



SNC

2024 BENEFITS AT A GLANCE

SNC is committed to providing our workforce with comprehensive benefits to care for themselves and their families. SNC is dedicated to preparing our full-time workforce for the future by helping you build long-term security for retirement with our 401(k) match, one of the top programs in the A&D industry.

Our wide range of competitive benefits are a vital component of your total compensation. You have the flexibility to select from a full range of benefits to keep you and your family healthy. Our benefits enable our SNC family to dream, innovate and inspire.

Supporting Your Health and Wellbeing

- Medical, Dental, Vision, and Prescription Drug coverage for full-time employees
- Onsite gym & complimentary onsite group fitness classes (Englewood Employees)
- Onsite daycare (Sparks Employees)
- PTO, Holidays, and week-long Winter Break shutdown
- Paid parental leave
- Leave support for our active and reserve military members
- Confidential family and personal counseling



Supporting You Financially

- Leading 401(k) match in the A&D industry (150% up to 6%, that is 9%)
- Complimentary 1:1 financial counseling and planning (Fidelity)
- Group rate discounts for gym, pet insurance, home, car insurance, cellphones and more



Supporting Your Career

- Tuition Reimbursement & Degree bonuses
- Paid Professional Development (conferences, certifications, etc.)
- Access to Employee Resource Groups (Women, Veterans, Young Professionals)



We support and protect explorers and heroes. Join our team today!

Medical and Prescription Drug Coverage

	PPO Plan		CDHP Plan		[NEW]: Value CDHP	
HSA EMPLOYER CONTRIBUTION	N/A		\$500/\$1,000		N/A	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
You Pay						
Calendar Year Deductible						
Individual	\$750	\$1,500**	\$2,000	\$4,000**	\$5,000	\$10,000**
Family	\$2,250	\$4,500**	\$4,000*	\$8,000**	\$9,450	\$18,900**
Calendar Year Out-of-Pocket Maximum (Includes Deductible)						
Individual	\$2,750	\$5,500**	\$4,000	\$8,000**	\$7,500	\$15,000**
Family	\$5,500	\$11,000**	\$8,000*	\$16,000**	\$15,000	\$30,000**
Coinsurance / Copays						
Preventive Care	\$0	50%+	\$0	Not Covered	\$0	Not Covered
Primary Care Physician	\$20 copay	50%+	20%†	50%+	30%+	50%+
Specialist	\$40 copay	50%+	20%†	50%+	30%+	50%+
Urgent Care	\$50 copay	\$50 copay	20%†	20%+	30%+	30%+
Emergency Room	\$150 copay †		20% †		30% †	30% †
Other Services	20%†	50%+	20%†	50%+	30%+	50%+
Pharmacy						
Retail Rx (up to 30-day supply)						
Generic	\$10		\$10 †		\$10 †	
Brand Preferred	\$30		\$30 †		\$30 †	
Brand Non-Preferred	\$50		\$50 †		\$50 †	
Speciality (30 days injectables only)	30% (up to \$250)		30% (up to \$250)†		30% (up to \$250)†	

* A * Aggregate: All eligible family members contribute towards the family limit before the plan begins to pay, ** Cross applies toward in-network deductible. NOTE: If you live outside the United States during a work deployment lasting six months or longer and continue to live outside the United States while no longer on active deployment OR are deployed outside the United States for greater than 330 days a year, please contact the Benefits Department to discuss your benefit options.
 *** After deductible

Vision

	In-Network
Exam	\$25 copay
Single Vision, Bifocal, or Trifocal Lenses	\$25 copay
Frames	\$170 allowance
Contacts in lieu of Frames/Lenses	\$150 allowance

* Exams, frames, lenses & contacts frequency is every 12 months

Dental

We offer **two dental plans** that cover preventive services at no cost to you along with greatly reducing your costs when it comes to restorative and emergency procedures.

The **DHMO plan** includes a set schedule of benefits and a **PPO plan** that includes a \$2,000 per individual plan max and orthodontia coverage of 40% up to \$2,000.

Health Savings Account (HSA)

HSAs allow you to pay for qualified out-of-pocket medical, dental, and vision expenses with pretax dollars — now or in the future. SNC contributes to your HSA on a per pay period basis, equating to **\$500** annually for individual and **\$1,000** family, pro-rated for new hires.

Flexible Spending Account (FSA)

SNC offers both a health care and dependent care FSA to allow you to pay for eligible expenses using tax-free dollars, including daycare and other dependent expenses.

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Voluntary Life and AD&D

Employer Paid Basic Life Insurance and AD&D

2X Your salary (up to \$750k) Employer Paid

- Benefits reduced to 65% at age 65 and 50% at age 70
- You may purchase supplemental life and AD&D insurance for yourself, your spouse, and your dependents.

401(k) Retirement Savings Plan

You are eligible to participate in the 401(k)-plan following your date of hire provided you are age 21 and have met any other eligibility requirements with SNC.

You may make contributions from your pay on a pretax basis — up to the IRS annual limit.

SNC matches your contributions 150% (\$1.50 company match for each \$1 you defer – up to 6%) of your total eligible compensation on a per pay period basis after one year of employment.

50 years of age or older? You may make a catch-up contribution in addition to the normal IRS annual limit.

Disability

Short-Term Disability Coverage

60% of your earnings to a \$5,000 maximum per week for 12 weeks
Benefit begins after 7 days of disability

Long-Term Disability Coverage

60% of your earnings to a \$20,000 maximum per month
Benefit begins after 60 days of disability and payments will last for as long as you are disabled or until you reach your Social Security Normal Retirement Age, whichever is sooner

150% up to 6%
Yes, that is a 9% 401(k) match!



Vesting schedule is 25% annually, which means you are fully vested at the completion of 4 years of service.

Paid Time-Off

Years of Service	Total Weeks Accrued by Year
0-4 Years	3 weeks
5-9 Years	4 weeks
10+ Years	5 weeks

- Max accrual is equivalent to the annual allowance based off years of service (see above).
- Carry into new calendar year – accrued PTO balance.
- Once cap is reached, no PTO is earned.

Holiday Schedule

Holidays	
New Year's Day	January 1, 2024
Memorial Day	May 27, 2024
Independence Day	July 4, 2024
Labor Day	September 2, 2024
Thanksgiving	November 28-29, 2024
Winter Break	December 23-27, 2024

Paid Parental Leave

SNC provides eligible employees with four weeks of paid parental leave, for bonding and caring for their new child(ren).

New hires will be eligible for parental leave the first of the month following the date of hire. The birth or adoption must occur after the new hire waiting period to be eligible for this leave policy.

Additional Benefits

SNC offers our employees access to a variety of benefits:

- Health Advocate
- Complimentary subscription to Rocket Lawyer legal services
- Accident and Critical Illness Insurance
- Hospital Care Insurance
- Mental Health Program through Meru Health
- Tuition Reimbursement
 - \$5,000 per year toward Associates/Bachelor's degrees or college classes
 - \$7,500 per year toward Graduate level degrees.
- Annual awards & spot recognition bonuses

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