



FUTURE IN SIGHT

EMPLOYEE BENEFITS OVERVIEW

MEDICAL INSURANCE

Future In Sight (FIS) offers health coverage through Access Blue New England plan which renews on Jan 1, 2026. Coverage is available to all Permanent Full-time employees at a rate specific to you. FIS will contribute the lessor of 90% of your total premium or \$1,400.00. The plan carries a \$3,000/\$6,000 deductible for individuals/families with an Out-of-Pocket Maximum of \$7,500/\$15,000. If you are covered under your spouse/domestic partner or parent's non-FIS group health insurance or another group health plan, you may waive your FIS medical insurance benefits. If waiving medical benefits, you will be eligible to receive a medical opt-out stipend equal to \$75 per pay period. Proof of insurance must be provided.

Part-time employees working a minimum of 20 hours per week may choose to be in the FIS's healthcare plan by paying 50% of the cost of single coverage. Family coverage or the two-person plan may be obtained if desired, with the employee paying the additional premium through payroll deduction.

Employee eligibility starts on the first day of the month following the date of hire.

Contact Wendy Bua at E&S Insurance Services for questions on coverage: 603-293-2791, wendy@esinsurance.net.

MEDICAL SPENDING ACCOUNTS

FIS offers all employees working 10 hours or more per week the ability to contribute to a Flexible Spending Account (FSA). The account renews each year on January 1 and the allowable contribution for the 2026 calendar year is \$3,400. The plan allows for a three ½-month rollover (3/15/2026) that allows expenses to be charged towards the prior year's plan balance and submissions may be forwarded up to 31 days beyond, 4/15/2027. You can also rollover remaining balances of up to \$680 to 2027.

There is no waiting period for eligible employees.

Contact Wendy Bua at E&S Insurance Services for questions on coverage: 603-293-2791, wendy@esinsurance.net.

DENTAL INSURANCE

FIS offers our employees the ability to participate in a group dental plan, which renews on July 1. Participation in the plan is 50% employer funded and is eligible to any employee working 20 hours or more per week. Rates listed below are based on full year participation with 26 pay periods. Employees electing to come onto the plan will have different bi-weekly premiums based on months of coverage and the number of pay periods remaining in the plan year.



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Employee eligibility starts on the first day of the month following the date of hire.

Coverage	2025-26 Monthly Delta Dental Rates	Employee Bi-Weekly Deductions
Single	\$59.26	\$13.68
Two persons	\$101.51	\$23.43
Three or more	\$181.47	\$41.88

A review of the FIS Health and Dental benefits will be conducted with you during your first week of employment.

Contact Wendy Bua at E&S Insurance Services for questions on coverage: 603-293-2791, wendy@esinsurance.net.

HEALTH REIMBURSEMENT ACCOUNTS

FIS offers a Health Reimbursement Account, administered through TASC for all employees participating in the employer sponsored health plan. The account will be established to fund up to 50% of each participant’s deductible with a max of \$3,000. This benefit coincides with Health enrollment and participants are required to pay the first \$500 of the deductible before the funding will be released from the HRA and the final portion of the deductible will be the responsibility of the participant. This benefit does not rollover from year to year and is not cumulative.

Contact Wendy Bua at E&S Insurance Services for questions on coverage: 603-293-2791, wendy@esinsurance.net.

RETIREMENT 403(b) PLAN

Beginning the first of the month following your date of hire, employees working 20 hours or more per week are eligible to participate in the Future In Sight Defined Contribution Plan 403(b), administered by Voya Financial, through automatic payroll deductions. Beginning the first of the month following six months of employment, Future In Sight will match employee contributions up to 5%.

Eligible employees may choose to make pre-tax contributions or Roth (after-tax) contributions, or a combination of both.

Effective October 1, 2025, employees classified as Long-Term Part-Time (LTPT) who have worked at least 500 hours in the past 24 months may also participate in the plan, even if they do not meet the 20-hour-per-week requirement.

The plan offers employee catch-up contributions which allow those 50+ to add an extra \$8,000, max of \$32,500 and for ages 60-63 a max of \$11,250, max of \$35,750.



FUTURE IN SIGHT

Enrollment and beneficiary designation forms for each plan option are required.

Contact Anthony Sitaras at Voya regarding retirement plan investments: (207) 749-0302

LIFE & LTD INSURANCE

FIS provides long-term disability coverage and basic life and accidental death and dismemberment insurance at no charge to full-time employees. Life coverage is provided at two times the employee annual salary with a max to \$100k. Information on these benefits will be reviewed during your first week of employment. This benefit is not available to temporary or part-time employees.

Contact Wendy Bua at E&S Insurance Services for questions on coverage: 603-293-2791, wendy@esinsurance.net.

EAP

Future In Sight offers an Employee Assistance and Work-Life Program to all employees and adult household members. This free and confidential program provides counseling, consultation and resources that help with Emotional Health, Parenting, Eldercare, Legal and Financial, Work, Convenience Services and Nutrition.

Website: my.kgalifeservices.com Company Code: **fis25**

Contact: info@kgreer.com or (800) 648-9557

PAID TIME OFF

All Permanent employees working 20 hours, or more are entitled to vacation and sick leave. Temporary employees or employees working less than 20 hours per week are not entitled to vacation or sick leave.

Vacation leave is accrued bi-weekly at an amount equal to 1/6.5 of your weekly scheduled work hours. Up to two times your weekly work hours may be carried over from year to year.

Sick leave is accrued bi-weekly at an amount equal to 1/8.66 of your weekly scheduled work hours. You are allowed to carry a balance equal to 90 working days and accruals will stop if the limit is met. Sick leave is not payable upon termination of employment.

All Permanent Full-Time Employees are eligible to receive two Personal Days. Personal days are given at the beginning of the calendar year and are not carried over from year to year or payable upon termination of employment. Part-time or temporary employees are not eligible for Personal Leave.

FIS provides 11 paid holidays:

New Year's Day
Civil Rights Day

Page 3 of 4



FUTURE IN SIGHT

President's Day
Memorial Day
Juneteenth
Independence Day
Labor Day
Indigenous Peoples Day
Veteran's Day
Thanksgiving Day
Christmas Day

All employees regularly scheduled to work on the holiday will be paid during these holidays.