

THOMAS & COMPANY

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thomas-and-company.com

TOTAL REWARDS

THE FOUNDATION
OF YOUR WELL BEING





**AT THOMAS & COMPANY WE FOCUS
ON KEEPING THE REWARDS FAIR,
SMART AND COMPETITIVE SO WE
CAN OFFER OUR EMPLOYEES A
FULL PACKAGE OF REWARDS AND
BENEFITS THAT SUPPORT YOUR
HEALTH, LIFE, CAREER
AND RETIREMENT.**



OUR CORE PURPOSE



TO ENABLE
SUCCESS

What It Means to Our Clients

Save time, save money,
and mitigate risk through
lasting relationships.

What It Means to Us

Personal and professional growth
with an entrepreneurial spirit.



REMEMBER WHO WE ARE

We are a team of subject matter experts with a proud service history who pride ourselves on doing it right and building trusted relationships.



ALWAYS IMPROVING

Our knowledge and ability to execute on behalf of our clients is paramount. We are always pushing to be smarter, more efficient, and deliver more value to our clients and each other.



OWN IT

Own your performance, your team's performance, the company's performance, and the clients' experience. Accountability starts with the individual.



SOLIDARITY

Our team, our clients, the communities we impact. We are capable of more when unified as one.

PUTTING IT ALL TOGETHER

While the most visible part may be your pay and medical benefits, it's important to keep in mind the other pieces in the puzzle too, such as:



The Thomas & Company 401(k) Plan (100% match on your first 3% contribution and an additional 50% match on your 4th and 5th % contribution)



Other benefits like Medical, Dental, Vision, Short & Long-Term Disability, Dependent Care FSA, Life Insurance, Employee Referral Program, Wellness Resources, On Site Flu Shot Clinic and Tele Med Services



Voluntary benefit options for auto and home insurance, legal assistance, pet insurance, identity theft protection and Cancer & Critical Illness coverage



Free counselling and referral services through the Employee Assistance Program



Programs for consumer discounts, professional development, professional membership and service awards.



COMPENSATION

COMPENSATION

Thomas & Company takes pride in offering a competitive Totals Rewards package, which includes market- competitive base salary, bonuses awarded at specific levels of employment for exceptional performance, health and welfare benefits, professional development opportunities, and other intangible benefits as described in this brochure.



WORK BENEFITS

Serving Our Community

Thomas & Company supports a wide variety of charitable and civic organizations. This steadfast commitment to community engagement is part of our Culture and Core Values- Remembering Who We Are. We are dedicated to serving our communities and making Nashville a better place to live and work. This type of work defines who we are and is what we are most proud of!

flexPTO for Time Away

Thomas & Company knows that time off is important to the well being of employees and their families. Paid vacation is provided in an annual bank of time, based on your years' of service with the company.

Parental Leave- In order to assist and support new parents with balancing work and family matters, Thomas & Company provides two forms of paid leave benefits to eligible employees.

- **Primary Caregiver** pay at 100% of your earnings at the time of birth/adoption with a max of six (6) weeks. This is based on your length of service with the company.
- **Non Primary Caregiver** benefit pay at 100% of your earnings with a max of two (2) weeks. This is based on your length of service with the company.

Privacy Rooms

To ease the transition back to work for nursing mothers a privacy room is provided at the TNC office.

T&C 401K PLAN

Save for retirement through the Thomas & Company 401(k) Plan easily, regularly and automatically. With all the responsibilities and financial priorities, you might be juggling, it can be easy to overlook the need to save for retirement.

Eligible new employees are able to participate in our 401(k) Plan after completing 3 months of service and are at least 21 years old. Once you satisfy the 401(k) contribution requirements you will become eligible to participate in the plan on the first day of the following month.

Additional Resources & Features:

- Multiple 401(k) Loan Options available
- Hardship Withdrawals
- Annual On-site advisor workshops
- Interactive learning opportunities available through [NetBenefits.com](https://www.NetBenefits.com)
- Automatic Increase Program
- Fidelity Viewpoints Workplace Edition is delivered three times per year via email to provide real life education on topics selected by participants to help improve decision making

AUTOMATIC PAYROLL DEDUCTIONS

Through automatic payroll deduction, you may contribute between 1% and 90% of your eligible pay on a pretax basis, up to the annual IRS dollar limit. Employees are able to change their deferral percentage monthly. Employees age 50 or over may make additional “catch-up” contributions up to the IRS limits.

SAFE HARBOR

Thomas & Company will make a Safe Harbor matching contribution to your account based on your pretax contribution

- 100% on the first 3% of your eligible compensation contribution
- 50% on your next 2% of your eligible compensation contribution



VESTING

The term “vesting” refers to the portion of your account balance that you are entitled to under plan rules

Employees are always 100% vested in your:

- Employee pretax account
- Rollover Account
- Safe Harbor matching contributions
- And any earnings thereon

Years of Service for Vesting	Contribution/Match
Less than 2	0 %
2 years	20 %
3 years	40%
4 years	60%
5 years	80%
6 years	100%

T&C BENEFITS

Thomas and Company partners with Blue Cross Blue Shield of TN for all major medical coverage

HSA PLAN A	HSA PLAN B	CO-PAY PLAN A	CO-PAY PLAN B
High Deductible \$3,000 individual/ \$6,000 family	High Deductible \$3,000 individual/ \$6,000 family	Low Deductible \$2,000 individual/ \$4,000 family	Low Deductible \$2,000 individual/ \$4,000 family
Lowest employee contribution <i>(Based on Network election)</i>	Lowest employee contribution <i>(Based on Network election)</i>	Medium employee contribution <i>(Based on Network election)</i>	Highest employee contribution <i>(Based on Network election)</i>
\$700 Annual Employer Contribution to HSA	\$700 Annual Employer Contribution to HSA	N/A	N/A
In Network, office based preventative care is 100% covered with no deductible for all plans			

Thomas & Company partners with Bernard Healthcare as our trusted Benefit's Adviser. Bernard offers an on staff nurse 5 days a week to answer questions you may have regarding these plan options, as well as experienced customer service representatives to help you price shop the best plan for you and your family.



DENTAL & VISION

All Full-Time employees are eligible to enroll in the BCBST Dental and Vision Plans.

DENTALBLUE NETWORK	
Deductible \$50 individual/ \$150 family	Annual Max \$1,000
DENTALBLUE NETWORK	
Exams/Cleanings/X-Rays/ Sealants/ Fluoride	100%
BASIC CARE SERVICES	
Filling/Endodontics/Periodontics Oral Surgery	80%
MAJOR CARE SERVICES	
Crowns/Bridges/Implants/Dentures	80%
Orthodontic Services are not covered under this plan	

VISION PLAN- EYE MED NETWORK	
Eye Exam	\$10 Copay
LENSES	
Single	\$25 Copay
Lined Bifocal	\$25 Copay
Lined Trifocal	\$25 Copay
Polycarbonate	\$40 Copay
Contacts (voluntary)	\$120 Allowance + 15% off on balance over allowance
Contacts (medically Necessary)	100% after copay
FRAMES	
Frame Allowance	\$120 Allowance + 20% off on balance over allowance
FREQUENCY	
Exams & Lenses	Every 12 months
Frames	Every 24 months

DISABILITY AND LIFE INSURANCE

SHORT- TERM DISABILITY

- Thomas & Company is Self-Insured for STD.
- Company paid benefit.
- Employees are eligible after completing 1 year of service
- Offers up to 22 weeks of coverage, including a 7-day elimination period for each event
- 60 % Income replacement based on your salary at the time of incident

LONG- TERM DISABILITY

- Long-Term disability provides income protection if you become totally disabled and are unable to work for an extended period of time.
- Company paid benefit.
- Carrier is Northwestern Mutual.
- 91st Day of incident, until Social Security or Retirement Age
- Benefit is paid on a monthly basis.
- 60 % Income replacement based on your salary at the time of incident, up to \$10,000 per month

LIFE INSURANCE

- Basic Term Life: \$15,000 Life & AD&D; provided free to you by Thomas & Company.
- Supplemental Term Life: Allows you to choose an additional amount of coverage, up to \$500,00 on yourself or your spouse. The cost of coverage may vary based on your age and salary. Guaranteed issue at time of initial enrollment.
- Carrier is Unum.

Age reductions may apply beginning at 65

VOLUNTARY BENEFIT OPTIONS

COREPLUS VOLUNTARY BENEFITS

These benefits complement and supplement other rewards offered through Thomas & Company:

- Legal benefits
- Identity theft protection through LifeLock
- Supplemental voluntary short-term disability
- Pet Insurance
- Allstate Voluntary benefits such as Cancer, Critical Illness and Accident Coverage
- Unum Life Voluntary Life Insurance

EMPLOYEE ASSISTANCE

EMPLOYEE ASSISTANCE PROGRAM

The Employee Assistance Program (EAP) is a confidential counseling and referral service providing personal, legal and financial services for all Thomas & Company employees and their families. These services, which are free and available 24/7, can help individuals deal with a wide variety of life's challenges that could affect their health, relationships and/or job effectiveness.



CONSUMER DISCOUNT PROGRAMS

We have partnered with these companies to offer employees access to discounts to these programs

YMCA

YMCA offers all employees the opportunity to join with no sign up fee and membership discounts.

Verizon

Verizon will provide a discount up to 18% to our employees if they provide proof of employment at Thomas & Company.

Sears

The Shop Your Way® program rewards you for buying the products and services you want. As a member you also have access to special pricing, sales and digital coupons that can be loaded directly into your account.

Avis Car Rental

30% discount on all rentals, personal and business.

REFERRAL PROGRAM

If you know someone who would be a good addition to T&C and they meet the qualifications for an existing opening, you may be awarded \$500 if you refer them for employment and they are hired.

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This overview provides selected highlights of our employee benefits as of the date the overview was prepared. This is not a legal document and shall not be construed as a guarantee of any particular benefits, nor of continued employment. Any benefit or benefit plan may be amended, suspended, or terminated, in whole or in part, at any time. All benefits plans are governed by master policies, contracts, and/or plan documents, and the actual terms of those policies, contracts, and plan documents shall prevail over any discrepancies between them and information in this overview.