pet care at no cost to you. Call 888.628.4824

### Lincoln TravelConnect

- Employees have access to assistance services when faced with an emergency while traveling more than 100 miles away from home. TravelConnect provides 24/7 access to pre-travel personal, and emergency assistance with travel-related problems.  
Call: 866.525.1955 (US/Canada) or 603.328.1955 (outside of US/Canada)  
Provide ID: LFGTravel123

### Nectar Recognition Program

- Employees can recognize their peers through the Nectar Recognition program. Every month, employees receive 250 points to distribute at their discretion. Received points can be redeemed for gift cards (10 points = \$1.00).

### Paid Parental Leave (PPL)

- Eligible birthing employees will receive 6 weeks of PPL and eligible non-birthing parents will receive 8 weeks of PPL. Birthing parents are also eligible for additional leave under the STD policy which runs consecutively to PPL.

# MY LIFE

## Additional Benefits

### Paid Time Off (PTO)

- Exempt employees are eligible for Flexible Time Off and the company does not set a limit on the amount of PTO an employee may take
- Hourly staff accrue up to 120 hours of PTO per year

### Tuition Reimbursement

- Credible will reimburse employees for 100% of the total eligible expenses up to a maximum of \$5,250 per calendar year for continued education. Eligibility begins after six months of employment and is contingent upon good performance.

### WageWorks - Commuter Benefits

- The Transportation Benefit Program saves you money on taxes if you commute to and from work using public transportation and/or pay for parking at or near work. Once you sign up, funds are deducted from your paycheck automatically on a pre-tax basis, lowering your taxable income.
- The maximum pre-tax transit contribution is \$315 per month and \$315 per month for parking. The program is administered through WageWorks. Using the WageWorks website, you will create an account that places orders for transit and parking products.

### WageWorks Flexible Spending Account (FSA)

- With Flexible Spending Accounts (FSA) you can use pre-tax dollars to pay for certain allowed expenses. There are three different plans: Health Care, Limited Purpose Health Care, and Dependent Care. These plans cover reimbursement for eligible health, dental, vision, and dependent care expenses.

### WageWorks Health Savings Account (HSA)

- When you are covered by a HDHP, you are eligible to participate in a Health Savings Account (HSA). An HSA is an investment tool that helps you save for health care expenses, including deductibles and coinsurance. Contributions to your HSA account are pre-tax, and any interest earned on the account is tax-free.

### WFH Stipend

- All staff receive a monthly \$100 flex work stipend to use toward home office expenses.

### Wishbone Pet Insurance

- Wishbone offers high-value, easy-to-use pet health insurance at exclusive employee benefit rates.
- **With Wishbone, you get:**
  - 90% reimbursement on accidents and illnesses
  - A low \$250 annual deductible
  - Visit any licensed veterinarian
  - 24/7 telehealth
  - Pet ID tag w/lost pet recovery service
  - And so much more!

## Wellness Resources

Blue Cross Blue Shield wellness tools and programs support healthy living. Try one or more of these great programs to bring better health and well-being to your life:

- Learning tools, programs, and videos to help you learn about and control chronic conditions.
- Blue365 gives you savings on health products and services, including gym memberships, laser eye surgery, eye care, healthy eating and family activities
- HealthLine Blue lets you call a nurse 24/7 to get answers to your health and wellness questions.

Get started by logging in and registering at:

[www.BlueConnectNC.com](http://www.BlueConnectNC.com)

Call or go online to request a quote  
[www.wishboneinsurance.com/credible](http://www.wishboneinsurance.com/credible)  
800.891.2565