

Summary of Employee Benefits

2025

Healthcare Insurance Life and AD&D Insurance Short-Term and Long-Term Disability Insurance 401(K) Quarterly Profit-Sharing Plan 5-Year Bonus Incentive Flexible Paid Time Off New Parent Leave Holiday Schedule Educational Assistance Communication Stipend Gym Memberships Remote Work/Work From Home

General Benefits for Tendergrass Employees



Healthcare Insurance

- Tendergrass pays 100% of the premiums for medical, dental, and vision insurance.
- Anthem Blue Cross Blue Shield is our carrier of medical, dental, and vision insurance, providing nationwide coverage.
- Dependents are included with the same coverage as the employee.

New employees are immediately eligible to be added to medical, dental, and vision insurance upon hire.



Life and AD&D Insurance

- Group life insurance is offered through **Principal** and premiums are 100% covered by Tendergrass.
- Life and Accidental Death and Disability insurance coverage is two (2) times your salary, up to \$200,000
- All active, full-time employees working at least 30 hours per week are eligible.
- In association with this program, there is a free, confidential support line available to employees for assistance and helpful resources.

Eligibility is effective 1st of the month following 90 days after hire.



Short-Term and Long-Term Disability Insurance

- Short-Term and Long-Term Disability Insurance is offered through **Principal** and premiums are 100% covered by Tendergrass.
- · All active, full-time employees working at least 30 hours per week are eligible.
- The primary weekly benefit for short-term disability is 60% of your earnings up to \$500 per week for 12 weeks.
- The primary monthly benefit for long-term disability is 60% of your earnings up to \$5,000 monthly.

Eligibility is effective 1st of the month following 90 days after hire.



401(K)

- Tendergrass contributes matching funds to either a 401(k) or a Roth 401(k) retirement savings plan offered through **Principal**.
- 100% of matching funds are vested immediately.
- Tendergrass matches 1% for every 1% the employee contributes up to 3%, and then an additional 0.5% for each additional 1%.
- The maximum company contribution is 4%. In other words, if an employee saves 5% of their income pre-tax for retirement, Tendergrass adds another 4% to help the funds grow.



Quarterly Profit-Sharing Plan

Tendergrass' quarterly cash-based profit-sharing plan is designed to provide incentive compensation by rewarding all employees for their contributions toward the company's financial success. By sharing a percentage of profits on a frequent quarterly basis, we aim to align employee interests with the organization's financial goals and promote a culture of performance, transparency, and accountability. All employees, including members of the senior leadership team, receive the same percentage of salary per plan guidelines. **We are in this together**.



5-Year Bonus Incentive

In addition to the company's quarterly profit-sharing plan, Tendergrass introduced a fiveyear bonus program in 2024 that is tied to a **BHAG (Big Hairy Audacious Goal)**. If the company meets our ambitious growth goal at the end of 2028, Tendergrass will generously reward every employee in the company with a \$100,000 bonus, which includes \$25,000 per employee paid to any 501(c)(3) charitable organization of each employee's choosing. Incentive payouts are subject to proration depending on the number of months employed by the company during the goal period.



Flexible Paid Time Off

LUJ Time off is important for everyone at Tendergrass. Our flexible PTO program gives employees the flexibility to take **paid time off as needed for vacations, illnesses, household needs, volunteering, bereavement, and/or personal time,** under the following principles:

- We believe Tendergrass employees work a demanding schedule and that in many instances, the work does not fit squarely into a traditional work week.
- We believe in order for Tendergrass employees to thrive personally and professionally that paid time off, regular rest, relaxation, and time to recharge are imperative.
- We believe a successful time off program requires everyone to pitch in and cover for each other to ensure everyone can use leave and the customers' needs are continually met.
- We believe in empowering and trusting Tendergrass employees as often as possible. While there is no specific limit to how much paid time off is used and paid time off is not accrued, we encourage ALL employees to take a minimum of 15 days off per calendar year. Manager approval and program guidelines apply.

Special leave categories such as federal holidays are also observed separately.



New Parent Leave

All new parents, regardless of gender, are offered fully paid parental leave under the FPTO policy. This leave is available within the first year of the adoption or birth of a child, and may be taken in addition to Medical Leave, if applicable. The amount of leave taken will be coordinated between the manager and the employee to ensure adequate care for the employee, the newborn, and the needs of the office. Unpaid leave may also be incorporated into the time away depending on circumstances.



Holiday Schedule

Tendergrass observes the following **8 paid holidays** in accordance with the Holiday Schedule:

New Year's Day (observed per Federal calendar)

Memorial Day

Independence Day (observed per Federal calendar)

Labor Day

Thanksgiving Day

Christmas Eve Day

Christmas Day (observed per Federal calendar)

Birthday Holiday



Educational Assistance

Tendergrass is committed to helping employees achieve their full potential. One of the ways we do this is by offering educational assistance, subject to leadership approval. Tendergrass may grant up to \$5,250 annually in tax-free educational assistance for undergraduate or graduate-level courses.



Communication Stipend

Tendergrass includes a monthly communication stipend of \$100 in all employee paychecks to defray the cost of both cell phone and home internet service to enable remote work.

Gym Memberships

Tendergrass is supportive of physical fitness and good health activities of the team. **The company** offers reimbursement for gym memberships for all employees up to \$475 annually.



Remote Work/Work From Home

Tendergrass utilizes a remote work / work from home (WFH) policy for all positions. Once an employee has completed their onboarding training program, they are eligible to work from home in coordination with the specific needs of their department. Tendergrass believes in flexibility and work-life balance to give employees options to be the best team member possible while meeting the high standards of the company.