



2023 Health and Wellness Benefits

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 2023 Credible Benefits Program.

Employee Eligibility

Any active, regular, full-time employee working a minimum of 30 hours per week will be eligible for all benefits effective on first of the month following your date of hire.

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.

Medical

UHC HDHP with HSA
UHC PPO
Kaiser HMO - CA Only

Dental

UHC Base Dental
UHC Buy-Up Dental

Vision

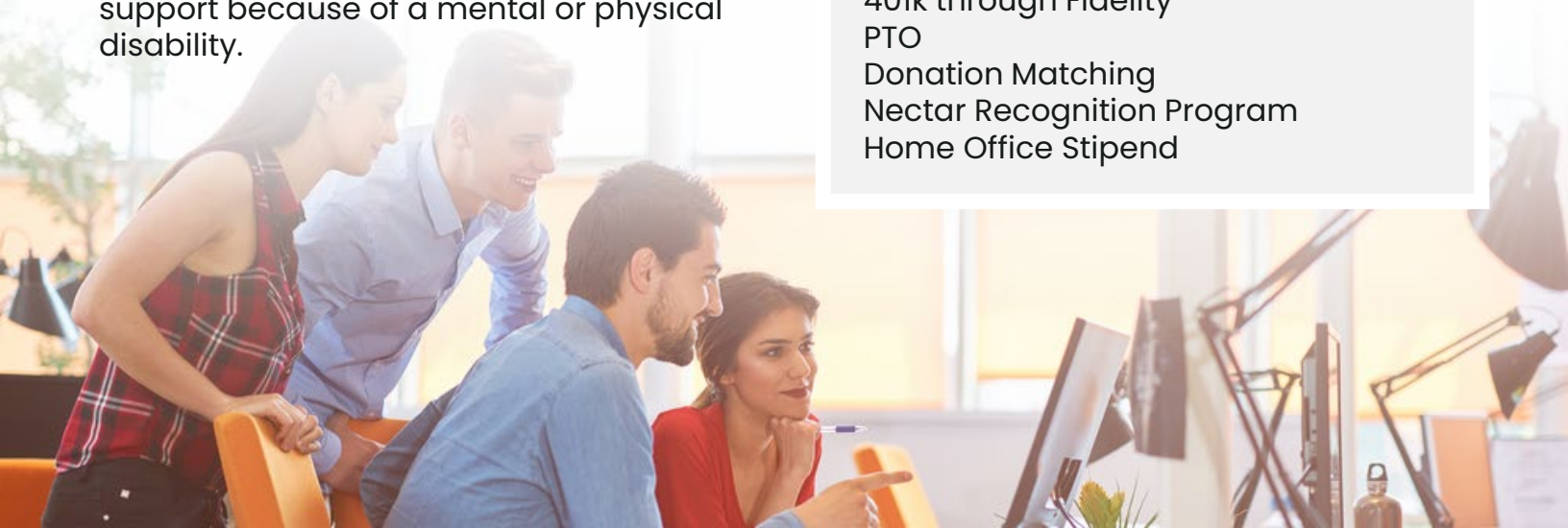
Guardian VSP Vision

Life & Disability

Lincoln Short Term Disability
Lincoln Long Term Disability
Lincoln Life and AD&D
Lincoln Voluntary Life and AD&D

Other Benefits

HealthEquity HSA
WageWorks FSA
WageWorks Commuter
Travel Assist
Employee Assistance Program
Wellness Resources
Pet Insurance
401k through Fidelity
PTO
Donation Matching
Nectar Recognition Program
Home Office Stipend



Employee Stipend

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

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.

Nectar Recognition Program

- Staff are able to recognize their peers through the Nectar Recognition program. Every month, staff receive points to distribute at their discretion and can redeem earned points for gift cards.

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.

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 \$1,500 per referral for referring friends to Credible!

Wishbone Pet Insurance

- 90% reimbursement on accidents and illnesses
- A low \$250 annual deductible
- Fast claims processing
- Visit any licensed veterinarian
- Easy-to-use member account
- And so much more!

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.

Parental Leave

- Credible offers 8 weeks of paid parental leave and starts as soon as the employee's date of hire. (If applicable, state disability must be exhausted first.) This employer benefit is not in addition to or combined with any state disability programs.

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

Holidays and Sick Days

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

Additional Benefits

WageWorks

Commuter Benefits

Commuter benefits help you pay for your commute to and from work using pretax dollars, which saves you money on your taxes each year.

Transit/Parking

- Transit: \$300 per month
- Parking: \$300 per month

WageWorks

Flexible Spending Account (FSA)

Health Care FSA – Reimbursement for eligible out-of-pocket healthcare expenses.

- \$3,050 annual contribution limit

Limited Purpose Health Care FSA –

Reimbursement for eligible dental and vision expenses only. Must be enrolled onto the HDHP HSA plan.

- \$3,050 annual contribution limit

Dependent Care – Can be used for eligible dependent care expenses for children under the age of 13 years old or dependent adults. You and your spouse must both work or be a full-time student.

- \$5,000 annual contribution limit (or \$2,500, if you and your spouse file separate income tax returns)

HealthEquity

Health Savings Account (HSA)

Self-Only Coverage:

- Annual IRS Limit Total: \$3,850
- Credible Annual Contribution: \$1,000
- Your Maximum Contribution: \$2,850
- Additional "Catch-up" contributions for ages 55-65: \$1,000

Employee + Dependent(s) Coverage:

- Annual IRS Limit Total: \$7,750
- Credible Annual Contribution: \$2,000
- Your Maximum Contribution: \$5,750
- Additional "Catch-up" contributions for ages 55-65: \$1,000

Please note you must be enrolled in the UHC HDHP with HSA medical plan to participate in an HSA.

Lincoln Financial Group

Life and AD&D Benefits

Basic Life / AD&D

- 2x annual salary, up to a maximum of \$500,000

Voluntary Basic Life / AD&D

- Employee : \$10k increments up to the lesser of 5x annual salary or \$500k / Guarantee Issue \$150k
- Spouse: \$5k increments up to the lesser of 50% of employee coverage or \$250k / Guarantee Issue \$30,000

Lincoln Financial Group

Disability Benefits

Short Term Disability

- 60% of base income up to \$2,500 per week for a maximum of 12 weeks; 7-day elimination period

Long Term Disability

- 60% of base salary, up to \$10,000 per month, until Social Security Normal Retirement Age; 90-day elimination period

Lincoln Financial EmployeeConnect

Employee Assistance Program (EAP)

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 child or pet care at no cost to you.

Lincoln TravelConnect

Travel Assistance

TravelConnect provides 24/7 access to pre-travel personal, and emergency assistance with travel related problems that are more than 100 miles away from home.