



JOIN OUR ADVENTURE

Rhea+ Kaiser's Employee Benefit Summary

At Rhea + Kaiser, we're more than just colleagues; we're a community of curious, collaborative visionaries. We work to create a workplace that fosters growth, well-being, and a strong sense of belonging. Let's explore the benefits that support your journey with us.

A Flexible Foundation

We believe in work-life harmony and empowering our team to thrive. That's why we offer:

- **Agile Work Environment:** Our distributed model provides flexibility while fostering strong connections.
- **Comprehensive PTO:** Enjoy time off to recharge and explore your passions.
- **Parental Leave:** Celebrate new beginnings with supportive paid parental leave.
- **Customizable Benefits:** Tailor your coverage to fit your unique needs through our flexible benefit plan.

Investing in Your Future

We're dedicated to fostering your professional, financial and long-term personal goals:

- **Robust 401(k) Match:** Watch your savings grow with our generous matching contributions.
- **Comprehensive Insurance Coverage:** Protect what matters most with our health, dental, vision, and life insurance plans.
- **Learning Agenda:** An always-on approach to your professional growth.

A Culture of Care

We're committed to creating a supportive and inclusive environment:

- **Observed Holidays:** Celebrate diversity and unity with our observed holidays.
- **Open Communication:** We value transparency and encourage open dialogue.
- **Well-being Focus:** Our EAP offers resources to support your well-being through challenging circumstances, such as legal, finances, elder care and mental health needs.

Ready to embark on this adventure with us?

We're excited to welcome you to the Rhea + Kaiser family. For more detailed information, please refer to our Employee Handbook and individual plan descriptions.



EMPLOYEE BENEFIT SUMMARY

Distributed Work Site

At Rhea + Kaiser, we believe in the power of diverse perspectives and agile collaboration. Our distributed work model allows us to tap into talent from across the nation, fostering a culture of innovation and flexibility.

While our headquarters resides in Naperville, our team members have the freedom to work from their approved locations. To ensure seamless collaboration and efficient operations, we expect everyone to be accessible via our company-provided communication tools during core business hours (8:00 AM to 5:00 PM CST).

We understand the importance of face-to-face interaction and believe in the value of in-person collaboration. As such, there are times when travel is required for meetings, training, client visits, or business development opportunities. We are committed to providing ample advance notice for all travel arrangements.

Holidays

Rhea + Kaiser full-time employees enjoy the following paid holidays:

New Year's Day	Labor Day
Martin Luther King Jr. Day	Columbus Day
Presidents' Day	Thanksgiving and the Friday following
Memorial Day	Christmas Eve
Juneteenth	Christmas Day
Independence Day	New Year's Eve

We review the calendar annually for any additional holidays we can reasonably extend.

Recharge and Renew: Paid Time Off (PTO)

At Rhea + Kaiser, we believe in the power of balance. We offer a Paid Time Off (PTO) plan. And...we encourage everyone to use every hour provided.

As a valued member of our team, you'll begin accruing PTO from your first month. Your allotment increases over time, recognizing your growing contributions to our shared vision. Enjoy 16 days of PTO in your first five years, 21 days between five and nine years, and 26 days after a decade of collaboration.

Celebrating New Beginnings

At Rhea + Kaiser, we believe in supporting our employees through life's most significant moments. To celebrate the joy of parenthood, we offer two weeks of paid parental leave to eligible full-time employees welcoming a newborn, adopting, or becoming a foster parent. Additionally, we work with new parents to modify business travel requirements for up to a year after the arrival of a new

child. Eligible employees who give birth will also benefit from company-paid short-term disability while on leave.

Fueling Your Potential

At Rhea + Kaiser, learning is more than just a buzzword—it's our DNA. Our commitment to curiosity drives us to constantly evolve and innovate. We believe that by investing in your growth, we're not just building individuals, but a collective of visionary problem-solvers.

Our learning ecosystem offers a multitude of opportunities to expand your knowledge and skills. We provide experiences like R+K Summer School, Thought Leadership Thursdays and organic SHAREOUTS to broaden your perspectives, and connect with colleagues during R+K Days.

Invest in Your Future with Us

Our 401(k) and Profit Sharing Plan is designed to help you achieve your goals.

Take control of your financial future by contributing to our 401(k) plan. You have the flexibility to choose a pre-tax and or Roth contribution to align with your specific needs.

You are eligible to participate in the 401(k) on the first payroll of the next month after your election is received. You can choose a deferral rate or decline to participate during your first 30 days of employment. If you take no action, the automatic enrollment will defer 6% into a target date fund after 30 days.

R+K will match 50% of the employee's contribution, up to a \$3,000 per plan year. R+K matching contributions are always fully vested.

Each year Rhea + Kaiser may elect to contribute into a profit-sharing account on your behalf. This profit-sharing contribution is based upon agency profitability and is discretionary. R+K profit-sharing contributions are fully vested after 4 years.

Your Health and Well-Being Are A Priority

At Rhea + Kaiser, we offer a robust benefits package options to fit your health and financial well-being.

Comprehensive Coverage

Eligible employees enjoy access to a variety of healthcare options, including medical, dental, and vision plans. We empower you to choose the coverage that best fits your needs and those of your dependents.

Medical, Dental and Vision Insurance

Employees who work 30 or more hours per week are eligible for coverage under our Group Insurance Plan effective your first day of employment.

Rhea + Kaiser currently offers three (3) PPO comprehensive medical plans, providing employees and their dependents optional coverage. R+K also offers separate dental and vision insurance coverage. Coverage details for all plans are provided in the Enrollment Guide. Employees can elect or decline coverage during their first 10 days of employment.

Annually thereafter, open enrollment occurs during August, with a September 1 effective date. Employee and dependent rates, by plan, are listed in the Enrollment Guide.

Beyond the Basics

Our benefits extend beyond core healthcare.

At No Cost To You

We provide essential life, disability, and accident insurance at no cost to you. All employees who work 30 or more hours per week receive the following insurance coverages on the first day of employment, which are 100% premium-paid for by Rhea + Kaiser.

- Term Life insurance coverage \$50,000
- Life and Travel Accident Insurance
- Accidental Death and Dismemberment Insurance
- Short-Term Disability Insurance
- Long-Term Disability Insurance

Additional Insurance Benefits Available

For added peace of mind, you can also opt to purchase additional voluntary life insurance coverage. Employee and dependent rates are based on requested insurance level and in some instances underwriting.

Flexible Benefit Plan

Our Flexible Benefits Plan offers the flexibility to allocate pre-tax dollars towards qualified medical and dependent care expenses. By carefully considering your needs and preferences, we strive to create a benefits package that empowers you to live your best life. Eligibility is first day of employment, the Flexible Benefits Plan (IRS Section 125 Plan) allows you, as a R+K employee, to pay for Unreimbursed Medical Expenses and/or Dependent Care Expenses with pre-tax dollars. Annually thereafter, open enrollment occurs during November, with a January 1 effective date.

Your Well-Being Matters

We offer a confidential Employee Assistance Program (EAP) to help you navigate life. This program is available to all team members regardless of whether you use R+K medical benefits. Whether you're facing personal, mental, financial, or legal challenges, our EAP provides 24/7 access to experienced professionals ready to offer guidance and support.