



2018 benefits overview

Plaza Home Mortgage provides associates with the opportunity to participate in comprehensive benefits that meet the needs of associates and their family members. This is a summary of the programs available to Plaza Home Mortgage associates.

Eligibility

You are eligible if you are a full-time associate regularly scheduled to work at least 30 hours or more per week. You may also enroll your eligible family members in certain plans you choose for yourself.

Medical Plans

Plaza Home Mortgage offers a choice of medical plans based on your location. All plans offer comprehensive medical care and prescription drug coverage, but are different in how they are designed. You decide which plan best meets your needs.

HMO Plans (CA, FL and IL) — With an HMO plan, members select a Primary Care Physician (PCP) from the participating network of providers who will coordinate all health care needs including referrals to specialists and approving further medical treatment. Services received outside of the HMO are not covered, except in the case of emergency medical care.

OAP (PPO) Plans — An OAP (PPO) plan gives members the freedom to seek care from the provider of their choice. However, benefits are maximized and out-of-pocket costs are reduced if an in-network provider is used. The calendar year deductible must be met before certain services are covered.

OAP (PPO) HSA Plan — An OAP (PPO) HSA plan is a High Deductible Health Plan (HDHP) that gives members the freedom to seek care from the provider of their choice. However, benefits are maximized and out-of-pocket costs are reduced if an in-network provider is used. The highlight of this plan is that it allows associates to open a Health Savings Account (HSA) which is a special savings account that allows associates to save pre-tax dollars to pay for any “qualified health-related expenses” permitted under federal tax law.* This includes most medical care and services, prescription drugs, dental services, vision care, and expenses related to meeting the plan’s deductible.

Dental Plans

Plaza Home Mortgage offers associates a choice of dental plans through Cigna, based on your location.

HMO Plans (All states except ME, MT, NH, NM and RI) — With HMO dental plans, members must choose a primary dental provider to manage their care. There are no charges for most preventive services, no claim forms and no deductibles. Reduced, pre-set charges apply to other services.

PPO Plans — PPO dental plans offer members the freedom and flexibility to use the dentist of their choice. However, benefits are maximized and out-of-pocket costs are reduced if an in-network provider is used.



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Voluntary Vision Plan

Plaza Home Mortgage offers an affordable vision plan which is administered through Cigna, using the Vision Service Plan (VSP) network. If you use a VSP provider, exams are subject to a \$10 copay, lenses require a \$25 copay and frames are covered up to \$120. Exams, lenses and frames are covered once every 12 months.

Life and AD&D Insurance

Each eligible associate is provided, at no cost to you, Basic Life and Accidental Death & Dismemberment insurance through Cigna. The amount of Life and AD&D insurance is equal to a flat \$25,000. You also have the option to purchase additional Voluntary Life and AD&D insurance for you, your spouse and children.

Short-Term Disability (STD)

California associates are provided disability insurance benefits through the California State Disability Insurance (SDI) fund. The California SDI plan pays up to 55% of your wages if you become disabled to a maximum benefit of \$1,129 per week.

For other all other states, Plaza Home Mortgage provides, at no cost to you, Short-Term Disability coverage through Cigna. Benefits begin after an elimination period of 7 days. Associates are eligible for a benefit amount of 60% of their weekly salary to maximum of \$840 for up to 12 weeks.

Long-Term Disability (LTD)

Plaza Home Mortgage provides, at no cost to you, Long-Term Disability benefits through Cigna. Benefits begin after an elimination period of 90 days with a benefit amount of 66.67% of earnings up to a monthly maximum of \$10,000.

Employee Assistance Program (EAP)

Plaza Home Mortgage offers, at no cost to you, a confidential Employee Assistance Program (EAP) with Cigna. Initial assessment and up to 3 face-to-face counseling sessions are free per incident (unlimited incidents). This benefit is available for you and everyone in your household.

Flexible Spending Accounts (FSA)

Associates have the option to enroll in the Health Care FSA and set aside up to \$2,600 pre-tax per year to pay for eligible health expenses. You may also enroll in the Dependent Care FSA and set aside up to \$5,000 pre-tax per year to pay for eligible dependent care expenses.

401(k) Retirement Plan

During the first quarterly enrollment period following 60 days of continuous employment, associates have the option of participating in a 401(k) account sponsored by Plaza Home Mortgage through Mass Mutual. Associates can contribute up to 100% of eligible pay up to the annual IRS dollar limit on a pre-tax basis, i Plan options include a large selection of mutual funds designed for many different investing objectives.

Plaza Home Mortgage matches 30% of your contribution up to 10% of your earnings

Voluntary Benefits

Plaza Home Mortgage provides you with the opportunity to purchase additional benefits as a way to tailor your complete benefits package to meet the unique needs of you and your family.

Accident Insurance — Allstate's voluntary accident plan is designed to help you with uncovered medical costs due to qualified accidents.

Critical Illness — The Allstate Critical Illness Plan helps you offset the financial effects of a catastrophic illness with a lump sum benefit when an insured individual is diagnosed with the first occurrence of a covered illness.

Hospital Indemnity — Allstate's Hospital Indemnity Plan pays benefits if you or a covered family member requires hospital confinement. The benefit pays you for admission into the hospital.

Pet Insurance — Nationwide Pet Insurance covers thousands of pet medical problems and conditions related to injuries, accidents and illnesses, including cancer. As an associate of Plaza Home Mortgage, you will receive up to a 40% discount.

Valuable Extras

AT&T Wireless Discounts — You are eligible to receive 8% off your monthly AT&T recurring charges.

Verizon Wireless Discounts — Get up to 8% off of the monthly access fee on qualifying voice plans of \$34.99 or higher, plus 25% off accessories.

Wild at Work Discounts — Wild at Work offers exclusive discounts on theme parks, entertainment, shopping, dining and more!

Plaza University — Plaza University was designed to be a resource with multiple dimensions for you to expand your learning and career development horizons including leadership programs.